TEXAS LIFE EXTERNAL ENROLLMENT SERVICES

SOFTWARE DEVELOPMENT KIT

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CONTACTS

IT/Development	Sales/Strategy
Scott Lee	Aaron Roby
Officer, Electronic Enrollment	Officer, Enrollment and Distribution, Sales and Marketing
slee@texaslife.com	aroby@texaslife.com
(254) 745-6319	(254) 750-2414

INRODUCTION

Texas Life makes multiple services available for our enrollment and distribution partners. These services are made available al la carte and are designed to enhance the experience of working with Texas Life in different categories (Case Setup, Enrollment and Maintenance) for our partners, producers, employers and policy holders.

It is not Texas Life's intention that partners are required to use all of the services below but those that make sense to your unique needs; feel free to call and discuss how these services may be useful for your organization/clients.

If there are any additional services that you feel may help enhance the experience within your platforms, please provide the suggestion and benefit to us and we will review feasibility.

CASE SETUP SERVICES

AUTOMATED SOLD CASE NOTIFICATION

Although these services are not defined at this time; Texas Life is interested in creating an employer group first time enrollment or re-enrollment notification via your host system. Currently, a paper form called the "CIF" is required to begin implementation at Texas Life. This implementation will trigger the build of enrollment services and the key identifiers required to connect to that specific build and is required annually.

In order to automate the case notification from your system a series of required fields would need to be identified, many of which you probably are already hosting and a defined XML. The return from Texas Life would include an approval indicator, plan limits (for reference and communication purposes only), digital copies of the requested communication pieces and the required fields to connect to the Texas Life enrollment services.

Please contact Scott and Aaron if you are interested in implementing this process.

SOLUTIONS SERIES

The product is a voluntary individual life product sold at the work site. It is not a group product. If the employee leaves the group, they can continue to pay the premium by EFT or direct billing to continue the coverage. With an individual life produc t there are state specific forms and state specific questions that must be answered.

The product name is "Solutions" and is actually a series of products. It is a traditional whole life product that becomes pa id up at age 65, or 20 years if the issue age is greater that 45.   The employer can choose one (or more) of the following paid up ratios:

- 1:1 Paid up amount is original face amount.
- 2:1 Paid up amount is half the original face amount.
- 3:1 Paid up amount is one third of the original face amount.
- 4:1 Paid up amount is one quarter of the original face amount.
- 5:1 Paid up amount is one fifth of the original face amount.
- 4:3 Paid up amount is three quarters of the original face amount.

The product also allows for ADB, Waiver of premium, Strike Waiver, and a Family Insurance Rider.

The product is available for employees' ages 17-70 based on age at last birthday. (In Washington, issue age only goes to 65; Family Insurance Rider is not available in Washington.)

ADB is available for issue ages 17-59.

Waiver of Premium is available for issue ages 17-59, and renewable to age 65.

The Strike Waiver is available for issues ages 17-70.

The Chronic Illness Rider is available for issue ages 15 days to lifetime of policy

The applicant must answer a tobacco use question.

The premium rates vary by the series (paid up ratio), issue age, tobacco/non-tobacco, coverage amount, and any riders or benefits.

There are 3 Tiers of coverage offered based on questions and the responses to those questions.

- Tier 1: Actively at Work
- Tier 2: Express Issue
- Tier 3: Simplified Issue

PURELIFE PLUS

The product is a voluntary individual life product sold at the work site. It is not a group product. If the employee leaves the group, they can continue to pay the premium by EFT or direct billing to continue the coverage. With an individual life produc t there are state specific forms and state specific questions that must be answered.

The product name is "PureLife PLUS". It is a universal life product that has minimal cash values.

The product also allows for ADB, Waiver of premium, Strike Waiver, and a Family Insurance Rider.

The product is available for employees' ages 17-70 based on age at last birthday. (In Washington, issue age only goes to 65.)

ADB is available for issue ages 17-59.

Waiver of Premium is available for issue ages 17-59, and renewable to age 65.

The Strike Waiver is available for issues ages 17-70.

The applicant must answer a tobacco use question.

The premium rates vary by, issue age, tobacco/non-tobacco, coverage amount, and any riders or benefits.

There are 2 Tiers of coverage offered based on questions and the responses to those questions.

- Tier 1: Express Issue
- Tier 2: Simplified Issue

CONNECTING TO TEXAS LIFE

SINGLE SIGN ON "BRIDGE"

The connection processes outlined below are required to use any of the Texas Life services pre-enrollment, enrollment and post enrollment.

Texas Life provides two ways to enroll an applicant from a third-party enrollment system.

1. XML-RPC

This system uses a token-based authentication scheme via XML-RPC. In order to take advantage of this new scheme, you have to make a call via XML-RPC and then a GET via HTTP.

The XML-RPC server can be found at https://www.empben.com/WKTest/extern_verify. The method is "tokenize_login". It required nine parameters: group, date, caller_id, caller_pw, enroller_id, enroller_pw, employee_id, employee_pw, and xml_data.

The return from this method is an array of two items. The first is a Boolean. If True, the token request succeeded and the second item is the token. If False, the token request failed and the second item is an error code. The xml_data must be valid XML based on http://www.empben.com/dtd/BS2_2.dtd. Please note, however, validation of the data does not occur until the HTTP GET.

If the call is successful, you are ready to make the HTTP call. The call should be make to https://www.empben.com/WKTest/extern_entry?token_id=TOKEN, with TOKEN being replaced by the actual token. Please note that this call needs to occur within 5 seconds from the original call.

The error codes are as follows:

1 – Incorrect number of arguments

2 – Incorrect group and/or date

3 – Incorrect caller id and/or password

4 – Incorrect caller permissions

2. HTTP POST

The second method for enrollment is via HTTP post. This method functions by posting XML, conforming to the DTD at http://www.empben.com/dtd/BS2_2.dtd, to http://www.empben.com/WKTest/extern_entry. The data must be passed in a field named "request."

For each employer group, Texas Life will supply a set of information that is relevant to each case and must be passed to Texas Life, regardless of the entry point.

These key identifiers are provided after the "CIF" has been provided by the broker, agent or consultant. The information is as follows:

BS2_2.dtd	extern_verify	Details
GROUPINFO-GID	group	Provided by Texas Life
GROUPINFO-GDATE	date	Provided by Texas Life
CALLER-ID	caller_id	Provided by Texas Life
CALLER-PASSWORD	caller_pw	Provided by Texas Life
ENROLLER-ID	enroller_id	Must be unique for each enroller
ENROLLER-PASSWORD	enroller_pw	Provide as plain-text
EMPLOYEE-ID	employee_id	Must be unique for each employee
EMPLOYEE-PASSWORD	employee_pw	Provide as plain-text

PRE ENROLLMENT SERVICES

These "pre-enrollment" services are individual services that you can utilize within your enrollment flow to call for specific information for display or verification; or can be used to effect changes without opening the Texas Life site.

Many platforms like to use many of these within their systems to streamline the process (keeping the employee in one platform as much as possible) or ensure accuracy of agent information (to make the back end application processing as smooth as possible).

1. WAIVING A PRODUCT

In the case that an applicant wishes to waive an enrollment taken during the current enrollment period, there is a method by which the waive record can be provided to Texas Life without requiring the applicant to return to Texas Life's site.

