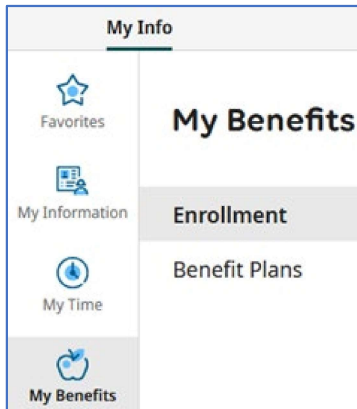


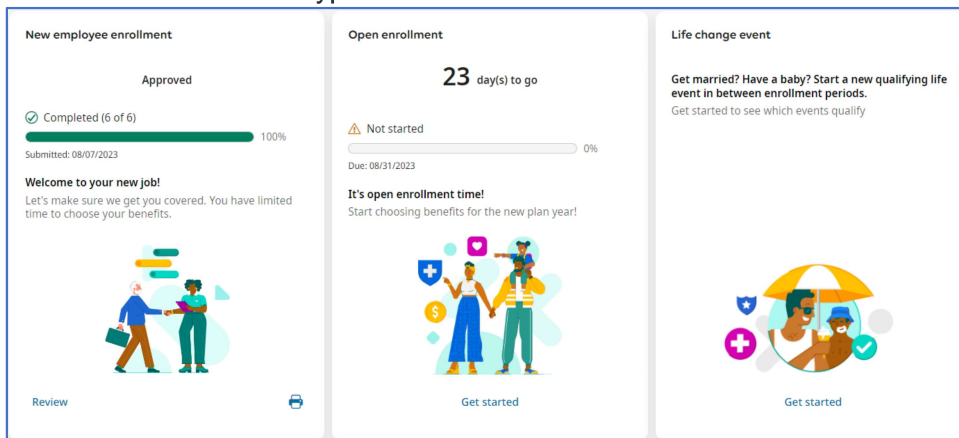
My Benefits

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 **GET STARTED** button of the enrollment type you wish to begin. The 3 enrollment types are described below.



Enrollment Types

There are 3 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 the 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 a 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 be 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 “Decline/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 [Get started](#) button of your desired enrollment type, you will be taken to the main online enrollment viewing area. Please note the following highlights:

The screenshot shows the 'New Enrollment' page. Callout 1 points to the 'Incomplete' progress bar at the top left, which shows 0% completion. Callout 2 points to the 'Instructions' section in the center, which contains detailed guidance on how to proceed. Callout 3 points to the left-hand navigation menu, which lists 'Instructions', 'Medical', 'Dental', 'Life', and 'Confirm & Submit'. Callout 4 points to the 'CONTINUE' button in the top right corner.

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.)

