BENEFITFOCUS®
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# Online Enrollment Member User Guide

Spring 2016

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# About this Guide

This guide demonstrates step-by-step procedures to help you enroll in you benefit elections and covers a variety of scenarios, such as new hire enrollment, open enrollment, or due to a life change such as birth, marriage, etc.

The benefit enrollment examples in this document are for typical medical elections. The workflow will vary depending on your employer's rules and benefit offerings.

Some features in this document may not be available to you, based on software settings established for your employer and/or the insurance carrier.

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# Getting Started


- Accessing Your Account
  - Logging In - Benefits Administrator Provides Credentials
  - Logging In - Account Creation
  - Resetting Your Password and Accessing Your Username
- Navigating the System
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  - Changing Your Password
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  - Entering or Updating Your Secret Questions/Answers
  - Editing Your Dependents
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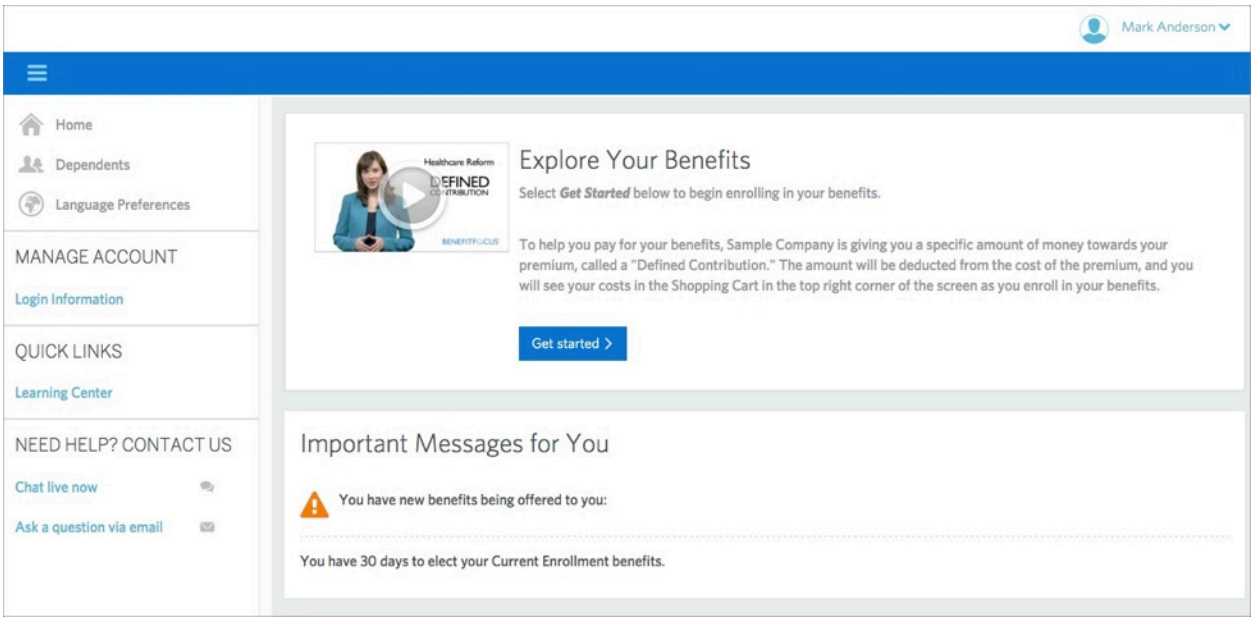
  - Logging Out
  - Inactivity Logout Alert

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## *Accessing Your Account*

Depending on preferences set for your employer, there may be multiple methods for accessing your account:

- You may log into your employer's web portal or an insurance carrier's website and then select a button or link to securely transfer to Online Enrollment. In this instance, you would be directed to the Home page each time you access the system. Note that you would not maintain your username and password within Online Enrollment, and you may not have access to your Profile because demographic information would be maintained elsewhere.

- Your Benefits Administrator may contact you to provide you with your *Username* and initial *Password*. The first time you log into the system, you will be required to change your password.

- You may be required to use the *Account Creation* feature. When you create an account, you will create your own *Username* and *Password* for accessing the system.

The procedures below describe how to log into the system if your Benefits Administrator provides you with your credentials or if you are creating your own account.