First, call the method is "tokenize_login". Since this method will be used to waive rather than enroll, it requires only eight parameters; xml_data is not needed. The return is the same as above. If the call is successful, a second call needs to be made to "waive_benefit". This method requires only one parameter: the token received from "tokenize_login". The return from this method will be an integer. The integer's values are as follows:

0 – Command succeeded

1 – No benefits to waive

2 – Employee not found

2. INFORCE LISTING SERVICE

Texas Life makes available a service to call for up to date coverage information. Many platforms use this feature for:

- An HR/Admin role to view specific benefit level information (itemized policy listing including; Insured, Policy Number, Policy Date, Riders, Face Amount, Premium)
- A back end service call on a regular basis to ensure an ever green record in the host system, return results are itemized, so host system would need to aggregate on their end to overwrite any deductions in place. Also, premium listed may not be listed in same frequency as employees current deduction frequency, be sure to double check and add scripting to accommodate annualization based on Texas Life return and modalization of annualization based on host system deduction frequency.
- A call prior to connecting to the Texas Life enrollment engine to display active coverage in their system as part of the enrollment process, that way they can place a call to action of would you like to increase your coverage or move on to the next benefit

THIS SHOULD NOT REPLACE PRE-LOADING ANY EXISTING COVERAGE (EVEN JUST AGGREGATE DEDUCTION), RELYING ON THIS CALL AT POINT OF ENROLLMENT WILL CAUSE EXISTING COVERAGE TO NOT CARRY FORWARD UNLESS THE EMPLOYEE CALL THIS SERVICE DURING ENROLLMENT. IF USING THIS SERVICE PRIOR TO ENROLLMENT AND/OR ON SCHEDULED FREQUENCY THEN PRE-LOADING COVERAGE COULD BE OPTIONAL.

1. CALL FOR IN FORCE LISTING
    1. Connect to Texas Life (covered in Single Sign Section Above)
    2. Request from host to Texas Life

```
<!-- ===================================================== -->
<!-- Data Request Tags                      -->
```

```
<!-- ====================================================== -->
<!ELEMENT REQUESTACTION (#PCDATA)>
<!-- 'inforce'                                -->
<!ELEMENT PARAMETERS (#PCDATA)>
<!-- Will contain parameter data for the REQUESTACTION to be completed.            -->
<!-- If REQUESTACTION is 'inforce' PARAMETERS should be employee SSN          -->
```

2. REQUEST RETURN DATA

```
3.    <!-- Data Request Return Data                          -->
 <!-- ================================================        -->
 <!-- inforce detail                                   -->
 <!-- ================================================ -->
 <!-- total premium -->
 <!ELEMENT STATUS (#PCDATA)>
 <!-- premium for face amount -->
 <!ELEMENT MODELPREMIUM (#PCDATA)>
 <!-- ANNUAL premium for face amount -->
 <!ELEMENT ANNUALPREMIUM (#PCDATA)>
 <!-- number of deductions to match premium -->
 <!ELEMENT MODE (#PCDATA)>
 <!-- child rider units -->
 <!ELEMENT CRU (#PCDATA)>
 <!-- face amount for applicant -->
 <!ELEMENT FACE (#PCDATA)>
 <!-- policy number -->
 <!ELEMENT POLICYNUMBER (#PCDATA)>
 <!-- texas life plan name -->
 <!ELEMENT PLAN (#PCDATA)>
 <!-- Insured SSN -->
 <!ELEMENT INSSN (#PCDATA)>
 <!-- Employee SSN -->
 <!ELEMENT EMPSSN (#PCDATA)>
 <!-- Relationship to thte employee: Employee, Spouse, Denpendent, Grandchild -->
 <!ELEMENT RELATION (#PCDATA)>
 <!-- Benefits included on the policy -->
 <!ELEMENT INCLUDEDBENEFITS (#PCDATA)>
 <!-- ================================================ -->
 <!-- Inforce Element                    -->
 <!-- ================================================ -->
 <!ELEMENT INFORCE (STATUS, MODALPREMIUM, ANNUALPREMIUM, MODE, NAME, RELATION, INSSSN,
EMPSSN, CRU, FACE, PLAN, POLICYDATE, BIRTHDATE, POLICYNUMBER?, INCLUDEDBENEFITS)>
 <!-- ================================================ -->
```

3. ENROLLER LISTING SERVICE

If your system or enrollment process does not necessarily require an agent log in or you are unable to store enroller specific information in a profile; Texas Life has a enroller listing service that is available. With this service, you can call to Texas Life's system to ask for all eligible enrollers that are assigned to the specific employer group.

From that point two different approaches have been taken from a development stand point, you may either present a list of the eligible enrollers for the agent to pick from; or ask the enroller to provide their agent number and use the list as a validation for accuracy purposes.

Either way, when beginning the call after the listing service, you will still need to pass the selected or validated agent's info (if an agent assisted enrollment event).

```xml
<?xml version="1.0"?>
<!DOCTYPE BENEFITSYSTEM2 SYSTEM "http://www.empben.com/dtd/BS2_1_1.dtd">
<BENEFITSYSTEM2>
  <VERSION>2.0</VERSION>
  <CALLER>
    <ID>remote</ID>
    <PASSWORD>x</PASSWORD>
  </CALLER>
  <GROUPINFO>
    <GID>SM7468</GID>
    <GDATE>20140729</GDATE>
  </GROUPINFO>
  <DATAREQUEST>
  <REQUESTACTION>agentlist</REQUESTACTION>
  </DATAREQUEST>
  <EXIT>http://www.empben.com/WKNewProd/WebConnect/dump.py</EXIT>
  <PROPBAGS>
    <PROPBAG>
      <FLAG>foo</FLAG>
      <DATA>bar</DATA>
    </PROPBAG>
  </PROPBAGS>
  <DEBUG></DEBUG>
</BENEFITSYSTEM2>
```