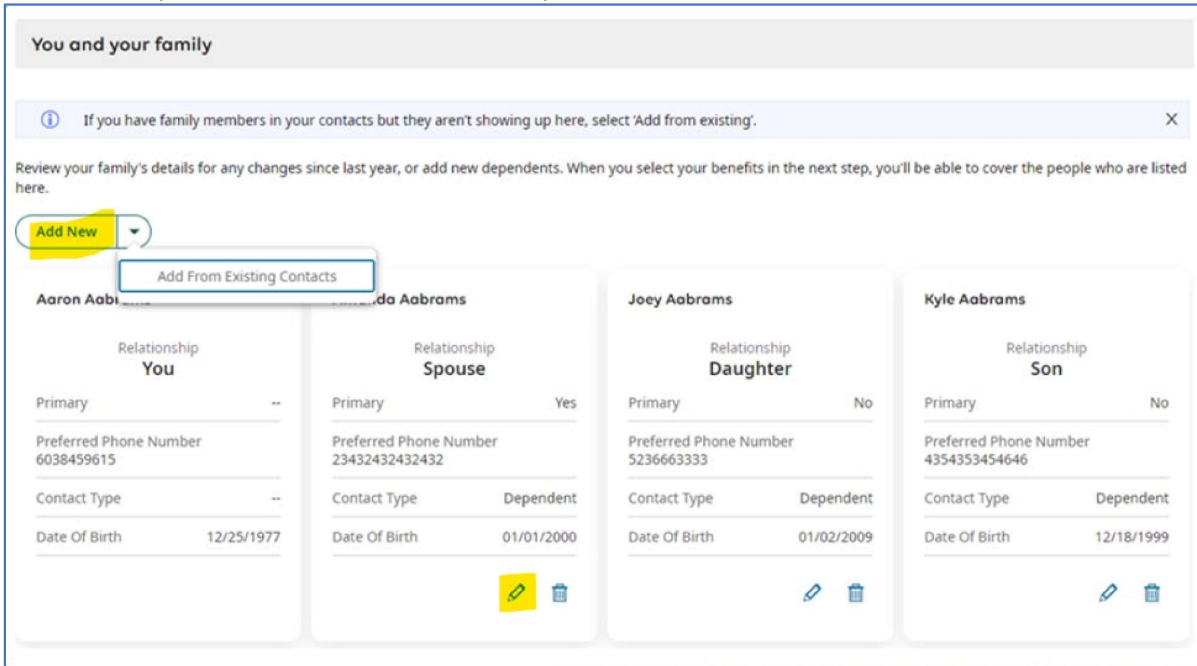
3. Plan Options – all potential benefit plan offering categories are listed on the far left your screen. It is here that you will also see completed sections as indicated by the green checkmark

4. Continue button – to advance through each section, simply click on the button on the far upper-right side of your screen.

The screenshot shows the enrollment progress page. At the top, it says 'In progress (2 of 8)' with a 25% progress bar and a due date of 06/30/2023. The left-hand navigation pane shows a list of steps: 'Instructions' (completed with a green checkmark), 'You and your family' (completed with a green checkmark), 'Medical', 'Dental', 'Life', 'Spouse Life Insurance', 'FSA', and 'Finish up'. A callout box with a red border points to the 'Continue' button in the top right and the 'Medical' link in the navigation pane, containing the text: 'Continue with the process using the links in the navigation pane on the left or the **Continue** button in the upper right.'

Reviewing Election Options

After reviewing all Instructions, please begin with viewing the “**You and your family**” section. All Family members that have been entered before will appear. If you need to make any changes to existing dependent information, click on the pencil at the bottom of the dependents tile.









You and your family

① If you have family members in your contacts but they aren't showing up here, select 'Add from existing'. X

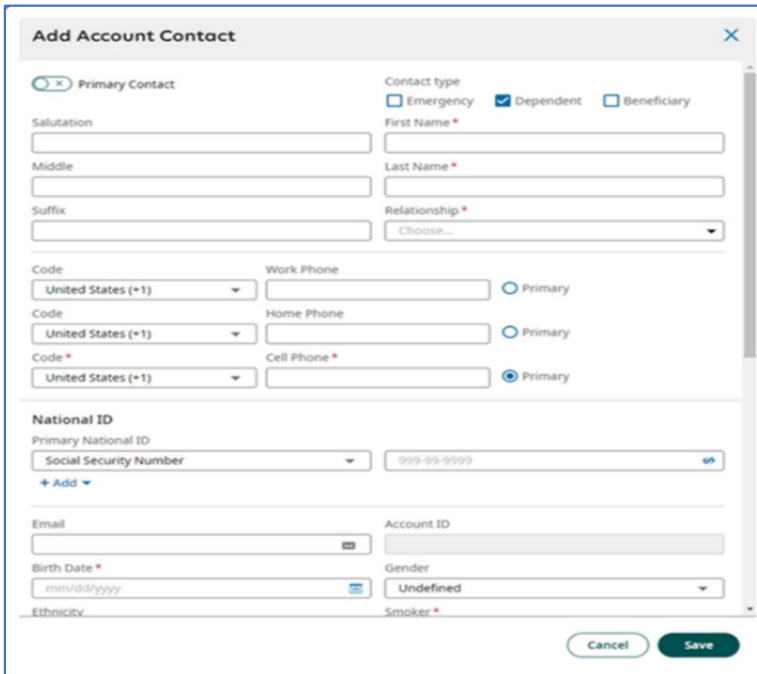
Review your family's details for any changes since last year, or add new dependents. When you select your benefits in the next step, you'll be able to cover the people who are listed here.

