

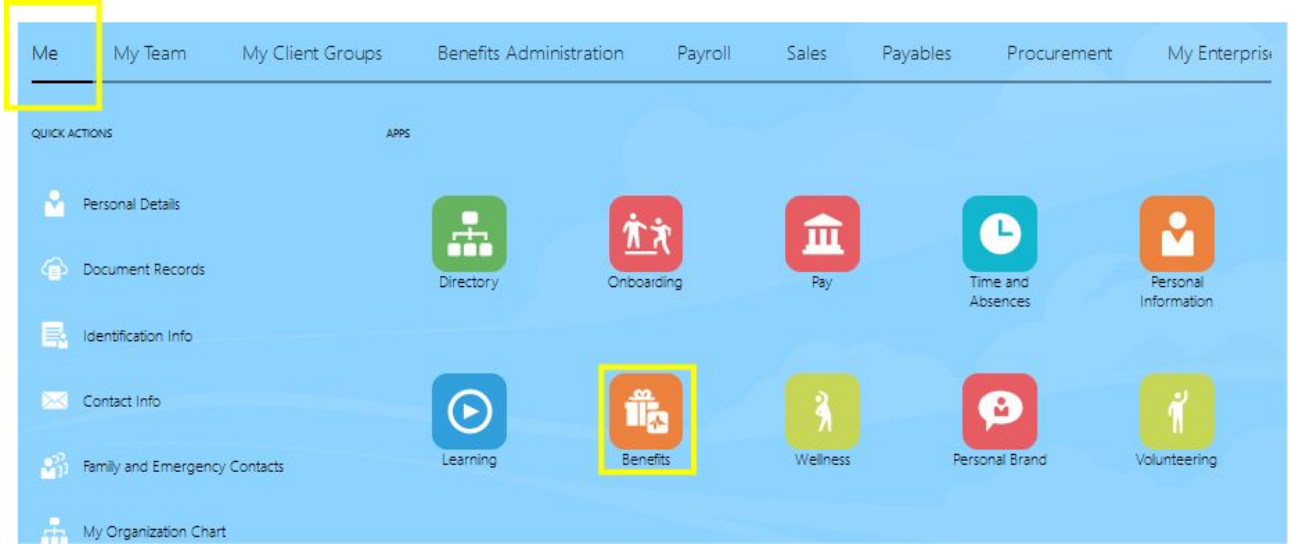
Self Service Benefits Open Enrollment

The guide walks you through how to make changes to the various retirement plans.

Walkthroughs:

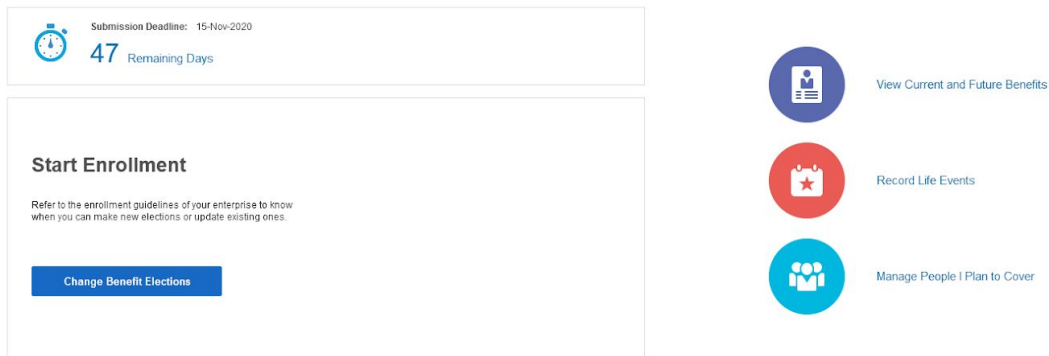
- 1.0 Navigation Path
- 2.0 Creating Dependents & Beneficiaries
- 3.0 Enroll in Benefits
- 4.0 Review
- 5.0 Submit

Audience: All

Process Step & Description	Action
<p>1.0 Navigation Path >></p>	<p>Getting Started</p> <p>Log into Oracle</p> <p>> Navigation Path Me > Benefits > Change Benefits Elections</p> <p>From the Home Screen, be on the “Me” tab.</p> <ul style="list-style-type: none"> • Click on the “Benefits” Icon. 

- On this screen, click on “**Change Benefit Elections**”
- Pro-Tip you may find it helpful to view current benefits prior to beginning enrollment. While most of you 2020 elections will flow over to the 2021 enrollment your FSA and HSA contribution amounts will not flow over.

You will be directed to the main Benefits page where you can start you open enrollment



The screenshot shows a web interface with a submission deadline of 15-Nov-2020 and 47 remaining days. It features a 'Start Enrollment' section with a 'Change Benefit Elections' button. To the right are three circular icons: 'View Current and Future Benefits', 'Record Life Events', and 'Manage People I Plan to Cover'.

Click on the “Change Benefits Election” tile to begin the open enrollment process.