1. CALL FOR AGENT LISTING

1. Connect to Texas Life (covered in Single Sign Section Above)
2. Request from host to Texas Life

```
<!-- ==================================================== -->
<!-- Data Request Tags                  -->
<!-- ==================================================== -->
<!ELEMENT REQUESTACTION (#PCDATA)>
<!-- 'agentlist'                                          -->
<!ELEMENT DATAREQUEST (REQUESTACTION, PARAMETERS?)>
<!-- ==================================================== -->
<!-- ==================================================== -->
```
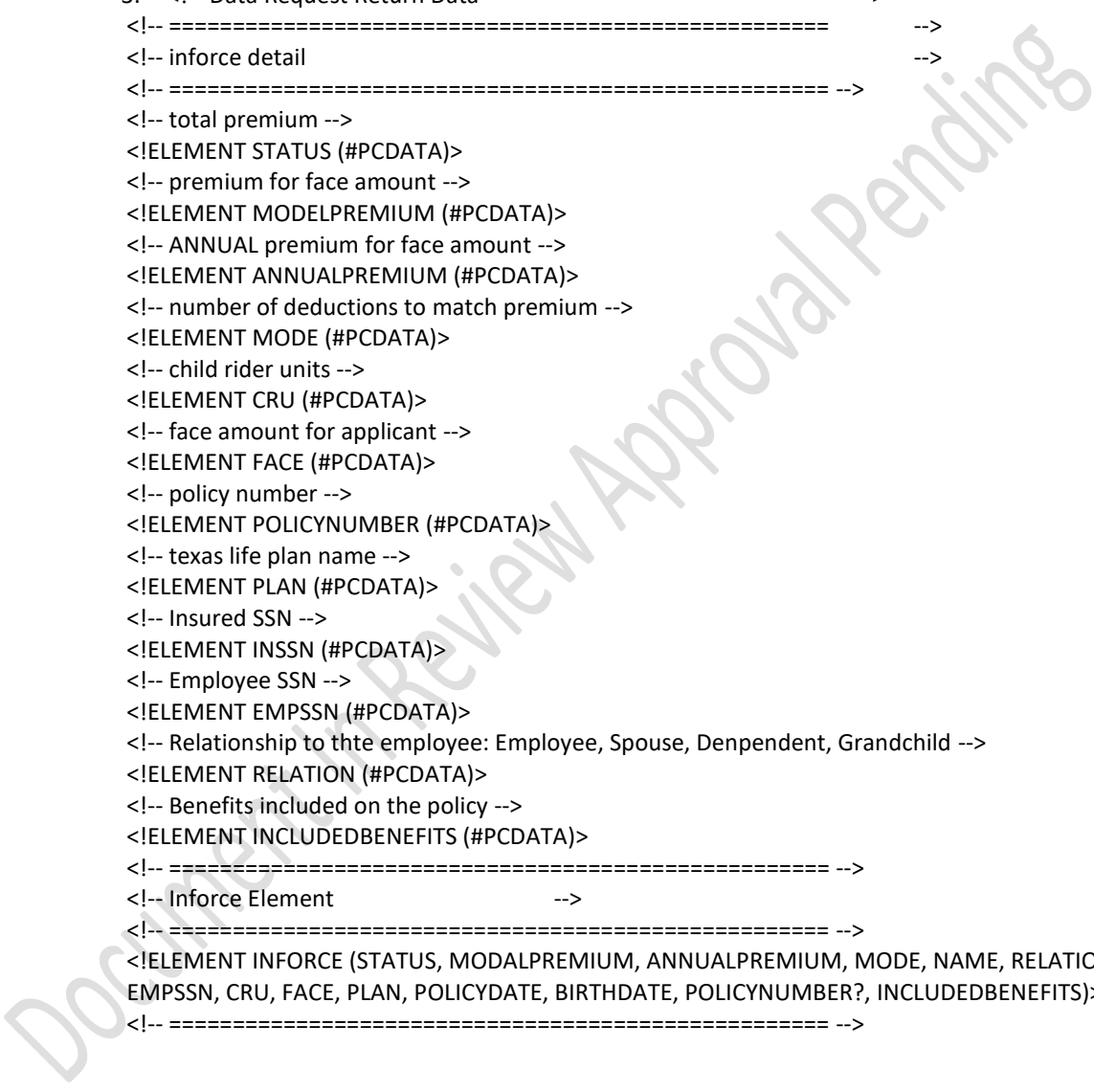
2. REQUEST RETURN DATA

3.  ```
    <!-- Data Request Return Data                          -->
    <!-- ===================================================== -->
    <!-- agent detail                     -->
    <!-- ===================================================== -->
    <!ELEMENT ENROLLER (ID, PASSWORD, NAME, AGENTNUMBER)>
    <ENROLLER>
    <ID>          </ID>
    <NAME>
    <LAST>          </LAST>
    <FIRST>         </FIRST>
    </NAME>
    <AGENTNUMBER>          </AGENTNUMBER>
    ```

4. QUICK QUOTE SERVICE

A service so that the quoting and rate selection can be done on the host platform and displayed in a manner to match the rate selections of other products on the host system. You can get single quotes or multiple quotes for all applicants. The return data will contain all the requested quotes.

There are optional items that will adjust the return data. If the ssn of the employee is not passed, then if there is previous insurance it is not included in the return data. The return information will need to be saved and passed back to Texas Life in the bridge call.

If the quote data is passed in the bridge call, there is a couple of possible outcomes from the call. If there is previous insurance and the employee ssn is NOT passed the applicant will land on the Rate Selector page with the Face Amount set to the passed in value. This will allow the adjustment of the values based on the previous insurance amounts.

If the applicant has no previous insurance, then the rate selector will be skipped.

Post the request xml to the following url in the field request.

https://www.empben.com/WKTest/extern_request.py

The below are a sample request and a sample response. The quick quote feature will process each QUOTEREQUEST and return a listing of quotes.

Sample Request:

```xml
<?xml version="1.0"?>
<!DOCTYPE BENEFITSYSTEM2 SYSTEM "http://www.empben.com/dtd/BS2_1_1.dtd">
<BENEFITSYSTEM2>
  <VERSION>2.0</VERSION>
  <CALLER>
    <ID>remote</ID>
    <PASSWORD>x</PASSWORD>
  </CALLER>
  <GROUPINFO>
    <GID>Extern</GID>
    <GDATE>platMPOPL121P</GDATE>
  </GROUPINFO>
<DATAREQUEST>
<REQUESTACTION>quickquote</REQUESTACTION>
<PARAMETERS>
  <QUOTEREQUEST>
    <EMPQUOTE>
      <SSN>250539565</SSN>
      <BIRTHDATE>
       <MONTH>10</MONTH>
       <DAY>27</DAY>
       <YEAR>1980</YEAR>
     </BIRTHDATE>
      <PAYMODE>12</PAYMODE>
      <TOBACCO>FALSE</TOBACCO>
    <ISSUESTATE>TX</ISSUESTATE>
```

```xml
        </EMPQUOTE>
        <SPSQUOTE>
          <SSN>123456790</SSN>
        <BIRTHDATE>
           <MONTH>10</MONTH>
          <DAY>27</DAY>
          <YEAR>1980</YEAR>
         </BIRTHDATE>
          <TOBACCO>FALSE</TOBACCO>
        </SPSQUOTE>
        <DEPSQUOTE>
        <DEPQUOTE>
          <SSN>123345123</SSN>
          <BIRTHDATE>
             <MONTH>01</MONTH>
            <DAY>27</DAY>
            <YEAR>2003</YEAR>
          </BIRTHDATE>
          <TOBACCO>FALSE</TOBACCO>
        </DEPQUOTE>
        <DEPQUOTE>
          <SSN>123345321</SSN>
          <BIRTHDATE>
           <MONTH>01</MONTH>
           <DAY>27</DAY>
           <YEAR>2003</YEAR>
           </BIRTHDATE>
          <TOBACCO>FALSE</TOBACCO>
        </DEPQUOTE>
      </DEPSQUOTE>
        <QUOTETYPE>
        <QUOTESTYLE>OPTION</QUOTESTYLE>
        <QUOTESTYLEVALUE>3</QUOTESTYLEVALUE>
      </QUOTETYPE>
    </QUOTEREQUEST>
   </PARAMETERS>
   </DATAREQUEST>
   <EXIT>http://www.empben.com/WKTest/WebConnect/dump.py</EXIT>
   <PROPBAGS>
     <PROPBAG>
     <FLAG>foo</FLAG>
     <DATA>bar</DATA>
    </PROPBAG>
   </PROPBAGS>
</BENEFITSYSTEM2>
```