Add New (highlighted in yellow)

Add From Existing Contacts (highlighted in blue)

Member	Relationship	Primary	Preferred Phone Number	Contact Type	Date Of Birth	Actions
Aaron Abrams	You	--	6038459615	--	12/25/1977	
Linda Abrams	Spouse	Yes	23432432432432	Dependent	01/01/2000	 
Joey Abrams	Daughter	No	5236663333	Dependent	01/02/2009	 
Kyle Abrams	Son	No	4354353454646	Dependent	12/18/1999	 

If a dependent is missing, click on the “**Add New**” button. A new window will open up and you will fill in all required fields and Save.



Add Account Contact X

☒ Primary Contact

Contact type: ☐ Emergency ☒ Dependent ☐ Beneficiary

Salutation:

Middle:

Suffix:

Code: United States (+1)

Work Phone: ☐ Primary


Code: United States (+1)

Home Phone: ☐ Primary

Code: United States (+1)

Cell Phone: ☒ Primary


National ID

Primary National ID: Social Security Number 999-99-9999 

+ Add

Email:

Account ID:

Birth Date: mm/dd/yyyy 

Gender: Undefined

Ethnicity:

Smoker:

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 and/ or Beneficiary based on the situation.




Selecting Benefit Plans

As you complete each task, choosing the plans in which you want to enroll, you will see Benefit Card(s) for each available plan. Each Benefit card will show a few features of the plan.

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.

Shopping Cart:

You will now see a shopping cart tile to the right of your screen. This will show you which benefits you have enrolled in or declined as you progress through the enrollment process, and the cost per pay period, along with a running total.


 **Your benefit choices**
Per pay period

Medical	\$288.46
Dental	\$23.08
Life	\$1.15
Spouse Life Insurance	Declined/waived
FSA	Declined/waived

Prices shown are your cost after employer contributions of \$57.69 per pay period

What You'll Pay

\$312.69



Below are examples of the processes available within each section:

Example: Medical Plans

Medical

Decline/waive Medical

You can review and compare plans for further details and find the coverage that works best for you and your family. If you don't need this coverage for any reason, you can opt out by selecting 'decline coverage'.

Below you will find HMO and PPO options. With an HMO you are required to get a referral from your PCP to see a Specialist. With a PPO, referrals are not required.

You have 3 options

Review plans

Review plan details and compare up to 3 plans.

Prices will change if a different coverage level is selected

Anthem HMO

Anthem

Your price per pay period

\$57.69

Plan previously selected

Coverage Level

Employee Only

Who You Selected

Plan Highlights

HMO plan that offers members care within specific network of providers.

Detailed Plan Document

Co-Pay (Office Visit)

\$20

Deductible

\$1,000

Urgent Care Co-Pay

\$25

ER Co-Pay

\$75

Select

Aetna PPO

aetna

Your price per pay period

\$92.31

Coverage Level

Employee Only

Who You Selected

Plan Highlights

PPO provides more flexibility where you can seek care. Referrals not required to see specialists.

Detailed Plan Document

Co-Pay (Office Visit)

\$25

Deductible

\$1,000

Urgent Care Co-Pay

\$25

ER Co-Pay

\$75

Select

Cigna HMO

Cigna

Your price per pay period

\$51.92

Coverage Level

Employee Only

Who You Selected

Plan Highlights

Deductibles for dr visits vs co-pays but lower employee cost per pay. Tobacco use increases premium.

