



Inova HCM

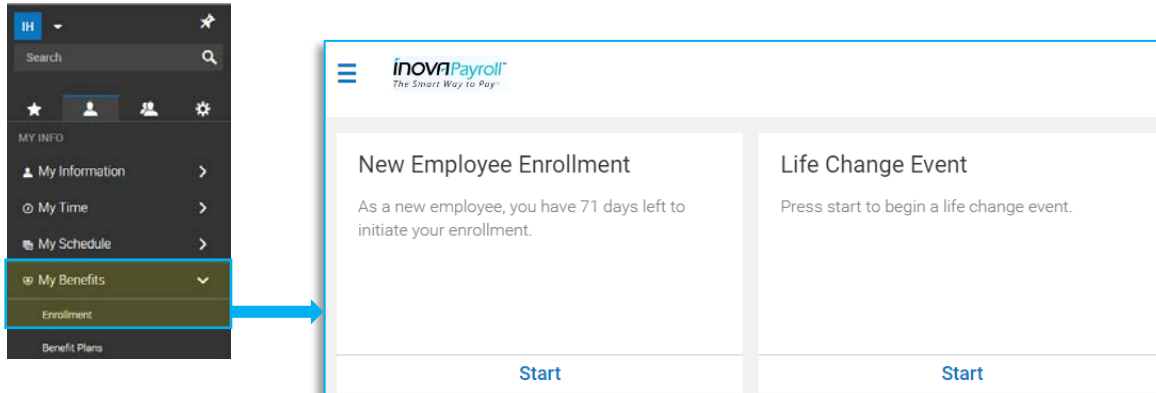
Navigating Online Benefits Enrollment

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My Benefits

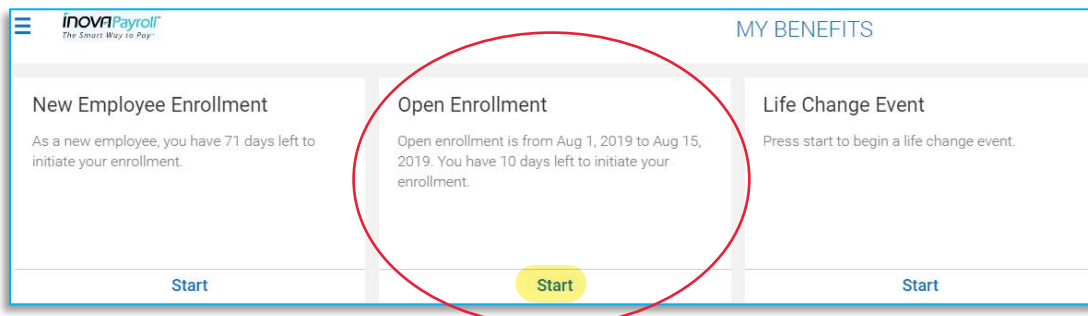
Welcome to your online benefits enrollment portal! Please review the navigational tips highlighted below prior to beginning your benefits selection processes. Once you have finished reviewing this guide, begin your enrollment by navigating to **My Benefits>Enrollment**. Click on the **Start** button of the enrollment type you wish to begin.



During Open Enrollment, select this option.

Enrollment Types

There are 3 different enrollment types*:



*For purposes of this guide, we will focus on New Employee Enrollments. However, all 3 generally work the same way.

- **New Employee Enrollment** – for initial new hire eligibility; this option will only appear during your initial eligibility waiting period (and for a period of up to 30 days after your eligibility date or as otherwise defined by your employer).
- **Life Change Events** – Life Change Event enrollment options are available to all benefit-eligible employees (depending upon plan design) throughout the year. Life Change Events are used to make changes to your enrollment elections for qualifying events such as birth of a child, marriage/divorce, or for those that are newly eligible to enroll such as in the case of transferring from a part-time to full-time position. Qualifying Events are generally defined by IRS guidelines – if you are unsure if your situation is a true Qualifying Event, please talk with your HR Department.

NOTE: Your employer may have additional requirements such as providing supporting documentation in order for your Life Change Event to become approved.