Sample Response:

```xml
<?xml version="1.0"?>
<!DOCTYPE BENEFITSYSTEM2DROUTPUT SYSTEM "http://www.empben.com/dtd/BS2_2.dtd">
<BENEFITSYSTEM2DROUTPUT>
        <VERSION>2.0</VERSION>
        <DATAREQUEST>quickquote</DATAREQUEST>
        <RETURNDATA>
```

```xml
<QUOTERETURN>
    <EMPQUOTERETURN>
        <QUOTERETURNDETAIL>
            <PREMIUM>12.50</PREMIUM>
            <GP>62</GP>
            <AGE>33</AGE>
            <FACE>25000</FACE>
            <RIDERS>ADB</RIDERS>
            <DEDUCTMODE>12</DEDUCTMODE>
        </QUOTERETURNDETAIL>
        <QUOTERETURNDETAIL>
            <PREMIUM>19.10</PREMIUM>
            <GP>62</GP>
            <AGE>33</AGE>
            <FACE>40000</FACE>
            <RIDERS>ADB</RIDERS>
            <DEDUCTMODE>12</DEDUCTMODE>
        </QUOTERETURNDETAIL>
        <QUOTERETURNDETAIL>
            <PREMIUM>23.50</PREMIUM>
            <GP>62</GP>
            <AGE>33</AGE>
            <FACE>50000</FACE>
            <RIDERS>ADB</RIDERS>
            <DEDUCTMODE>12</DEDUCTMODE>
        </QUOTERETURNDETAIL>
        <QUOTERETURNDETAIL>
            <PREMIUM>34.50</PREMIUM>
            <GP>62</GP>
            <AGE>33</AGE>
            <FACE>75000</FACE>
            <RIDERS>ADB</RIDERS>
            <DEDUCTMODE>12</DEDUCTMODE>
        </QUOTERETURNDETAIL>
        <QUOTERETURNDETAIL>
            <PREMIUM>45.50</PREMIUM>
            <GP>62</GP>
            <AGE>33</AGE>
            <FACE>100000</FACE>
            <RIDERS>ADB</RIDERS>
            <DEDUCTMODE>12</DEDUCTMODE>
        </QUOTERETURNDETAIL>
    </EMPQUOTERETURN>
    <SPSQUOTERETURN>
        <QUOTERETURNDETAIL>
            <PREMIUM>14.70</PREMIUM>
            <GP>62</GP>
            <AGE>33</AGE>
            <FACE>30000</FACE>
            <RIDERS>ADB</RIDERS>
            <DEDUCTMODE>12</DEDUCTMODE>
        </QUOTERETURNDETAIL>
        <QUOTERETURNDETAIL>
            <PREMIUM>21.30</PREMIUM>
```

```xml
                                    <GP>62</GP>
                                    <AGE>33</AGE>
                                    <FACE>45000</FACE>
                                    <RIDERS>ADB</RIDERS>
                                    <DEDUCTMODE>12</DEDUCTMODE>
                            </QUOTERETURNDETAIL>
                            <QUOTERETURNDETAIL>
                                    <PREMIUM>12.50</PREMIUM>
                                    <GP>62</GP>
                                    <AGE>33</AGE>
                                    <FACE>25000</FACE>
                                    <RIDERS>ADB</RIDERS>
                                    <DEDUCTMODE>12</DEDUCTMODE>
                            </QUOTERETURNDETAIL>
                            <QUOTERETURNDETAIL>
                                    <PREMIUM>23.50</PREMIUM>
                                    <GP>62</GP>
                                    <AGE>33</AGE>
                                    <FACE>50000</FACE>
                                    <RIDERS>ADB</RIDERS>
                                    <DEDUCTMODE>12</DEDUCTMODE>
                            </QUOTERETURNDETAIL>
                    </SPSQUOTERETURN>
                    <DEPSQUOTERETURN>
                            <DEPQUOTERETURN>
                                    <QUOTERETURNDETAIL>
                                            <PREMIUM>8.00</PREMIUM>
                                            <GP>75</GP>
                                            <AGE>11</AGE>
                                            <FACE>25000</FACE>
                                            <RIDERS></RIDERS>
                                            <DEDUCTMODE>12</DEDUCTMODE>
                                    </QUOTERETURNDETAIL>
                            </DEPQUOTERETURN>
                            <DEPQUOTERETURN>
                                    <QUOTERETURNDETAIL>
                                            <PREMIUM>8.00</PREMIUM>
                                            <GP>75</GP>
                                            <AGE>11</AGE>
                                            <FACE>25000</FACE>
                                            <RIDERS></RIDERS>
                                            <DEDUCTMODE>12</DEDUCTMODE>
                                    </QUOTERETURNDETAIL>
                            </DEPQUOTERETURN>
                    <DEPSQUOTERETURN>
            </QUOTERETURN>
    </RETURNDATA>
    <PROPBAGS>
    <PROPBAG><FLAG>foo</FLAG><DATA>bar</DATA></PROPBAG>
    </PROPBAGS>
</BENEFITSYSTEM2DROUTPUT>
```

ACTIVATING THE TEXAS LIFE ENROLLMENT SYSTEM

It is considered a best practice to automatically launch the Texas Life platform. This means when an employee navigates to the Texas Life page within your platform, do not create a landing page that requires an additional click to activate the web service connection to Texas Life.

This allows for creating a more streamlined enrollment experience and in conjunction with other items below, can create a smooth and almost seamless experience for an applicant.

When automatically launching to Texas Life please be sure to use the flag indicating so, this will allow Texas Life to know and therefore have the employee (based on enrollment type) to land on the correct page. For example if it is a self service enrollment and the system is automatically activated, Texas Life can present a marketing page explaining the benefit prior to showing rates.

EMBEDDING THE TEXAS LIFE ENROLLMENT SYSTEM

PURPOSE

Embedding web pages in an existing web page can provide a seamless transition from one website to another. Normally a request to a webpage either opens a new window entirely or overlaps the calling page alerting the user to the change. By embedding the Enrollment System this appearance of change is alleviated.

HOW TO

In order to embed the Enrollment System into a web page, an IFRAME and a FORM tag are required. The FORM tag makes the POST request to the Texas Life server's to process the XML application and then redirects to the corresponding web page. To make the Enrollment System's pages appear within the IFRAME the FORM must set its TARGET attribute to the name of the IFRAME.

SAMPLE CODE

```html
<html>
<head>
<title>Embedded Enrollment System Example</title>
</head>
<body>
<iframe name="TL_Frame" style="width: 800px; height: 600px;"></iframe>
<form action="URL_TO_EXTERN_ENTRY" method="post" target="TL_Frame">
<input type="submit" name="submit" value="Submit" />
<input type="hidden" name="request" value="BS2_XML" />
</form>
</body>
</html>
```

Replace URL_TO_EXTERN_ENTRY with the URL to extern_entry (e.g., http://www.empben.com/WKTest/extern_entry) and

BS2_XML with a XML application following the DTD at http://www.empben.com/dtd/BS2_2.dtd.

NOTES

The IFRAME element works in all major browsers (Firefox, Internet Explorer, Chrome, etc) and is included in the Frameset and Transitional HTML/XHTML DTDs. The IFRAME element and TARGET attribute of the FORM element are deprecated in the Strict DTDs.