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### Logging In - Accessing Your Account Using Benefits Administrator Provided Credentials

Use the login credentials provided by your Benefits Administrator. If you have not received this information, please contact your Benefits Administrator.

1. Enter your *Username* and *Password*.

2. Select *Log in* or press *Enter* on your keyboard. The first time you log into the system, you will have to change your initial password. See the *Changing Your Password* section below for more information.

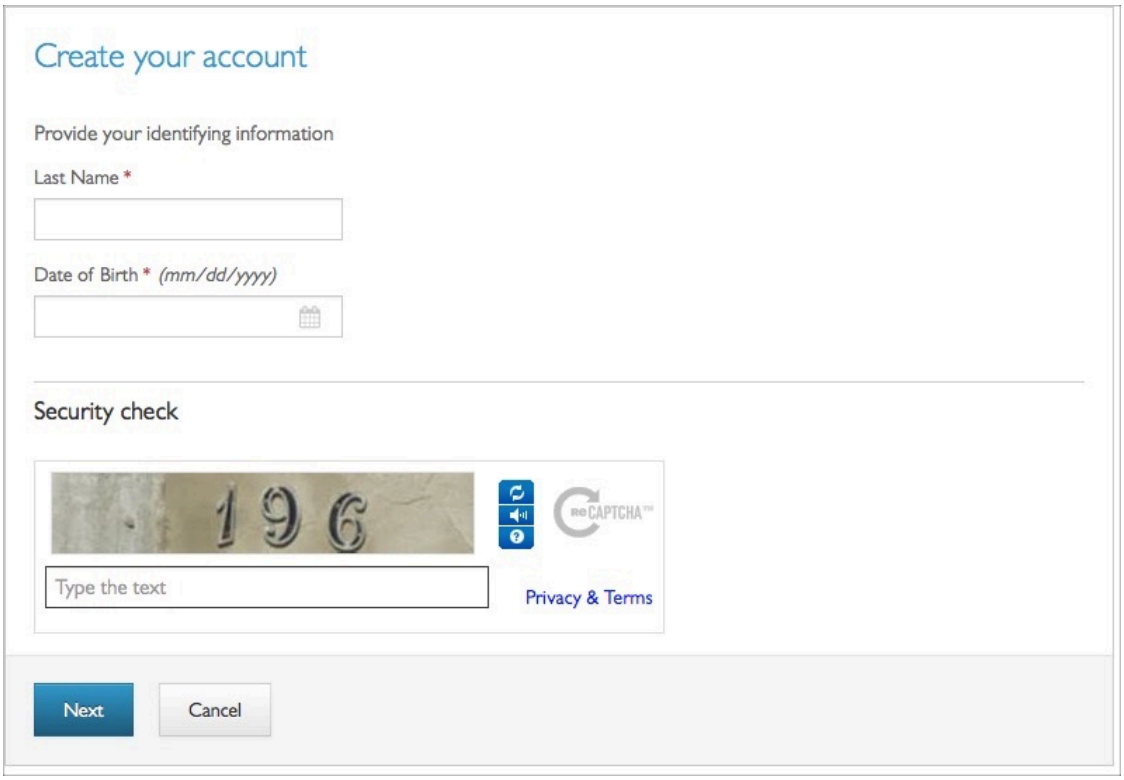
## Logging In - Creating an Account Using the Account Creation Feature

1. Select the *Create an Account* link to begin the account creation process.

2. Enter the following required information into the corresponding fields:

   - Last Name
   - Date of Birth

3. Enter the code shown on the screen in the *Security Check* field. The code will be different each time. If you have difficulty reading the code, select the refresh icon to generate a new one.