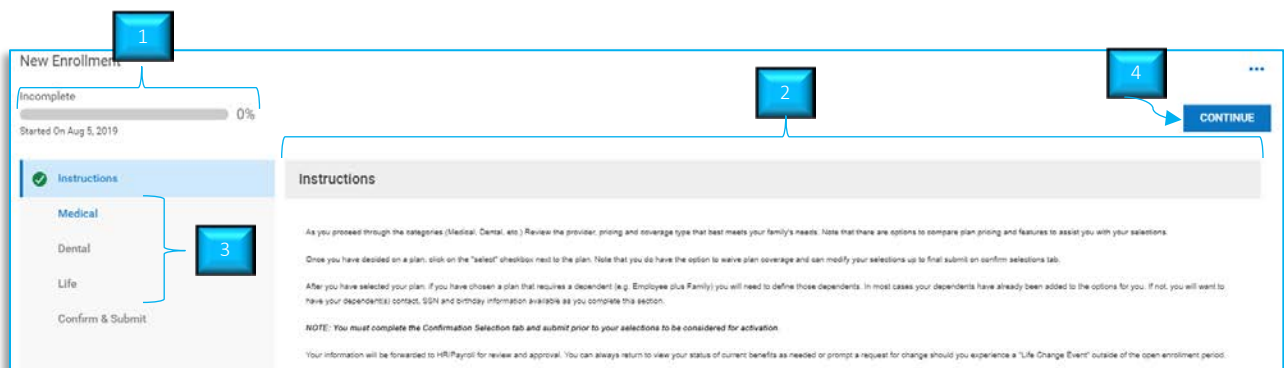
- **Open Enrollment** – the Open Enrollment option is only available during certain periods of the year – generally on an annual basis. This is your opportunity to make election changes outside of the options noted above and typically coincide with your company's plan year start dates. In many cases, there are new or changed plan offerings that you will need to review if you wish to continue with enrollment.



IMPORTANT!

Even if you do not wish to enroll in any benefits, you should proceed with completing the enrollment process. All plans have an option to “Waive” the benefits. Additionally, many employers provide certain employer-paid benefits that will be automatically assigned once you complete and submit your elections. If you do not complete the online enrollment, there will be no record of your request to waive plans and/or auto-added benefit plans.

Launching an Enrollment

After clicking on the **Start** button of your desired enrollment type, you will be taken to the main online enrollment viewing area. Please note the following highlights:



- 1) **Progress bar** – in the upper left corner of your screen you have a progress bar that will indicate the % of completion of your enrollment selections. Once you move through each section and finalize by Confirm & Submit, each completed section will be identified with a green  checkmark indicating completion. You will not be able to Confirm & Submit until all sections are marked.
- 2) **Instructions** – basic navigational instructions are highlighted on the opening page. (Other instructions may be displayed at the top of the screen within each benefit category page.)
- 3) **Plan Options** – all potential benefit plan offering categories are listed on the far left your screen. It is here that you will also see completed sections as indicated by the green checkmark.
- 4) **Continue button** – to advance through each section, simply click on the  button on the far upper-right side of your screen.

Reviewing Election Options

After reviewing all Instructions, please begin with viewing the Medical section. As you complete each task, keep advancing through by clicking on the **CONTINUE** button as applicable. You may also jump back to a previous section simply by clicking on the name of the benefit category on the left side of your screen.

Below are examples of the processes available within each section:

Example: Medical Plans

The screenshot displays the 'MY BENEFITS' interface. On the left, a sidebar contains a navigation menu with 'Medical' highlighted. The main area shows the 'Medical' section with a 'Waive all Medical' option (1) and a 'Medical Pre-Tax - PPO' option (2). A warning message states, 'You must select coverage level before selecting the benefit plan.' Below this, a 'Coverage' dropdown menu is set to 'Employee Only' (3). The 'Employee Contribution' is listed as '\$23.08' (4). A 'Compare Plans' button (5) is located in the top right. A 'DETAILS' button (4) is also present. A pop-up window titled 'DETAILS' provides the following information:

DETAILS	
Provider Horizon	Website www.horizon.com
Primary Office Visit \$10 Co-pay	Specialist Office Visit \$30 Co-pay
Emergency Room Visit \$50 Co-pay	In-Patient Hospital \$100 Co-pay
Deductible - Individual \$2000	Deductible - Family N/A
Max Out Of Pocket Individual \$12,900	Max Out Of Pocket Family N/A

- 1) If you do not want to enroll in a plan, click on the “**Waive all....**” button at the top of the screen. In certain cases, you will additionally be prompted to insert a Waived reason.
- 2) If selecting a plan with coverage tiers, select the desired tier first (from the Coverage drop-down list), then click on the button to elect the plan.
- 3) After making your selection, any per pay period costs will display here.
- 4) If you wish to view plan highlights, click on the **DETAILS** button to display. Here you will also have access to link out to the vendors’ website where you can search for doctors in your plan or other detailed plan information. Additionally, you may also access plan brochures and summary details as provided by your employer.