The IFRAME Method does not function in the Safari Browser.

DEMO

A working demonstration of these features is available at:

http://www.empben.com/WKTest/WebConnect/Frame

STYLING THE TEXAS LIFE ENROLLMENT SYSTEM WEB PAGES

PURPOSE

When a user navigates away from a web page they can be alerted to the change by the different appearance of the page. By changing the appearance of external pages to mirror your own users will not as easily notice the change when navigating away from your site. The Texas Life Enrollment System provides a method to accomplish this.

HOW TO

To change the style of the Enrollment System add the PAGESTYLE parent node with the desired child nodes and their corresponding values to the BS2 XML that will be sent to Texas Life.

SAMPLE CODE

```
<PAGESTYLE>
<COLOR>blue</COLOR>
<INFRAME>false</INFRAME>
<PICTURE>true</PICTURE>
<RAWCSS></RAWCSS>
<CSSFILE></CSSFILE>
<COMPANYNAME></COMPANYNAME>
</PAGESTYLE>
```

The DTD for the BS2 XML can be found at: http://www.empben.com/dtd/BS2_2.dtd

DETAILS

PAGESTYLE	Values	Details
COLOR	red, blue, green ,brown, purple	Color of the menu bar
INFRAME	true, false	Removes the banner and left yellow column
PICTURE	true, false	If true, removes the banner picture
RAWCSS	Pure CSS code	If provided, used to style the page
CSSFILE	External location of a CSS file	If provided, used to style the page
COMPANYNAME	The company name	Displayed at the top of the page

Hierarchy

1. RAWCSS – Overrides all other settings
2. CSSFILE – Overrides all other settings if RAWCSS not provided
3. INFRAME/PICTURE – if both are set to True, INFRAME will be used
4. COMPANYNAME – always displayed if provided

DTD EXPLANATION

The DTD may be found at http://www.empben.com/dtd/BS2_2.dtd. Two root nodes are defined in this DTD. One root node is for the request (your system to Texas Life); the other is for the response (Texas Life to your system); see comments in the DTD for a full explanation of fields

DEMO **&** EXAMPLES

A working demonstration of these features is available at: http://www.empben.com/WKTest/WebConnect/

The examples on this page show what happens when good and bad XML is sent to Texas Life's enrollment system. You may enter a URL at the top of the page for the result XML to be sent to at the end of the enrollment process.

GENERAL NOTES

- Texas Life will set up a test case for you to use. The ID and password provided to you will authenticate you to this case. Future cases may use a different ID and password.

- The address you post to for testing will be different than the address you post to for production.
- The test case provided to you by Texas Life will not be used for any real enrollments. The data that is submitted will not be used for any purpose other than testing. You may create as many people in this test group as you would like, and you may request that this data be cleared at any time.
- Unlike some other enrollment systems that provide external access, Texas Life's XML connectivity piece is a one-shot send and receive. When a user is at your web site and wishes enroll in Texas Life, your enrollment system must post the request XML and transfer browser control to Texas Life's enrollment system. When that user leaves our enrollment system (by clicking "Continue Enrollment"), we will post the response XML to you and transfer control to your web site. The response location and the redirect location are one and the same and are provided by you to Texas Life in the request XML. Once you receive the XML from Texas Life, there is no mechanism for requesting that data again (ie.- no "query" system).
- Handle Deduction mode different than pay mode passed in.

WHAT HAPPENS ON TEXAS LIFE SIDE

NO APPLICATION FOR CURRENT ENROLLMENT EVENT

- Allow for a new application
- Review existing active coverage
  - Allow cancellation of an existing policy
    - Must have a scope (below) of "All Coverage"
    - Return data from Texas Life will reflect reduction in coverage

APPLICATION EXISTS FOR CURRENT ENROLLMENT EVENT

- See status of current application
  - Where it is at in the issuance process
  - What was applied for
  - Review submitted application
- Allow change to current application
  - Return data from Texas Life will overwrite previous application in host system
- Review existing active coverage
  - Allow cancellation of an existing policy
    - Must have a scope (below) of "All Coverage"
    - Return data from Texas Life will reflect reduction in coverage

RE-ENROLLMENT ISSUES

1. The Texas Life product does not allow for increases or decreases. The employee can apply for an additional policy.
2. For purposes of maintaining an ever green ability, Texas Life has developed three ways to receive return data. You will need to indicate on the initial call which way you would like the return call to present an employees coverage and deduction information, below is basically how this works:
   1. Pick scope:
      1. All coverage, any new and any old coverage (used by platforms that wish to overwrite or start/stop coverage records)

- o If an employee applies for coverage you will be sent back the new coverage and old coverage
- o If an employee waives coverage during this enrollment event, the system will send back any existing coverage that may exist

2. New Coverage only
   - o If an employee has existing coverage and applies for new coverage, only the details pertaining to the new application will be returned, THIS WILL REQUIRE THE HOST SYSTEM TO MAINTAIN THE OLD DETAILS TOO
   - o If an employee has existing coverage and waives additional coverage at this enrollment event, Texas Life will send back a waive record, THIS IS NOT MEANT TO WAIVE EXISTING COVERAGE AND THAT EXISTING COVERAGE SHOULD STILL CARRY FORWARD

2. Pick Format:
   1. Itemized; this will provide a record for each policy (potentially multiple policies on each insured)
   2. Tier Level; this will provide one record indicating EO (employee only), ES (employee and spouse), EC (employee and children), ED (employee and dependents, children and grandchildren), FA (family coverage) and a deduction amount for all coverage
   3. Aggregate per insured, this will provide one record per insured with an aggregated total of both face amount and premium