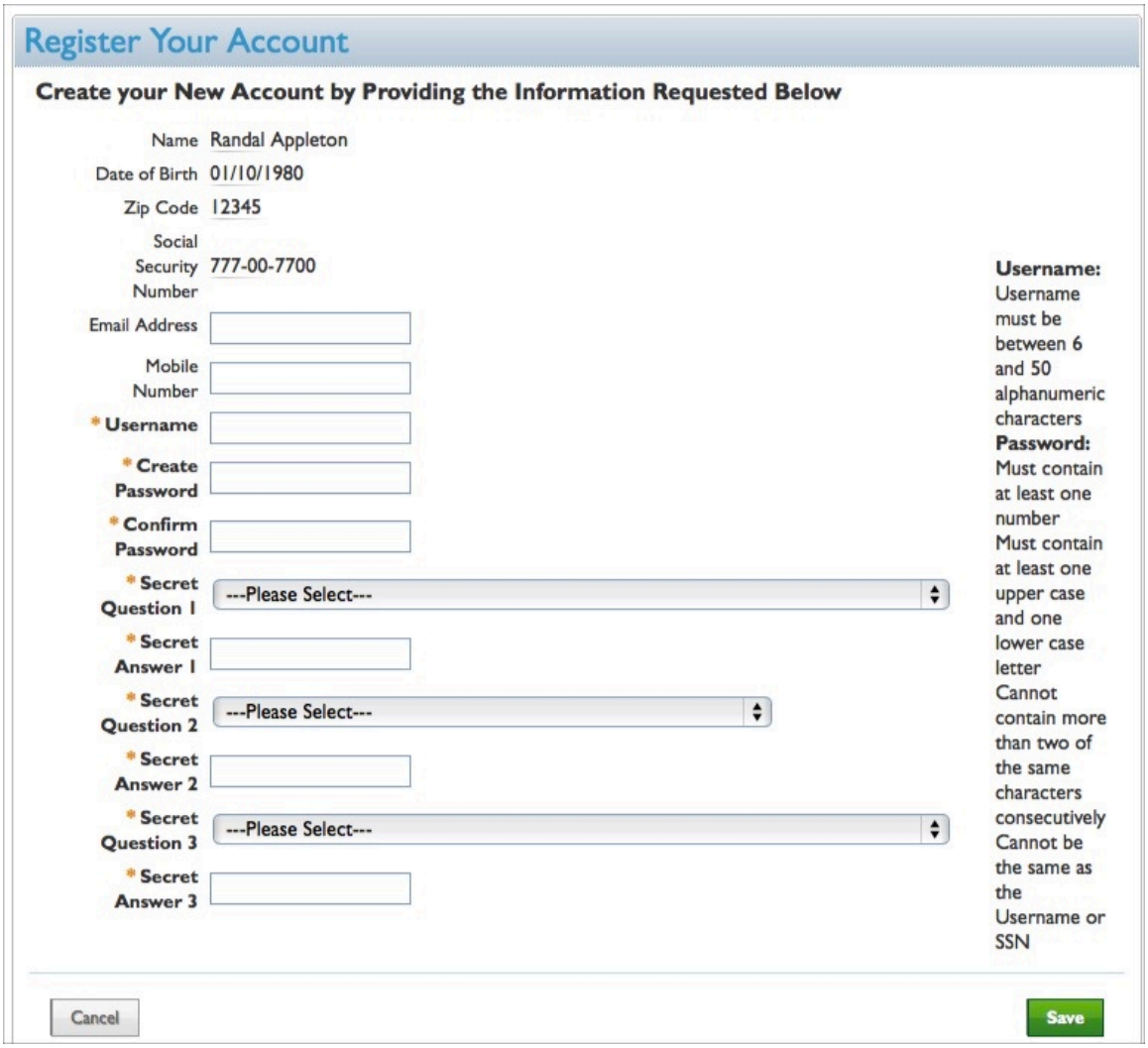


4. Create your *Username* and *Password*. All required fields are indicated by an asterisk. After you enter all required information.

5. (Optional) Enter your email address and phone number.

