Completing 2023 Open Enrollment in Oracle

Middlebury College

The guide walks you through how to enroll in benefits during Open Enrollment.

Audience: All Benefit Eligible Employees

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From the Home Screen, be on the “Me” tab.

- Click on the “Benefits” Icon.

![Image of Oracle interface with highlighted "Benefits" icon]
2.0 Review People to Cover

Before You Enroll

On the “Before You Enroll” screen:

- Review the people listed under People to Cover
- To Add additional people to cover under your plans or include as a beneficiary click Add.
- If you do not have any additional people to add (or after you have added new people), click Continue.

- On this screen, click on “Make Changes”
3.0 Start Your Enrollment

- Click on your Health & Welfare Program icon to begin Open Enrollment.

After clicking Add, enter the person’s information. Be sure the start date of the relationship is the date the relationship began or your date of hire, whichever is later.

After all information has been entered, click Submit.
● **Read and Accept** the Authorization.

**Authorization**

I hereby authorize Middlebury College to withhold the pre-tax employee portion of the medical, dental, and/or vision premium from my pay. I understand that employee contributions for medical, dental, and/or vision premiums are withheld on a pre-tax basis except those for civil union/marriage partners & Registered Domestic Partners, which are subject to federal and FICA taxation, and Non-State Registered domestic partner coverage which is subject to FICA, State, and Federal taxes and that Civil Union/Marriage and Domestic Partner (CA Registered and Non-State Registered) coverage also result in additional taxable imputed income equal to the Fair Market Value of the employer’s contribution to the coverage. Additionally, I authorize Middlebury College to withhold premiums for voluntary coverage elections I make that are not pre-tax.

I also understand that I cannot change my coverage election until open enrollment unless I experience a change in family status, as defined by the IRS. By adding a dependent designated as a spouse or child, I attest that the person(s) listed are my dependents as defined in the Middlebury College Health and Welfare Benefit Plan Summary Plan Description, and I certify that I can provide proof of dependent status (valid marriage or civil union certificate, civil union certificate, CA domestic partnership registry certificate, birth/adoption certificate, proof of legal guardianship etc.) if requested to do so. I further agree to notify the GMHEC Benefits Services Team, at benefits@gmhec.org or by initiating a life event in Oracle, within 30 days of a change in family status that may affect benefits eligibility.

I understand that by electing to participate in the Flexible Spending Accounts(s) (FSA), I authorize the adjustment of my annual taxable salary, with the “tax protected” funds being transferred into my Flexible Spending Account(s). I understand that my election cannot be changed during the plan year, unless I experience an eligible change in status. I understand my total annual election, stated above, will be divided by the remaining number of payrolls in the calendar year to determine a per pay period amount. I understand that I will have until March 31 following the end of the plan year to submit receipts for reimbursement for services received during the plan year, and that any unused amounts remaining at the end of this claims run out period will be forfeited, per IRS regulations.

● **From the Health and Welfare Program Page, click **Edit** next to the grouping of benefits you’d like to review or change your enrollment for. Medical/Dental/Vision is first.**

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<td><strong>Medical</strong></td>
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<td>MIDD - Medical PPO</td>
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<td><strong>Dental</strong></td>
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<tr>
<td>MIDD - Vision - Base</td>
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<td>Employee Only</td>
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</table>
• If you would like to keep all of the same enrollments, click Continue at the top of the page.

• If you would like to change your enrollment, click the check box next to the plan you would like to enroll in.

• Select the dependents to enroll, if applicable. Then, click Ok.

• Once you have reviewed each Medical, Dental, and Vision, and made applicable changes, scroll to the top and click Continue.
- The next group of benefits is FSA/HSA. If you would like to enroll in these benefits, the IRS requires active enrollment and elections each year. Click **Edit**.

- Click the **check box** next to the Savings Account(s) you would like to enroll in.

- Enter the **dollar amount** you would like to set aside from your pay checks for the calendar year. Notice the bi-weekly paycheck amount appear. Click **Ok**.
• Once you have reviewed each FSA/HSA and made applicable changes, scroll to the top and click **Continue**.

• Scroll down to **Life Insurance**, click **Edit**.

```plaintext
Life Insurance
```

**Life and AD&D Insurance**

- ![Warning](image)
  - You haven't picked any beneficiaries yet.

**MIDD - Basic Life Employee**
- Elect

  ![Warning](image)
  - You haven't picked any beneficiaries yet.

**MIDD - Basic AD&D Employee**
- Employee Only

• **Click the pencil next to the Basic Life Employee to review and/or update your beneficiaries in the college paid benefit.**

```plaintext
MIDD - Basic Life Employee
```

- ![Warning](image)
  - You haven't picked any beneficiaries yet.

```
Elect
```
Allocate your beneficiaries by placing percentages within the Primary and Contingent Beneficiaries sections. Click **Ok**. Be sure to do this for both your Basic Life and Basic AD&D Insurance provided by the college.

To select any Voluntary Life or AD&D Coverage, select the **check box** next to the associated insurance you would like to purchase.

Within each coverage type, enter the amount of coverage you would like to purchase, allocate your beneficiaries, and click **Ok**.
• After enrolling in each type of life insurance you would like to elect, click **Continue** at the top of the page.

• Scroll down to Accident Insurance/Critical Illness/Whole Life. Click **Edit**.

• Select the **check box** next to each coverage type you would like to elect. Click **Continue** when finished.
4.0 Submit Your Enrollment

Once you have made all of your elections, scroll to the top of the page. Review your Per Pay Period cost. Click **Submit**.

Review, save, or print your confirmation.

5.0 Review and Resolve Action Items

Navigate back to the Benefits home page. Click the **Oracle** Icon at the top > **Me** > **Benefits**

Click **Pending Actions**.

Review any actions requiring resolution. Click the item, review your elections, make necessary changes, and click **Submit**. (Note: If you have enrolled in Life Insurance requiring an Evidence of Insurability form, the benefits team will reach out to you with a link to the form and resolve this Pending Action for you once requirements have been met.)

You have now completed your benefits enrollment!