2.0 Creating Dependents & Beneficiaries

Creating Dependents & Beneficiaries

1. **If** you need to add a dependent or beneficiary Click on ‘Create Contact’, If you do not need to create a dependent or beneficiary skip to step 6. There is no need to delete people that you do not plan to cover or list as a beneficiary, You will have the opportunity later in the process to select whom you wish to cover as a dependent or list as a beneficiary.

2. Click on ‘Create Contact’

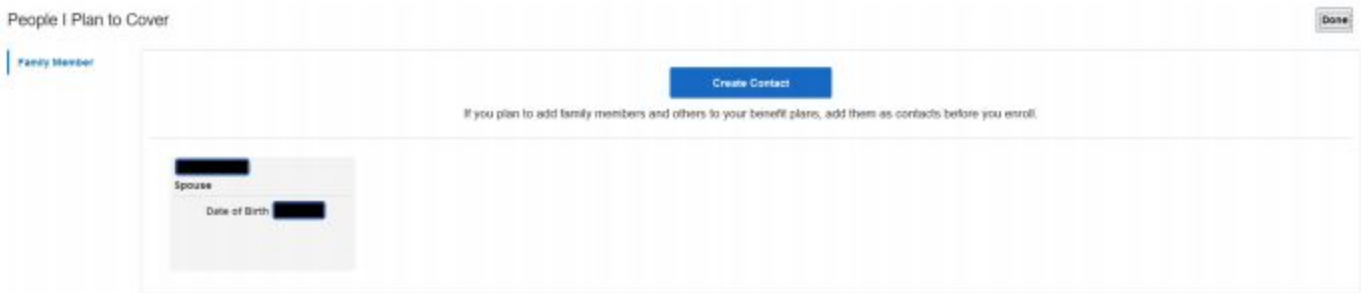


The screenshot shows the 'People I Plan to Cover' screen with a 'Family Member' tab selected. A 'Create Contact' button is highlighted with a red box. Below the button, there is a note: 'If you plan to add family members, please create them as contacts before you enroll.' There are 'Continue' and 'Done' buttons in the top right corner.

	<p>3. Complete the following fields:</p> <ul style="list-style-type: none"> ● Relationship ● Relationship Date ● Last Name ● First Name ● Preferred First and Last Name ● Date of Birth (required for Dependents) ● National ID/ Social Security Number (Optional, but encouraged)
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	<p>4. When complete click 'Save and Close'</p>
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	<p>5. Confirm your contact has been saved. This will be at the top of the page.</p>
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	<p>6. Click "Continue" on the top right hand corner of the black bar</p>
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<p>3.0 Enroll in Benefits</p>	<p>1. Select the Health and Welfare "Benefits" Tile</p>
	<p>2. The next page will display the Benefits in which you are eligible to participate</p> <p>3. Pro Tip: There is a small blue "i" next to the Benefit category in the black bar at the top of each screen. This will provide some basic information on the benefits on this page. For more comprehensive information on the plans and benefits please refer to your College's 2021 Enrollment Guide</p>
	<p>4. Medical, Dental and Vision Benefits:</p> <p>a) Based on the eligible contacts, multiple options (Employee Only + Employee + 1, Family, Waive) may be available.</p>

b) The rates listed are the updated premiums for 2021. These rates are per pay period.

c.) If you do not wish to elect Medical, Dental or Vision insurance you will need to select the “waive” option under each benefit.

c) You will see your 2020 benefit elections for your medical, dental, vision, lifestyle life and AD&D, if you make no change they will roll over to 2021. **Please Note** that the IRS requires that you **enroll each year** in your Health Savings Account (HSA) and Flexible Spending Accounts (FSA) for health care and dependent care. You will **not** be re-enrolled in the HSA or FSA plans unless you re-select them during this open enrollment window.

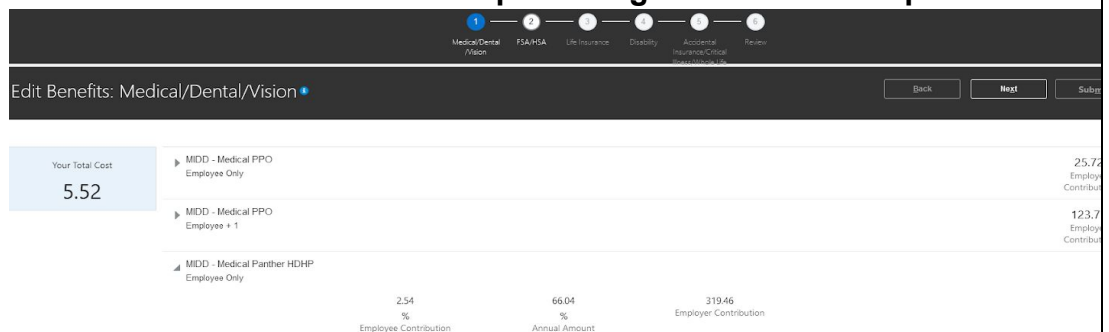
Click the option that you want to select; the button will turn blue. If you do not want to make any changes leave the current elections selected

d) Under the option selected, **check** the dependents you want to cover under Plan, if you will be covering anyone other than yourself.

e) Only 1 Plan and 1 Option within a plan can be selected; more than 1 Plan or Option will produce an error

f) Click **Next** after making selections in the upper right hand corner of the black bar.