NOTE: If electing a coverage tier that requires dependent information, please review the instructions for adding Dependents/Beneficiaries in the following section below.

Example: Voluntary Life Plans

Most plan offerings follow the same steps as shown above. However, if the plan you are reviewing requires you to input a Coverage amount such as a Voluntary Life plan, you will need to complete the additional tasks of selecting a coverage amount and assign beneficiaries (if required) before you can elect the plan. (Be sure to click on “Save and Select” where prompted.) Below are the additional steps that may be required for these types of plans:

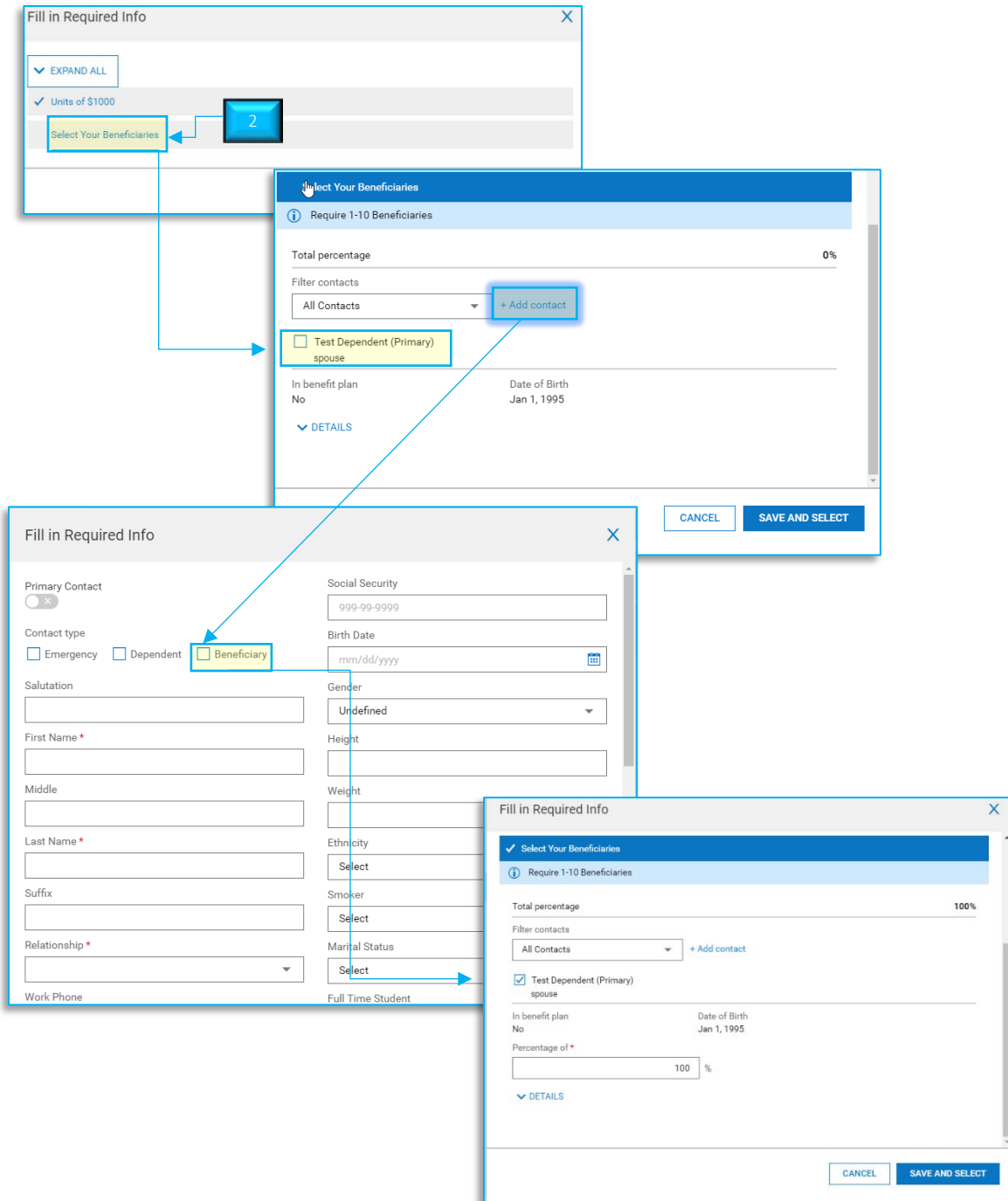
1) Selecting Coverage Amount

The screenshot illustrates the process of selecting a coverage amount for a Voluntary Life plan. The main interface shows the 'Life' section with options to 'Waive all Life' or 'Voluntary Life'. A warning message states: 'You must select coverage level before selecting the benefit plan.' A dropdown menu is open for 'Unit Based Life', with a '1' in a box next to it. The details for 'Unit Based Life' are shown: Coverage \$50000.00, Employee Contribution \$4.81, Taxable Income -, Company Contribution -, Employee Frequency Every Scheduled Pay, and Company Frequency. A 'Fill in Required Info' dialog box is open, showing 'EXPAND ALL' and 'Units of \$1000' selected. Below this, a message states: '100 or less are guaranteed but it is possible to request more if evidence of insurability is provided. Please select a value between 50 and 300.' The '# Units' field is set to '50'. A second 'Fill in Required Info' dialog box is also open, showing 'EXPAND ALL' and 'Units of \$1000' selected, with a 'Select Your Beneficiaries' section. The 'SAVE AND SELECT' button is visible in the bottom right corner of the second dialog box.

NOTE: If electing HSA or FSA plans, be sure to insert your **annual** contribution amount – not a per pay period amount.

- 2) **Adding Beneficiaries** – if you wish to add Primary and/or Contingent beneficiaries, click on “*Select Your Beneficiaries*” in the Fill in Required Info box. This will produce a pop-up screen for you to assign designated Account Contacts as beneficiaries to your plan. If the contact is not already available to assign, click on the “*Add Contact*” button to open the Account Contacts window. Once filled out and saved, the contact will appear in your list of contacts available to be assigned.

NOTE: The Account Contacts screen is used for Emergency Contacts, Dependents and Beneficiaries. Depending upon what the contact is for, you will see different field values displayed for the situation. Also, be sure to properly identify the Emergency Contact, Dependent or Beneficiary based on the situation.