The DTD may be found at http://www.empben.com/dtd/BS2_2.dtd. Two root nodes are defined in this DTD. One root node is for the request (your system to Texas Life); the other is for the response (Texas Life to your system); see comments in the DTD for a full explanation of fields

```
</BENEFITSYSTEM2>


<!-- ====================================================================== -->
<!-- ID and password definition                          -->
<!-- ====================================================================== -->
<!ELEMENT ID (#PCDATA)>
<!ELEMENT PASSWORD (#PCDATA) >


<!-- ====================================================================== -->
<!-- Version Number                                  -->
<!-- this will be "2"                                -->
<!-- ====================================================================== -->
<!ELEMENT VERSION (#PCDATA)>


<!-- ====================================================================== -->
<!-- Caller Information                              -->
<!-- these will be provided by Texas Life and may be unique per case    -->
<!-- ====================================================================== -->
<!ELEMENT CALLER (ID, PASSWORD)>


<!-- ====================================================================== -->
<!-- Group Information                               -->
<!-- this will be provided by Texas Life and uniquely identifies a case   -->
<!-- ====================================================================== -->
<!ELEMENT GID (#PCDATA)>
<!ELEMENT GDATE (#PCDATA)>
<!ELEMENT GROUPINFO (GID, GDATE)>


<!-- ====================================================================== -->
<!-- TL agent number                                -->
<!-- ====================================================================== -->
<!ELEMENT AGENTNUMBER (#PCDATA)>


<!-- ====================================================================== -->
<!-- social security number                          -->
<!-- ====================================================================== -->
<!ELEMENT SSN (#PCDATA)>


<!-- ====================================================================== -->
<!-- name definition                                -->
<!-- ====================================================================== -->
<!ELEMENT LAST (#PCDATA)>
<!ELEMENT FIRST (#PCDATA) >
<!ELEMENT MIDDLE (#PCDATA) >
<!ELEMENT SUFFIX (#PCDATA) >
```

```
<!ELEMENT NAME (LAST,FIRST,MIDDLE?,SUFFIX?)>


<!-- ===================================================================== -->
<!-- address definition                              -->
<!-- ===================================================================== -->
<!ELEMENT LINE1 (#PCDATA)>
<!ELEMENT LINE2 (#PCDATA)>
<!ELEMENT CITY (#PCDATA)>
<!ELEMENT STATE (#PCDATA)>
<!-- if the ZIP code includes the last 4 numbers, those numbers must be deliniated by a - (ex: 12345-9876)-->
<!ELEMENT ZIP (#PCDATA)>
<!ELEMENT ADDRESS (LINE1,LINE2?,CITY,STATE,ZIP)>


<!-- ===================================================================== -->
<!-- home and work phone number (area code is included)It is more important to have as many phone numbers as
possible than specifically work and home. If a mobile exists but not a home, or work please feel free to send the
numbers you do have in these fields as most appropriate to your platform.            -->
<!-- ===================================================================== -->
<!ELEMENT HOMEPHONE (#PCDATA)>
<!ELEMENT WORKPHONE (#PCDATA)>


<!-- ===================================================================== -->
<!-- occupation (job title)                          -->
<!-- ===================================================================== -->
<!ELEMENT OCCUPATION (#PCDATA)>


<!-- ===================================================================== -->
<!-- annual salary                                   -->
<!-- ===================================================================== -->
<!ELEMENT ANNUALSALARY (#PCDATA)>


<!-- ===================================================================== -->
<!-- date definition (numeric 2 digit month and 2 digit day)        -->
<!-- ===================================================================== -->
<!ELEMENT MONTH (#PCDATA)>
<!ELEMENT DAY (#PCDATA)>
<!ELEMENT YEAR (#PCDATA)>
<!ELEMENT BIRTHDATE (MONTH, DAY, YEAR)>
<!ELEMENT HIREDATE (MONTH, DAY, YEAR)>


<!-- ===================================================================== -->
<!-- sex (M or F)                                    -->
<!-- ===================================================================== -->
<!ELEMENT SEX (#PCDATA)>


<!-- ===================================================================== -->
<!-- marital status (M or S)                         -->
<!-- ===================================================================== -->
<!ELEMENT MARITALSTATUS (#PCDATA)>


<!-- ===================================================================== -->
<!-- work location (billing code                     -->
<!-- ===================================================================== -->
```

```
<!ELEMENT WORKLOCATION (#PCDATA)>


<!-- ===================================================================== -->
<!-- beneficiary information                              -->
<!-- relationship can be Child, Grandchild, or Step-Child or (Spouse,     -->
<!-- Child, Step-Child, Parent, Step-Parent, Sibling, Aunt, Uncle, Cousin,-->
<!-- Grandparent, Grandchild, Trust, Other) for Bene Relationship      if you have beneficiaries in your system that
are not necessarily dependents eligible for Texas Life plans, you may pass those beneficiaries as well and Texas Life
will make them available during the beneficiary selection process  -->
<!-- ===================================================================== -->
<!ELEMENT PERCENT (#PCDATA)>
<!ELEMENT RELATIONSHIP (#PCDATA)>
<!ELEMENT BENEFICIARY (NAME, RELATIONSHIP, PERCENT)>
<!ELEMENT BENEFICIARIES (BENEFICIARY+)>


<!-- ===================================================================== -->
<!-- current location  this is the city/state that will drive what state the application is going to be taken in, thusly
defining any product deviations, required forms, etc.  This will vary by enrollment type:
```

