

BENEFITS SOLUTIONS



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- Boost employee loyalty.
- Empower employees with role-based information.
- Streamline open enrollment.

Managing employee benefits is a challenge that continues to grow in complexity and significance. A strong benefits program will help you attract, motivate, and retain top performers—whereas a weak one can dull your competitive edge. Four benefits applications—Oracle’s PeopleSoft Enterprise Human Resources Base Benefits, Oracle’s PeopleSoft Enterprise Benefits Administration, Oracle’s PeopleSoft Enterprise Flexible Spending Account (FSA) Administration, and Oracle’s PeopleSoft Enterprise eBenefits collaborative application—can help you build and manage a comprehensive benefits system precisely tailored to the needs of your organization.

An Entire Suite of Options

The Base Benefits module of Oracle’s PeopleSoft Enterprise Human Resources application handles basic benefits processing. Benefits Administration and FSA Administration provide more expansive benefits solutions. And eBenefits, a collaborative application, delivers comprehensive self-service and integrated supplier content. Our integrated suite of benefits solutions has data-sharing capabilities—enabling you to reduce data entry, minimize errors, and enhance your productivity.

Lay the Benefits Groundwork

To provide your organization with basic benefits functionality—manual enrollment and record keeping— look no further than the benefits capabilities of Human Resources. The basic functions available in our HR component, known as Base Benefits, include benefit plan and program setup tables, retroactive deductions processing, Family Medical Leave Act (FMLA) management, nondiscrimination testing, COBRA Administration, and Benefits Billing capabilities. With Base Benefits you can:

- Establish multiple benefit programs
- Define your benefit plans, providers and rates, including different types of rates, age graded rates and service steps.
- Determine imputed income related to life insurance coverages (via Oracle’s PeopleSoft Enterprise Payroll or Oracle’s PeopleSoft Enterprise Payroll Interface).
- Establish calculation and rounding rules for coverage amounts.
- Combine salaries for employees with multiple jobs and calculate their coverage and premiums

- Maintain information about dependents and beneficiaries, including those who are guaranteed coverage by Qualified Medical Child Support Orders (QMSCOs) and Qualified Domestic Relations Orders (QDROs).
- Maintain domestic partner plan benefits, and the corresponding special tax treatment of those plans.
- Profile health and life benefit coverage for nonqualified dependents and their children
- Process leave accruals for sick, vacation or paid time off plans.
- Record the deferral percentages, flat dollar amounts, rollover options, and investment choices for savings plans – including 401(k) and 403(b) plans.
- Perform a variety of nondiscrimination tests for 401(k), 401(m) and Section 129 dependent care reimbursement plans.
- Project and monitor all limits associated with 403(b) savings plans, such as the complex Maximum Exclusion Allowance limit, as well as alternative 415(c) limits.
- Determine employee eligibility and entitlement for FMLA leave requests, and schedule and track FMLA leave.
- Generate certificates for group health plan coverage for terminated employees to satisfy requirements for the Health Insurance Portability and Accountability Act of 1996 (HIPAA).
- Track vacation buy and sell selections.

U.S. Federal Government customers can also administer enrollee elections for all approved health plans, accurately calculate life insurance coverages and premiums, set up the deferral percentages, manage automatic, system-generated agency contributions, allocate enrollees contributions to investment funds and manage enrollment and contributions to U.S. federal retirement plans.

Advanced U.S. Federal Leave Processing Capabilities

Oracle's PeopleSoft Enterprise Base Benefits applications can help you manage the Federal leave year. You can also administer leave accruals based on time in service, leave plan provisions for all leave plans, and federal grandfathered leave ceiling requirements.

Process Retroactive Benefits and Deductions for Individuals and Groups

If your organization uses Payroll, you can use the Base Benefits retroactive benefit and deduction functionality to automatically process retroactively created benefits and deductions for individual employees and groups. After you define retroactive benefit and deduction programs, you can then automatically identify eligible employees through system-created requests, calculate retroactive benefits and deductions, and review and update retroactive benefit and deduction totals.