Confirming & Submitting Elections

Once you have completed all available sections, continue on to the “Confirm & Submit” page. Use the scroll bar on the right side of your screen to review all elections you are about to submit. You may also click on the [Download PDF](#) button to open and save/print a summary confirmation document.

If you are satisfied with your elections, click on **SUBMIT** in the upper right corner of your screen. Enter the password you use to log in to the system with and then click on **ACCEPT** at the bottom of this screen. Your submission is not finalized until you complete this last step and you receive the final confirmation pop-up! Your progress bar will be displayed at 100% - you are finished!!!

New Enrollment
Incomplete
Started On Aug 5, 2019
99%
Instructions
Medical
Dental
Life
Confirm & Submit

Confirm & Submit
Thank you for selecting (or waiving) your new benefit plans. Please take a moment to review the plans & coverage levels. Use "previous" to make any changes up to finalization.
If you are satisfied with your selection, if applicable add/identify your dependents that are to be included on your plan (if applicable).
Once you have identified your dependents, you will be able to use the "submit request" icon to finalize and submit your selections.
We will review your submittal and contact you should we have any additional questions. Thank you.
Download PDF
Total Plans: 3

Enrolled Benefits Document
Summary
Total Plans: 3

Group Name	Plan Name	Coverage	Premium	Frequency
Medical	Medical Pre-Tax - PPO	Employee Only	\$23.08	Every Scheduled Pay
Dental	Dental	Employee Only	\$6.92	Every Scheduled Pay
Life	Voluntary Life	Unit Based Life	\$4.81	Every Scheduled Pay

Enrollment Acknowledgement
Please type your (Danielle McDearman) password to confirm.
Password *
If you wish to make additional changes, click on "decline" which will return you to the option menu.
Click on "accept" if you are satisfied with your selections and wish to proceed with the submittal process.
Note that you will not be enrolled in new plans until you complete this selection and acceptance process. Contact your HR Representative should you have any questions regarding this process.
True and complete acknowledgement: The answers I have provided throughout this benefit submission are to the best of my knowledge and belief, true and complete.
I hereby enroll for benefits for which I am presently eligible or for which I may become eligible under my employer's group contract(s). If any deductions are required for this coverage, I authorize such deductions from my earnings. I reserve the right to revoke this deduction authorization any time upon written notice unless I have chosen to use pretax deductions.
DECLINE ACCEPT

Hooray!
Enrollment was successfully submitted
OK