- Agent Assisted – Face to Face; this should be the city the applicant and agent are sitting in, normally this is collected during an interview process, if you do not have this information leave blank
- Agent Assisted – Call Center; the state of application is defined by the employees home resident city/state, you may pass this data if easily accessible, otherwise leave blank and Texas Life can populate based on enrollment type
- Self Service - the state of application is defined by the employees home resident city/state, you may pass this data if easily accessible, otherwise leave blank and Texas Life can populate based on enrollment type

```
    -->
<!-- ===================================================================== -->
<!ELEMENT LOCATION (CITY?, STATE)>


<!-- ===================================================================== -->
<!-- number of deduction periods per year     this is the actual number of deductions that the employer intends to
take for the Texas Life product in a year.  This may be different than the employee's number of paychecks in a year
or how the Texas Life application is taken.  Some clients want to see a monthly bill from Texas Life and therefore
our application is taken and illustrated as a monthly premium; however the employer may still want the per
deduction amount to show on your systems confirmation or reports.  This is important, Texas Life will send back
the deduction amount and what frequency we took the application in; if that frequency is different than the
deduction frequency in your system: multiple TLIC premium by the frequency indicated by Texas Life, this will
provide an annual premium, divide the annual premium by the number of deductions your system shows will
actually occur and round up one penny.  This number can be stored and illustrated in your system.
<!-- ===================================================================== -->
<!ELEMENT PAYMODE (#PCDATA)>


<!-- ===================================================================== -->
<!-- Flag to Lock the Census data and not allow changes          -->
<!-- Set to TRUE to lock, leave out or set to FALSE to allow edits
It is considered a best practice to lock the census edits on Texas Life's side; unless your system does not have an
eligible dependent type, most often that is grandchildren.  Otherwise by locking the census data, Texas Life will
direct all dependent changes back to the host system so that it may remain the source of data.  Also this will
eliminate an additional enrollment screen or two during the interview process.      -->
<!-- ===================================================================== -->
<!ELEMENT LOCKCENSUS (#PCDATA)>
```

```
<!-- ====================================================================== -->
<!-- census definition                                      -->
<!-- ====================================================================== -->
<!ELEMENT CENSUS (SSN, NAME, ADDRESS?, HOMEPHONE?, WORKPHONE?, OCCUPATION?, ANNUALSALARY?,
BIRTHDATE?, HIREDATE?, SEX?, MARITALSTATUS?, WORKLOCATION?, BENEFICIARIES?, LOCATION?, PAYMODE?,
LOCKCENSUS?)>


<!-- ====================================================================== -->
<!-- coverage detail                                        -->
<!-- coverage detail will not be sent to Texas Life,             -->
<!-- but will be in the response sent back to the original caller     -->
<!-- ====================================================================== -->
<!-- total premium -->
<!ELEMENT PREMIUM (#PCDATA)>
<!-- premium for face amount -->
<!ELEMENT BASEPREMIUM (#PCDATA)>
<!-- premium for waivers -->
<!ELEMENT WAIVERPREMIUM (#PCDATA)>
<!-- child rider units -->
<!ELEMENT CRU (#PCDATA)>
<!-- yes or no if employee went express -->
<!ELEMENT EXPRESS (#PCDATA)>
<!-- age premium is guaranteed until -->
<!ELEMENT GP (#PCDATA)>
<!-- age of applicant -->
<!ELEMENT AGE (#PCDATA)>
<!-- face amount for applicant -->
<!ELEMENT FACE (#PCDATA)>
<!-- child rider premium -->
<!ELEMENT CTRPREMIUM (#PCDATA)>
<!-- accidental death benefit -->
<!ELEMENT ADB (#PCDATA)>
<!-- cash value -->
<!ELEMENT CV (#PCDATA)>
<!-- waiver benefit (2 or 0) -->
<!ELEMENT WAIVER (#PCDATA)>
<!-- adb premium -->
<!ELEMENT ADBPREMIUM (#PCDATA)>
<!-- adb face amount -->
<!ELEMENT ADBFACE (#PCDATA)>
<!-- policy number -->
<!ELEMENT POLICYNUMBER (#PCDATA)>

<!-- coverage detail -->
<!ELEMENT COVERAGEDETAIL (PREMIUM, BASEPREMIUM, WAIVERPREMIUM, CRU, EXPRESS, GP, AGE, FACE,
CTRPREMIUM, ADB, CV, WAIVER, ADBPREMIUM, ADBFACE, POLICYNUMBER?)>
<!-- ====================================================================== -->


<!-- ====================================================================== -->
<!-- Enroller Information                                   -->
<!-- ====================================================================== -->
<!ELEMENT ENROLLER (ID, PASSWORD, NAME, AGENTNUMBER)>
<!-- ====================================================================== -->
```

```
<!-- url to link to for editing personal information        -->
<!-- if this is not provided for a person,                  -->
<!-- Texas Life will handle edits and deletes               -->
<!-- ===================================================================== -->
<!ELEMENT EDITURL (#PCDATA)>


<!-- ===================================================================== -->
<!-- The URLs pointing to locations to add census information     -->
<!-- If these are not provided, Texas Life's system will handle all adds  -->
<!-- ===================================================================== -->
<!ELEMENT ADDURLS (ADDSPOUSE?,ADDDEPENDENT?)>
<!ELEMENT ADDSPOUSE (#PCDATA)>
<!ELEMENT ADDDEPENDENT (#PCDATA)>


<!-- ===================================================================== -->
<!-- Employee Information                                    -->
<!-- ===================================================================== -->
<!ELEMENT EMPLOYEE (ID, PASSWORD, CENSUS, COVERAGEDETAIL?, EDITURL?)>
<!ELEMENT SPOUSE (CENSUS,COVERAGEDETAIL?, EDITURL?)>
<!ELEMENT DEPENDENT (CENSUS, RELATIONSHIP, COVERAGEDETAIL?, EDITURL?)>


<!-- ===================================================================== -->
<!-- number of dependents in xml file                 -->
<!-- ===================================================================== -->
<!ELEMENT DEPENDENTS (DEPENDENT*)>


<!-- ===================================================================== -->
<!-- The return URL where data will be posted when leaving       -->
<!-- Texas Life's system                                  -->
<!-- ===================================================================== -->
<!ELEMENT EXIT (#PCDATA)>


<!-- ===================================================================== -->
<!-- Mode Information - Enrollment style                              -->
<!-- menu based or step by step (driven or free) - no longer used        -->
<!-- ===================================================================== -->
<!ELEMENT MODE (#PCDATA)>


<!-- ===================================================================== -->
<!-- Interview Type - Enrollment style                               -->
<!-- Must be one of the following: AGENTASSISTED, CALLCENTER, SELFSERVICE  -->
<!-- ===================================================================== -->
<!ELEMENT INTERVIEW_TYPE (#PCDATA)>


<!-- ===================================================================== -->
<!-- Event Type – Event Style                                      -->
<!
<!-- ===================================================================== -->
<!ELEMENT EVENT_TYPE (#PCDATA)>


<!-- ===================================================================== -->
<!-- Spare Tag for misc. data to be passed through                    -->
<!-- ===================================================================== -->
```

```
<!ELEMENT FLAG (#PCDATA)>
<!ELEMENT DATA (#PCDATA)>
<!ELEMENT PROPBAG (FLAG, DATA)>
<!ELEMENT PROPBAGS (PROPBAG+)>


<!-- ===================================================================== -->
<!-- action taken on TL product - new_enrollment, waived,                  -->
<!-- ===================================================================== -->
<!ELEMENT ACTION (#PCDATA)>


<!-- ===================================================================== -->
<!-- amount deducted for TL product                                        -->
<!-- ===================================================================== -->
<!ELEMENT DEDUCTIONAMOUNT (#PCDATA)>


<!-- ===================================================================== -->
<!-- frequency of deduction for TL product (deduction periods per year)    -->
<!-- ===================================================================== -->
<!ELEMENT DEDUCTIONFREQUENCY (#PCDATA)>


<!-- ===================================================================== -->
<!-- who is covered TL product, one of the following:                      -->
<!-- Employee, Employee & Spouse, Employee & Dependent(s), Spouse, Family  -->
<!-- Spouse & Dependent(s), or Dependents(s)                               -->
<!-- ===================================================================== -->
<!ELEMENT COVERAGE (#PCDATA)>


