

HIP, SE, SCO and/or STAX Scenarios

A CHEAT SHEET

(last edited 4/29/2021)

SCENARIO 1		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP	N/A	HIP	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line
SCO	None	N/A	N/A	N/A		

SCENARIO 2		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Include SE on SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line ▪ SCO SE Child of Child Line
SCO	SE	N/A	N/A	N/A		

SCENARIO 3		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Exclude SE on SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line
SCO	None	N/A	N/A	N/A		

SCENARIO 4		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP	N/A	None	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line
STAX	None	N/A	HIP	N/A		

SCENARIO 5		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	SE	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line
STAX	SE	N/A	HIP, SE	N/A		

SCENARIO 6		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SE	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line
STAX	None	N/A	HIP	N/A		

SCENARIO 7		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES	
Coverage	Options	SCO or STAX	Options	SCO or STAX	<ul style="list-style-type: none"> • Base MPCl Parent Premium Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SE Child Line 		
MPCl	HIP	N/A	None	N/A			
STAX	SE	N/A	HIP, SE	N/A			

SCENARIO 8		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES	
Coverage	Options	SCO or STAX	Options	SCO or STAX	<ul style="list-style-type: none"> • Base MPCl Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> <p>Note: "SCO" must be elected on APH in this scenario (to prevent a STAX line from being created on the STAX Coverage)</p>		
MPCl	HIP	N/A	HIP, SCO	N/A			
SCO	None	Yes	N/A	Yes			

SCENARIO 9		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES	
Coverage	Options	SCO or STAX	Options	SCO or STAX	<ul style="list-style-type: none"> • Base MPCl Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> <p>Note: "SCO" must be elected on APH in this scenario (to prevent a STAX line from being created on the STAX Coverage)</p>		
MPCl	HIP	N/A	HIP, SCO	N/A			
SCO	None	No	N/A	Yes			

SCENARIO 10		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES	
Coverage	Options	SCO or STAX	Options	SCO or STAX	<ul style="list-style-type: none"> • Base MPCl Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line ▪ SCO SE Child of Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> <p>Note: "SCO" must be elected on APH in this scenario (to prevent a STAX line from being created on the STAX Coverage)</p>		
MPCl	HIP, SE	N/A	HIP, SCO, SE Include SE on SCO	N/A			
SCO	SE	Yes	N/A	Yes			

SCENARIO 11		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES	
Coverage	Options	SCO or STAX	Options	SCO or STAX	<ul style="list-style-type: none"> • Base MPCl Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> <p>Note: "SCO" must be elected on APH in this scenario (to prevent a STAX line from being created on the STAX Coverage)</p>		
MPCl	HIP, SE	N/A	HIP, SCO, SE Exclude SE on SCO	N/A			
SCO	None	Yes	N/A	Yes			

SCENARIO 12		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Include SE on SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line ▪ SCO SE Child of Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> <p>Note: "SCO" must be elected on APH in this scenario (to prevent a STAX line from being created on the STAX Coverage)</p>
SCO	SE	Yes	N/A	Yes		
STAX	None	No	HIP	N/A		

SCENARIO 13		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Exclude SE on SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> <p>Note: "SCO" must be elected on APH in this scenario (to prevent a STAX line from being created on the STAX Coverage)</p>
SCO	None	Yes	N/A	Yes		
STAX	None	No	HIP	N/A		

SCENARIO 14		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP	N/A	HIP, SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line <p>Note: "STAX" must be elected on APH in this scenario (to prevent an SCO line from being created on the MPCI Coverage)</p>
SCO	None	No	N/A	N/A		
STAX	None	Yes	HIP	Yes		

SCENARIO 15		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP	N/A	HIP, SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SE Child Line <p>Note: "STAX" must be elected on APH in this scenario (to prevent an SCO line from being created on the MPCI Coverage)</p>
SCO	None	No	N/A	N/A		
STAX	SE	Yes	HIP, SE	Yes		

SCENARIO 16		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Include SE on SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line <p>Note: "STAX" must be elected on APH in this scenario (to prevent an SCO line from being created on the MPCI Coverage)</p>
SCO	SE	No	N/A	N/A		
STAX	SE	Yes	HIP, SE	Yes		

SCENARIO 17		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Exclude SE on SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line <p>Note: "STAX" must be elected on APH in this scenario (to prevent an SCO line from being created on the MPCI Coverage)</p>
SCO	None	No	N/A	N/A		
STAX	SE	Yes	HIP, SE	Yes		