6. Create a *Secret Question* and answer. You will be asked to provide multiple questions and answers.

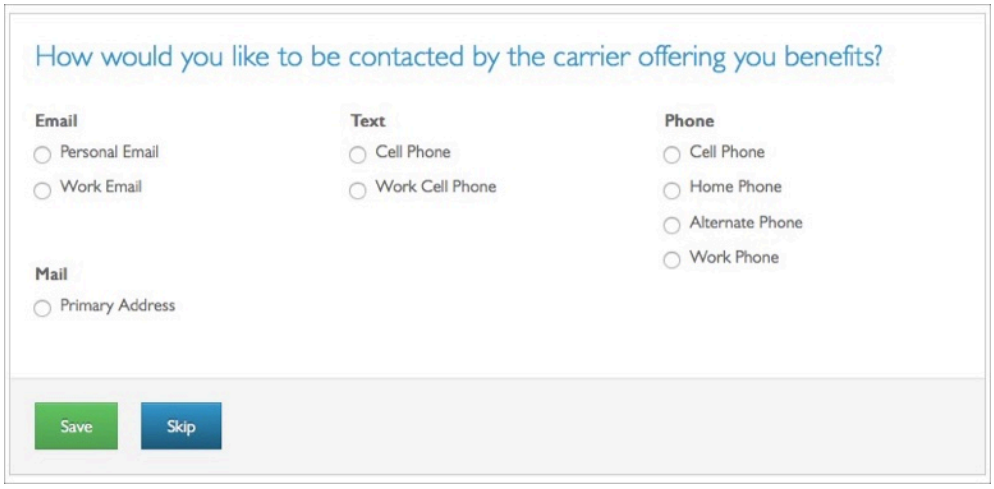
7. Select *Save*.




***Note**:* You may be prompted to select a communication preference so that the insurance carrier can contact you regarding benefits. If so, continue with **Step 8 a**. You may be prompted to enter a communication preference for system messages, such as ones created by your Benefits Administrator to notify you to complete information, enroll in your Open Enrollment benefits, etc. If so, go to **Step 8 b**. If you are not required to enter communication preferences, skip to **Step 9** below.

8. (Optional) Enter your communication preferences:

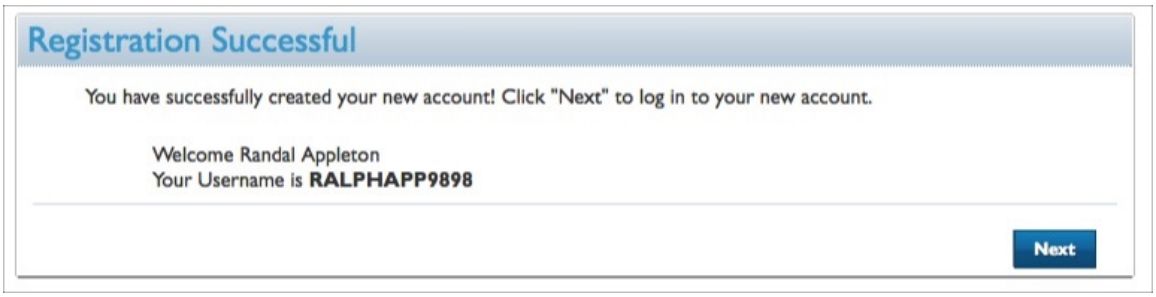
   a. Select the communication preference for the insurance carrier to contact you regarding benefits and select *Save*. You can select *Skip* if you do not want to enter a communication method.




   b. Select the communication preferences for system messages and select *Save*. You can select *Skip* if you do not want to enter a communication preference.

9. Review the confirmation message that informs you that your registration was successful.

10. Select *Next* and you will be logged into the system.



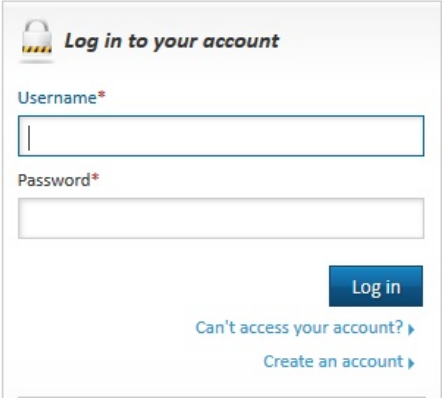

*Note:* Your employer may not have the *Account Creation* feature enabled. If *Account Creation* is not available, you can select the *Can't access your account* link to retrieve your account information.