<!-- ===================================================================== -->
<!-- Tax Type - Before or After, should always be after for Texas Life     -->
<!-- ===================================================================== -->
<!ELEMENT TAXTYPE (#PCDATA)>


<!-- ===================================================================== -->
<!-- Texas Life Product ID:                                                -->
<!-- PL121, PL121P, VPL, WL121, WL221, WL321, WL421, WL521, WL423          -->
<!-- ===================================================================== -->
<!ELEMENT PRODUCT (#PCDATA)>


<!-- ===================================================================== -->
<!-- Policy Date of application the host system may pass Texas Life sda     -->
<!-- ===================================================================== -->
<!ELEMENT POLICYDATE (MONTH, DAY, YEAR)>


<!-- ===================================================================== -->
<!-- Deduction Date                                                        -->
<!-- ===================================================================== -->
<!ELEMENT DEDUCTIONDATE (MONTH, DAY, YEAR)>


<!-- ===================================================================== -->
<!-- Application Date of application                                        -->
<!-- ===================================================================== -->
<!ELEMENT APPLICATIONDATE (MONTH, DAY, YEAR)>
```

```
<!-- ====================================================================== -->
<!-- PAGESTYLE TAGS                                     -->
<!-- Alternate Theme for Texas Life                          -->
<!-- ====================================================================== -->
<!ELEMENT THEME (#PCDATA)>
<!-- Color of menu bar - values green, red, blue, brown, purple, orange -->
<!ELEMENT COLOR (#PCDATA)>
<!-- Removes the banner and the left column - Values Ture or False -->
<!ELEMENT INFRAME (#PCDATA)>
<!-- Display Picture across top of screen if not in iframe - Values true or false -->
<!ELEMENT PICTURE (#PCDATA)>
<!-- Pure CSS Code -->
<!ELEMENT RAWCSS (#PCDATA)>
<!-- External Location of a CSS file to use -->
<!ELEMENT CSSFILE (#PCDATA)>
<!-- CompanyName - this will show on the at the top of the page -->
<!ELEMENT COMPANYNAME (#PCDATA)>
<!-- Plan Name from Calling System -->
<!ELEMENT PLANNAME (#PCDATA)>
<!-- PageStyle -->
<!ELEMENT PAGESTYLE (THEME?, COLOR?, INFRAME?, PICTURE?, RAWCSS?, CSSFILE?, PLANNAME?,
COMPANYNAME?)>
<!-- ====================================================================== -->


<!-- ====================================================================== -->
<!-- Data Request Tags                           -->
<!-- ====================================================================== -->
<!ELEMENT REQUESTACTION (#PCDATA)>
<!-- Type of Data Requested - can be 'inforce' or 'agentlist'        -->
<!ELEMENT PARAMETERS (#PCDATA)>
<!-- Will contain parameter data for the REQUESTACTION to be completed.  -->
<!-- If REQUESTACTION is 'inforce' PARAMETERS should be employee SSN     -->
<!-- If REQUESTACTION is 'agentlist' PARAMETERS not needed          -->
<!-- If REQUESTACTION is 'quickquote' PARAMETERS should be QUOTEREQUEST  -->
<!ELEMENT DATAREQUEST (REQUESTACTION, PARAMETERS?)>
<!-- ====================================================================== -->


<!-- ====================================================================== -->
<!-- quote detail                               -->
<!-- ====================================================================== -->
<!-- Employee Quote Input                           -->
<!ELEMENT EMPQUOTE (DEDUCTMODE, EMPSSN?, INSSSN?, BIRTHDATE, TOBACCO, QUOTES?)>
<!-- Spouse Quote Input                           -->
<!ELEMENT SPSQUOTE (DEDUCTMODE, EMPSSN?, INSSSN?, BIRTHDATE, TOBACCO, QUOTES?)>
<!-- Dependent Quote Input List                       -->
<!ELEMENT DEPSQUOTE (DEPQUOTE*)>
<!-- Dependent Quote Input                          -->
<!ELEMENT DEPQUOTE (DEDUCTMODE, EMPSSN?, INSSSN?, BIRTHDATE, TOBACCO, QUOTES?)>

<!-- Quote Element - if passing numbers in use the following.       -->
<!ELEMENT QUOTES (QUOTE*)>
<!ELEMENT QUOTE (PREMIUM, FACEAMOUNT)>
```

```
<!ELEMENT QUOTESTYLE (#PCDATA)>
<!ELEMENT QUOTESTYLEVALUE (#PCDATA)>
<!ELEMENT QUOTETYPE (QUOTESTYLE, QUOTESTYLEVALUE)>

<!ELEMENT QUOTERETURNDETAIL (PREMIUM, GP, AGE, FACE, RIDERS, DEDUCTMODE)>

<!ELEMENT EMPQUOTERETURN (QUOTERETURNDETAIL*)>
<!-- Spouse Quote Input                          -->
<!ELEMENT SPSQUOTERETURN (QUOTERETURNDETAIL*)>
<!-- Dependent Quote Input                       -->
<!ELEMENT DEPSQUOTEREUTNR (DEPQUOTERETURN*)>

<!ELEMENT DEPQUOTERETURN (QUOTERETURNDETAIL*)>

<!-- ====================================================================== -->
<!-- Quote Request Element                        -->
<!-- ====================================================================== -->
<!ELEMENT QUOTEREQUEST (EMPQUOTE?, SPSQUOTE?, DEPSQUOTE?)>
<!ELEMENT QUOTERETURN (EMPQUOTERETURN?, SPSQUOTERETURN?, DEPSQUOTERETURN?)>

<!-- ====================================================================== -->


<!-- ====================================================================== -->
<!-- Data Request Return Data                     -->
<!-- ====================================================================== -->

<!-- ====================================================================== -->
<!-- inforce detail                               -->
<!-- ====================================================================== -->
<!-- total premium -->
<!ELEMENT STATUS (#PCDATA)>
<!-- premium for face amount -->
<!ELEMENT MODELPREMIUM (#PCDATA)>
<!-- ANNUAL premium for face amount -->
<!ELEMENT ANNUALPREMIUM (#PCDATA)>
<!-- number of deductions to match premium -->
<!ELEMENT MODE (#PCDATA)>
<!-- child rider units -->
<!ELEMENT CRU (#PCDATA)>
<!-- face amount for applicant -->
<!ELEMENT FACE (#PCDATA)>
<!-- policy number -->
<!ELEMENT POLICYNUMBER (#PCDATA)>
<!-- texas life plan name -->
<!ELEMENT PLAN (#PCDATA)>
<!-- Insured SSN -->
<!ELEMENT INSSN (#PCDATA)>
<!-- Employee SSN -->
<!ELEMENT EMPSSN (#PCDATA)>
<!-- Relationship to thte employee: Employee, Spouse, Denpendent, Grandchild -->
<!ELEMENT RELATION (#PCDATA)>
<!-- Benefits included on the policy -->
```

```
<!ELEMENT INCLUDEDBENEFITS (#PCDATA)>


<!-- ======================================================================= -->
<!-- Inforce Element                                -->
<!-- ======================================================================= -->
<!ELEMENT INFORCE (STATUS, MODALPREMIUM, ANNUALPREMIUM, MODE, NAME, RELATION, INSSSN, EMPSSN,
CRU, FACE, PLAN, POLICYDATE, BIRTHDATE, POLICYNUMBER?, INCLUDEDBENEFITS)>
<!-- ======================================================================= -->


<!-- ======================================================================= -->
<!-- Data Request Return Data                                -->
<!-- ======================================================================= -->
<!ELEMENT RETURNDATA ((ENROLLER*) | (INFORCE)*) | (QUOTERETURN)*>
<!-- ======================================================================= -->


<!-- ======================================================================= -->
<!-- error message                                -->
<!-- ======================================================================= -->
<!ELEMENT ERRORMESSAGE (#PCDATA)>


<!-- ======================================================================= -->
<!-- root tag definitions                                -->
<!--                                -->
<!--                                -->
<!-- input to Texas Life                                -->
<!-- ======================================================================= -->
<!ELEMENT BENEFITSYSTEM2 (VERSION, CALLER, GROUPINFO, ENROLLER?, EMPLOYEE, SPOUSE?, DEPENDENTS?,
ADDURLS?, EXIT, MODE, INTERVIEW_TYPE?, DEDUCTIONDATE?, POLICYDATE?, PAGESTYLE?, PROPBAGS?)>


<!-- ======================================================================= -->
<!-- output from Texas Life                                -->
<!-- ======================================================================= -->
<!ELEMENT BENEFITSYSTEM2OUTPUT ((VERSION, EMPLOYEE, SPOUSE?, DEPENDENTS?, PROPBAGS?, ACTION,
PRODUCT, DEDUCTIONAMOUNT, DEDUCTIONFREQUENCY, POLICYDATE?, APPLICATIONDATE?, COVERAGE,
TAXTYPE) | (VERSION, ERRORMESSAGE))>


<!-- ======================================================================= -->
<!-- Data Request input to Texas Life                                -->
<!-- ======================================================================= -->
<!ELEMENT BENEFITSYSTEM2DR (VERSION, CALLER, GROUPINFO, DATAREQUEST, PROPBAGS?)>


<!-- ======================================================================= -->
<!-- Data Request output from Texas Life                                -->
<!-- ======================================================================= -->
<!ELEMENT BENEFITSYSTEM2DROUTPUT ((VERSION, DATAREQUEST, RETURNDATA, PROPBAGS?) | (VERSION,
ERRORMESSAGE))>
```

SAMPLE CALL TO TEXAS LIFE

A working demonstration of these features is available at: https://www.empben.com/WKTest/WebConnect/

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