5. As you make elections you will notice on the left hand side of the enrollment screen a “Your Total Cost”. This is a per pay-period cost. Please be aware that this total does **not** include the **percentage based medical premiums**.



The screenshot shows a progress bar at the top with steps: 1. Medical/Dental/Vision (selected), 2. FSA/HSA, 3. Life Insurance, 4. Disability, 5. Accidental Insurance/Critical Illness/AD&D, 6. Review. Below the progress bar, the title is 'Edit Benefits: Medical/Dental/Vision'. On the right, there are 'Back', 'Next', and 'Submit' buttons. The main content area shows a 'Your Total Cost' of 5.52. Below this, there are three rows of benefit options:

Benefit Option	Employee Contribution (%)	Annual Amount	Employer Contribution
MIDD - Medical PPO (Employee Only)			25.72
MIDD - Medical PPO (Employee + 1)			123.7
MIDD - Medical Planter HDHP (Employee Only)	2.54%	66.04	319.46

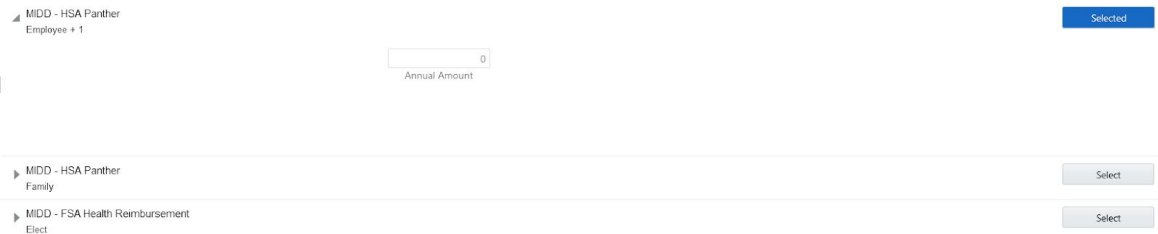
6. Flexible Spending Accounts and Health Savings Accounts

a) You can also see your progress on the “train stops” at the top of the page.. 1 Medical 2 FSA/ HSA etc.

b) You will **not** be able to see what contribution you were making to the HSA, Health or Dependent FSA on these 2021 Benefits enrollment screens. These amounts will be zero so you can make elections for the upcoming plan year.

c) Only 1 HSA Option within a plan can be selected; more than 1 HS, produce an error. You will need to unselect options that you do not want to enroll in.

e) Click Select next to the benefits that you wish to enroll in. When a benefit is selected the select box will turn blue. To unselect a benefit click select and the select button will turn grey. Benefits with a grey select button are not elected.



d) If you enroll in a **High Deductible Health Plan**, you **must** elect the corresponding HSA account in order to receive the employer contributions even if you do not plan to make any of your own contributions. When prompted to enter the annual amount enter 0 as it shows in the above example if you do not wish to make any employee contribution into the HSA account. You can update and change this contribution amount at any time during the year.

d) Select **Next** in upper right hand corner of the black bar.


7. Life Insurance.

1. To avoid pending issues after enrollment be sure to elect a beneficiary for any or all of the Employee Life or ADD coverage. This includes the core coverage that is employer paid.
2. The basic Life and AD&D will not be “selectable” these are college paid benefits. Just be sure to list a beneficiary

3. Make any changes to your coverage amounts, or enroll in coverage for you, spouse, and children.
4. The per pay period cost of these benefits will show on the right hand side of the screen
5. Select **Next** in the right hand side of the black bar at the top of the screen.

8. Disability

1. There is nothing to enroll in this section. These are employer paid benefits
2. Select **Next** in the right hand side of the black bar at the top of the screen.

	<p>9. Accidental Insurance / Critical Illness Insurance / Whole life Insurance</p>
	<ol style="list-style-type: none"> 1. If you were enrolled in Accidental and or Critical illness insurance last year you will need to re-enroll this year. You can complete the re-enrollment here. Please see the blue I on the Accidental Illness / Critical Illness enrollment screen for UNUM's contact information. The rates for the coverage shows on the right hand side of the screen. The running total of benefits cost (with the exception of any percentage based premiums) will show on the left hand side of the screen. 2. Select Next in the right hand side of the black bar at the top of the screen.
	<p>10. Review your elections carefully.</p> <p>Be sure that beneficiaries are listed for your Core Life and AD&D and any Employee Voluntary Life and AD&D. Please note that if you do not elect beneficiaries you will receive a "Pending" notice at the end of enrollment.</p>
	<p>11. Click submit in the upper right hand of the screen in the black bar</p> <div data-bbox="391 993 1468 1182" style="border: 1px solid black; padding: 10px; background-color: #e0e0e0;">  </div> <p>To Print: Click on the print option in the upper right hand corner of the black bar. This will create a printable version of your enrollments. Then right click on the printable version and select "print" from the drop down menu,</p>
	<p>12: Common Error's</p>