### Resetting Your Password and Accessing Your Username

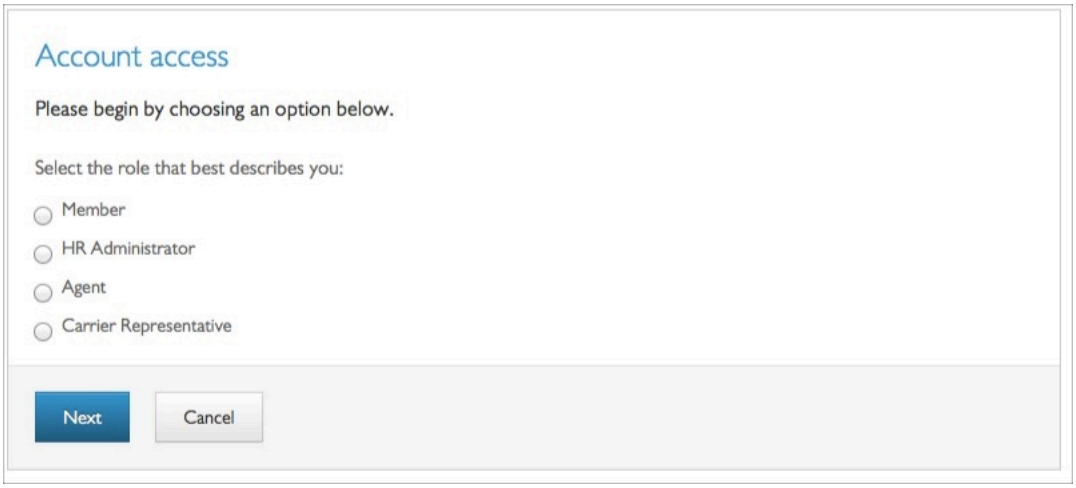
When you access the login page, you must enter your valid *Username* and *Password*. You have a few opportunities to enter your information before you are temporarily locked out of the system. If you successfully enter your username and password after the temporary lockout period, you will access the system. If you do enter the correct information after a specified number of attempts, an administrator must reset your password for you.

However, if you forget your account information you don't need to continue to guess what it is. You can retrieve it easily. Perform these steps to retrieve or reset your account information.

