

CHAPTER 5

Introducing awpse.com

Background

Several years ago, the Summary Paper of a meeting on the *Interplay between Mathematics and Robotic*, sponsored by the National Science Foundation, set forth the following paragraph: "In the future, robotic technology will serve as an interface between the emerging distribution, computing and information networks (i.e., the World Wide Web) and the physical world, particularly households and business environments."

A Website www.awpse.com or (AWPSE for short) has been developed to be, in effect, a robot that serves to create, manage, distribute and maintain a broad range of administrative documents and/or mathematical models, all of which are called *Work-Products*. As a robot, AWPSE provides many services featuring the very latest in (a) information technology, (b) computer programming and (b) mathematical modeling.

Understanding AWPSE

Through this Website many interested entities (TPAs, brokers, risk managers, consultants, accountants, attorneys, plan sponsors, HMOs, insurers, software vendors, actuaries and, intermediaries) may readily access a wide range of either (a) actuarial or (b) administrative work-products. These early work-products are employee benefit-related; it is expected that later work-products will cover a wider range of topics.

Each work-product has these features: (a) it is prepared by a Web-embedded computer and is provided directly to the user-practitioner (with AWPSE assuming full responsibility for the preparation of any work-product that is executed by the actuary), (b) as respects data input, the User may be involved (i) totally, (ii) partially or (iii) not at all, as it wishes; and (c) AWPSE has no involvement with the consulting, delivery, etc., associated therewith.

The reader is invited to visit AWPSE and explore the Home Page and its numerous links. The view of the robot in action, so to speak, is available by using the courtesy user name and password (sampleuser/sampleuser).

Work-Products

Actuarial Work-Products

<u>Work-Product Name and Purpose</u>	<u>Website Reference</u>
Claim Reserves	
Traditional	A1
Workers' Compensation	A2
Long Term Disability	A3
Monte Carlo Simulations	
Claim Fluctuations and Economic Value of Stop-Loss	B1
Economic Value of Plan Benefits and Managed Care Arrangement	B2
Government Entity Certifications	
Florida: FS Section 112.08	C1
Iowa: IAC Section 509A	C2
Ohio: ORC Section 9.833	C3
Medicare Part D	
Subsidy/Feasibility Analysis	D1
Creditable Coverage Certification	D2
Annual Actuarial Report	
Includes Recommended Funding Factors and Certified COBRA Rates	
Traditional Plan	E1
Health Reimbursement Account Plan	E2
Consumer-Driven Health Care	
HRA Model	F1
HSA Model	F2
Federal Income Tax Issues	
Discrimination	G1
Self-Employed	G2
Accounting-Related	
AICPA FASB 112	H1
<u>Alternatives</u> to Retiree Life Reserves	

AICPA FASB 106
AICPA GASB 43-45

H2a
H2b

**Administrative Work-Products
For Selected Employee Benefits**

Death and AD&D	13b
Long Term Disability	13c
Short Term Disability	13d
Dental and/or Vision and/or Hearing	13e
Long Term Care	13f
Critical Illness	13g
Medicare Supplement	13h
Health Reimbursement Accounts	13i
COBRA Administration	13j
Flexible Spending Accounts	13k
Workers' Compensation	13l
Legal Benefits	13m

Risk-Related Work-Products

Plan Benefit Design Analysis	J1a
Plan Administration Analysis	J1b
Grading of Funding/COBRA Factors	
By Age	J1c(A)
By Gender	J1c(B)
By Geographical Area	J1c(C)
Self-Funding Appropriateness Test	J1d
Individual Health Risk Appraisal	J1e

Work-Products Responding to Special Needs

Topic of the Specific Issues

Claims Processing	K
Administration	K
Litigation-Related (Actual/Potential	K
Document Maintenance	K

User Guide to www.awpse.com

The User is encouraged to visit the Home Page and access the available information. Upon entering, such User logs in with the provided Username/Password.

Upon entry the User may elect either the (a) actuarial or (b) administrative work product menu and then select the work-product menu and then select the work-product.

Having selected a work-product from the menu, the user should do these two tasks:

A. Addressees

1. Enter the data for up to three addressees being sure that (a) Addressee No. 1 is for the actuary's engager and (b) Addressee No. 2 is for the Eligible User. The third is the Addressee-at-Large and is optional.
2. The finished work-product is sent by the *Robot* to the e-mail address of the E-Code (even if the addressee and addressee's email address are not related).

B. Plans

1. Enter the requested plan data. Be sure and put the Engager in Address No. 1; the Eligible User (the E-Code) in Address No. 2; and the at-large entity in Address No. 3 (if any) in Address No. 3.
2. The remainder of the Plan data is of a relatively permanent nature. The three-digit plan number is of the User's choice.

Upon completion, proceed to the Valuation Section.

Appendix C of this Text provides guidance to the User in the manner of handling submitted data and documentation. Appendix C will hopefully answer most, if not all, of the User's questions.