Co-Pay (Office Visit)

Subject to Deductible

Deductible

\$1,000

Urgent Care Co-Pay

Subject to Deductible

ER Co-Pay

Subject to Deductible

Out Of Pocket Maximum

\$2,000

Select

1. If you do not want to enroll in a plan, click on the **"Decline/ Waive Medical"** 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 Level drop-down list), then click on the button to select the plan.
3. After making your selection, any per pay period costs will display here.
4. If you wish to view plan highlights, or compare plans, click on the

Review plans

 button to display. Here you will also have access to the link out to the vendors' website where you can search for doctors in your plan or other detailed plan information.
5. NOTE: If electing a coverage tier that requires dependent information, please review the instructions for adding Dependents/Beneficiaries in the following section below.

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Review and compare details

Attributes	Aetna PPO	Cigna HMO
Coverage level	Employee Only	Employee Only
Employee contribution	\$92.31 per pay period	\$51.92 per pay period
Company contribution	\$57.69 per pay period	\$57.69 per pay period
Taxable income	--	--
Plan highlights	PPO provides more flexibility where you can seek care. Referrals not required to see specialists.	Deductibles for dr visits vs co-pays but lower employee cost per pay. Tobacco use increases premium.
Provider	Aetna	Cigna (Provider Name Field)
Website	Aetna	Cigna (Provider Name Field)
Co-pay (office visit)	\$25	Subject to Deductible
Deductible	\$1,000	\$1,000
Urgent care co-pay	\$25	Subject to Deductible
Er co-pay	\$75	Subject to Deductible

Show or hide comparison features by marking or clearing the checkbox.

Attributes

Aetna PP

☒ Coverage level
 ☒ Employee contribution
 ☒ Company contribution
 ☒ Taxable income
 ☒ Plan highlights
 ☒ Provider
 ☒ Website
 ☒ Co-pay (office visit)
 ☒ Deductible
 ☒ Urgent care co-pay
 ☒ Er co-pay
 ☒ Out of pocket maximum

Cancel

Apply

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. Select Coverage Level from drop-down > Then click on select.

Voluntary Life - Employee

Guardian

Your price per pay period

\$0.28

Coverage Level

Voluntary Life -EE

Plan Highlights

Guardian Voluntary Employee Life - GI = \$150,000 / \$50,000 / \$10,000

Coverage

\$10,000.00

Select

Coverage level

Coverage

Voluntary Life -EE

1 Unit = \$10,000

\$ 150000 or less are guaranteed but it is possible to request more if evidence of insurability is provided. Please select a value between 10000 and 500000.

\$ 10000.00

Choose your beneficiaries

Who would you like to get the money from this insurance?

Require 1-20 beneficiaries

Page 1 of 1

0 Rows

+ Add

Name	Relationship	Birth Date	Percentage	Actions
No Data to Display				

2. Enter the Coverage Amount and add beneficiaries from existing contacts.

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

6

Confirming & Submitting Elections

Once you have completed all available sections, continue to the “Finish up” 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.

On the Enrollment Acknowledgement popup, enter the password you use to log in to the system and then click on the **ACCEPT** button.

NOTE: 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!

The screenshot displays the 'Finish up' page of the enrollment process. The page shows a progress bar at 100%, a 'Download PDF' button, and a list of 'Selected benefits' including 'Antina PPO' with a cost of \$288.46. A 'SUBMIT' button is visible in the top right corner. Overlaid on this is the 'Enrollment Acknowledgement' popup, which prompts the user to enter their password to confirm the enrollment. The popup includes a 'Password' field, a 'DECLINE' button, and an 'ACCEPT' button. A green checkmark and the text 'Hooray! Enrollment was successfully submitted' are shown in a separate box, indicating the successful completion of the process. Green arrows point from the 'ACCEPT' button in the popup to the 'Hooray!' message box.