SCENARIO 18		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Include SE on SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line <p>Note: "STAX" must be elected on APH in this scenario (to prevent an SCO line from being created on the MPCI Coverage)</p>
SCO	SE	No	N/A	N/A		
STAX	None	Yes	HIP	Yes		

SCENARIO 19		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Exclude SE on SCO	N/A		<ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line <p>Note: "STAX" must be elected on APH in this scenario (to prevent an SCO line from being created on the MPCI Coverage)</p>
SCO	None	No	N/A	N/A		
STAX	None	Yes	HIP	Yes		

SCENARIO 20		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP	N/A	HIP, SCO	N/A		<p>Unit 0001-0000 tied to SCO:</p> <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> <p>Unit 0002-0000 tied to STAX:</p> <ul style="list-style-type: none"> • Base MPCI Parent Premium Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line <p>Note: The appropriate "SCO" or "STAX" designations must be made on each APH record in this scenario</p>
SCO	None	Yes	N/A	Yes		
STAX	None	Yes	HIP	Yes		

SCENARIO 21		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP	N/A	HIP, SCO	N/A		Unit 0001-0000 tied to SCO: <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> Unit 0002-0000 tied to STAX: <ul style="list-style-type: none"> • Base MPCI Parent Premium Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SE Child Line Note: The appropriate “SCO” or “STAX” designations must be made on each APH record in this scenario
SCO	None	Yes	N/A	Yes		
STAX	SE	Yes	HIP, SE	Yes		

SCENARIO 22		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Include SE on SCO	N/A		Unit 0001-0000 tied to SCO: <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line ▪ SCO SE Child of Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> Unit 0002-0000 tied to STAX: <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line Note: The appropriate “SCO” or “STAX” designations must be made on each APH record in this scenario
SCO	SE	Yes	N/A	Yes		
STAX	SE	Yes	HIP, SE	Yes		

SCENARIO 23		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Exclude SE on SCO	N/A		Unit 0001-0000 tied to SCO: <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line • <i>No STAX Related Premium Line for Units designated as SCO</i> Unit 0002-0000 tied to STAX: <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line Note: The appropriate “SCO” or “STAX” designations must be made on each APH record in this scenario
SCO	None	Yes	N/A	Yes		
STAX	SE	Yes	HIP, SE	Yes		

SCENARIO 24		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Include SE on SCO	N/A		<p>Unit 0001-0000 tied to SCO:</p> <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line ▪ SCO SE Child of Child Line • No STAX Related Premium Line for Units designated as SCO <p>Unit 0002-0000 tied to STAX:</p> <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line <p>Note: The appropriate “SCO” or “STAX” designations must be made on each APH record in this scenario</p>
SCO	SE	Yes	N/A	Yes		
STAX	None	Yes	HIP	Yes		

SCENARIO 25		INSURED ELECTIONS		HOW TO KEY IN SYSTEM		REQUIRED SYSTEM GENERATED PREMIUM LINES
Coverage	Options	SCO or STAX	Options	SCO or STAX		
MPCI	HIP, SE	N/A	HIP, SCO, SE Exclude SE on SCO	N/A		<p>Unit 0001-0000 tied to SCO:</p> <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ HIP Child Line ○ SCO Child Line ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line • No STAX Related Premium Line for Units designated as SCO <p>Unit 0002-0000 tied to STAX:</p> <ul style="list-style-type: none"> • Base MPCI Parent Premium Line <ul style="list-style-type: none"> ○ SE Child Line <ul style="list-style-type: none"> ▪ HIP SE Child of Child Line • STAX Related Premium Line <ul style="list-style-type: none"> ○ HIP Child Line <p>Note: The appropriate “SCO” or “STAX” designations must be made on each APH record in this scenario</p>
SCO	None	Yes	N/A	Yes		
STAX	None	Yes	HIP	Yes		

In summary

- When HIP & STAX (with no SE on MPCI or STAX) – Apply HIP to STAX Coverage Only.
- When HIP, SE & STAX with SE – Apply HIP to STAX Coverage Only.
- When HIP, SE & STAX with no SE – Apply HIP to MPCI & STAX Coverages.
- When HIP, SCO & STAX (with or without SE on MPCI or STAX) – Apply HIP to MPCI & STAX Coverages.
 - Make sure the SCO or STAX designations on the MPCI Coverage APH records are applied correctly.

The appropriate SCO/STAX designations must be applied to APH records whenever the Insured elects SCO and STAX.