Manage Employee Benefits Billing Procedures

The benefits billing component of the Human Resources Base Benefits solution enables you to bill employees for their benefits coverages. You can use benefits billing to process billing information for your workforce, and use its interfaces with Benefits Administration to automatically enroll eligible employees and their dependents into the benefits billing system. Using the benefits billing component, you'll be able to enter and update global billing parameters into a billing calendar, process billings, payments, and adjustments for individuals and groups, and generate billing statements for individual employees. You can also reconcile payments collected from participants and adjust payments, as well as view current and historical benefits billing data online.

Administer COBRA for Employees and Their Dependents

Our COBRA Administration functionality simplifies the management of the Consolidated Omnibus Budget Reconciliation Act (COBRA). It is fully integrated with Human Resources and makes use of all necessary benefits data. It can also use event maintenance processes within Benefits Administration to automatically trigger COBRA for qualified employees and their qualified dependents.

Process Automatic Benefits Enrollment and Event Maintenance

Benefits Administration automates benefits enrollment and event maintenance, saving you time and effort. Event maintenance enables you to monitor personnel status changes or events (such as family status changes, new hires, and terminations) that may cause your employees to become eligible to change their benefits elections.

U.S. Federal Government customers can also automate "open season" benefits enrollment for the various federal benefit programs, monitor system-determined eligibility rules for TSP participation, check FEHB eligibility, set up special eligibility criteria specific to the employee's home office location and define exclusionary and inclusionary eligibility rules.

Manage Flexible Spending Account Claims

Oracle's PeopleSoft Enterprise FSA Administration solution enables you to administer healthcare and dependent care FSA claims. Based on employee pledge amounts and your disbursement rules, you can easily record pledges, process claims, distribute reimbursements, print checks, and account for funds.

Automate Benefits Processes with Workflow

Oracle's PeopleSoft Enterprise Workflow enables you to automate, streamline, and direct the flow of benefits information in your organization. We deliver sample predefined workflow processes. You can also easily set up your own processes to fit your organization's specific needs.

Benefits Analysis through Workforce Analytics

You'll also have the ability to analyze your benefit plans, pricing structures, and enrollments via Oracle's PeopleSoft Enterprise Performance Management application. It gives organizations the ability to calculate the ratio of benefits

expenses to total revenue and expenses, the value to total compensation value, and employee and employer contributions for each benefit plan. Plus, you can compare these ratios to the market. You can also determine the total enrollments for each benefit plan and the total migrations to and from each benefit plan

Enable Easy Internet Access and Powerful Self-Service Functionality

Empower your employees. With eBenefits, you can give your employees the ability to review and update their benefits information over the internet. Information access is simple and efficient—all they require is a web browser. The benefits-related, self-service web applications enable your employees to quickly look up summaries of their current, past, and future benefits elections, add and update personal information for dependents and beneficiaries, review FSA activity for a given year, including detailed historical information, and enable employees to enter benefit elections for your open enrollment period.

By contracting with suppliers through Oracle's PeopleSoft Enterprise eBenefits, you can enhance the functionality of your self-service functions and provide the business intelligence to improve decisions and the tools to take action through a consistent, role-based user experience, all in a relevant, context-sensitive manner. Below are a few examples of the solutions that supplier pre-integration can deliver to your workforce:

- Employees have the ability to review organizational policies online, and receive personalized answers to benefits-related questions.
- Employees can search for healthcare providers associated with their specific plans and who meet employee-defined criteria.
- Benefit administrators can take advantage of pre-defined interfaces with hundreds of benefit plan providers through a centralized outsourcing solution.

Take Advantage of Comprehensive Reporting and Analysis

You can select from a broad range of benefits reports, covering features from base benefits operations to benefits billing to benefits administration. You can customize these reports or use them as templates for new reports. In addition, the date sensitivity of Oracle's PeopleSoft Enterprise Human Resources Base Benefits and Oracle's PeopleSoft Enterprise Benefits Administration turns ordinary reports into indispensable management, planning, and analysis tools. Because our applications retain past, current, and projected information, you can create "what-if" and "point-in-time" scenarios.

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