1. Select the *Can't access your account* link to begin the account retrieval process.




2. Select the *Member* radio button for your user type.

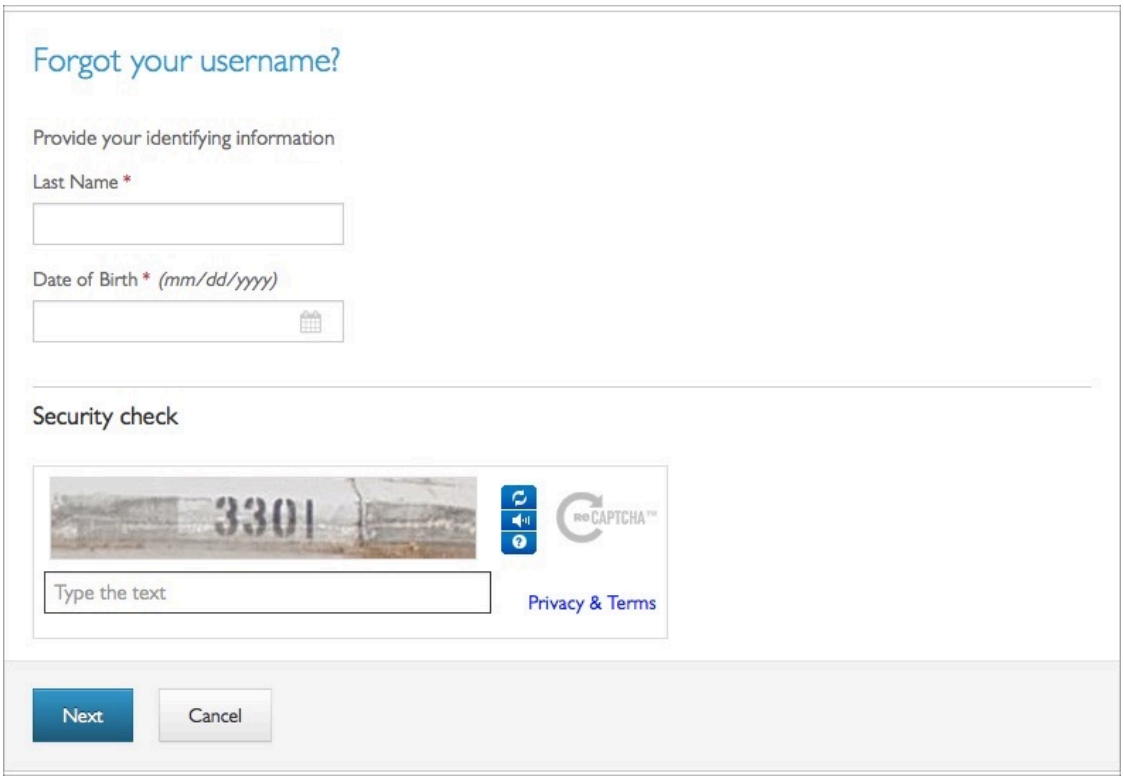


3. Select one of the radio buttons to retrieve your information.
   *Note*: If you select *I need to create a new account*, please refer to the above procedure – *Logging In - Creating an Account Using the Account Creation Feature*.

4. Enter the following required information into the corresponding fields:

   - Last Name
   - Date of Birth

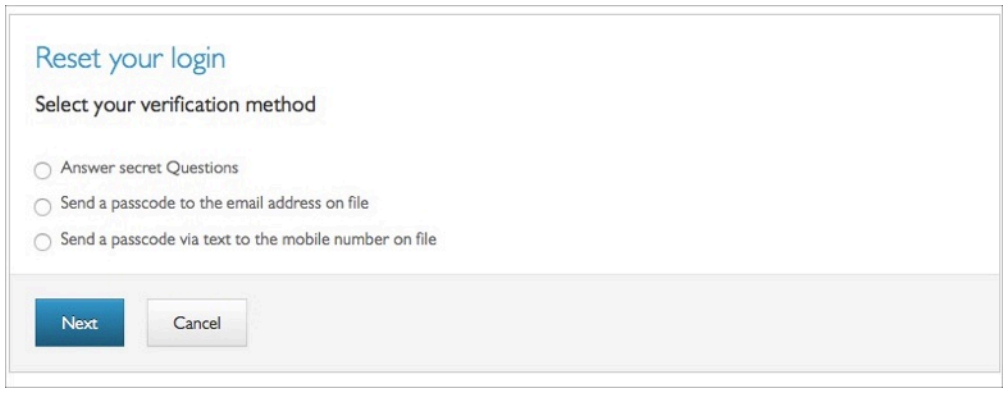
5. Enter the code shown on the screen. The code will be different each time. If you have difficulty reading the code, select the refresh icon to generate a new one.



6. (If applicable) Select the employer for which you want to retrieve your account information and select *Next*.

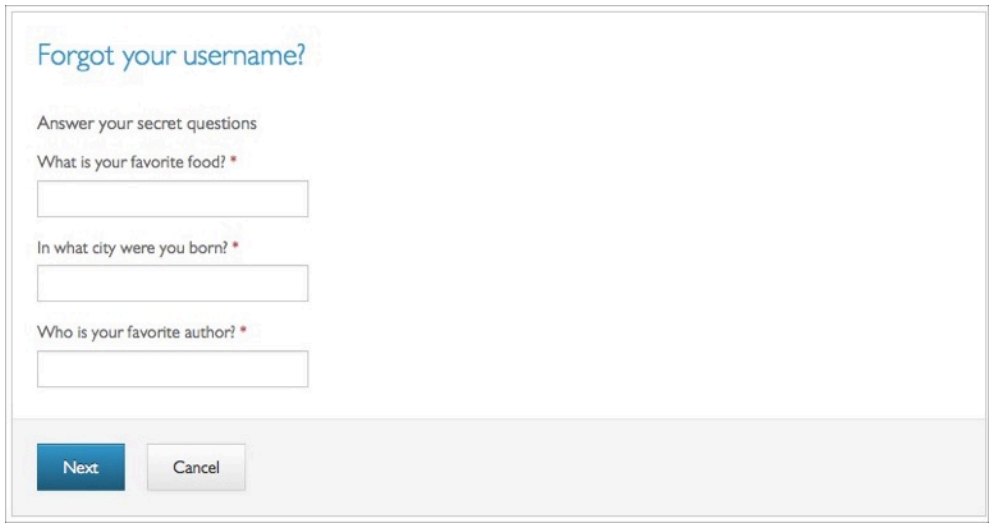
   *Note:* This step is applicable only if you have information entered into the system for more than one employer. If you work for one employer, go to **Step 7** below.

7. Determine the verification method for your account.

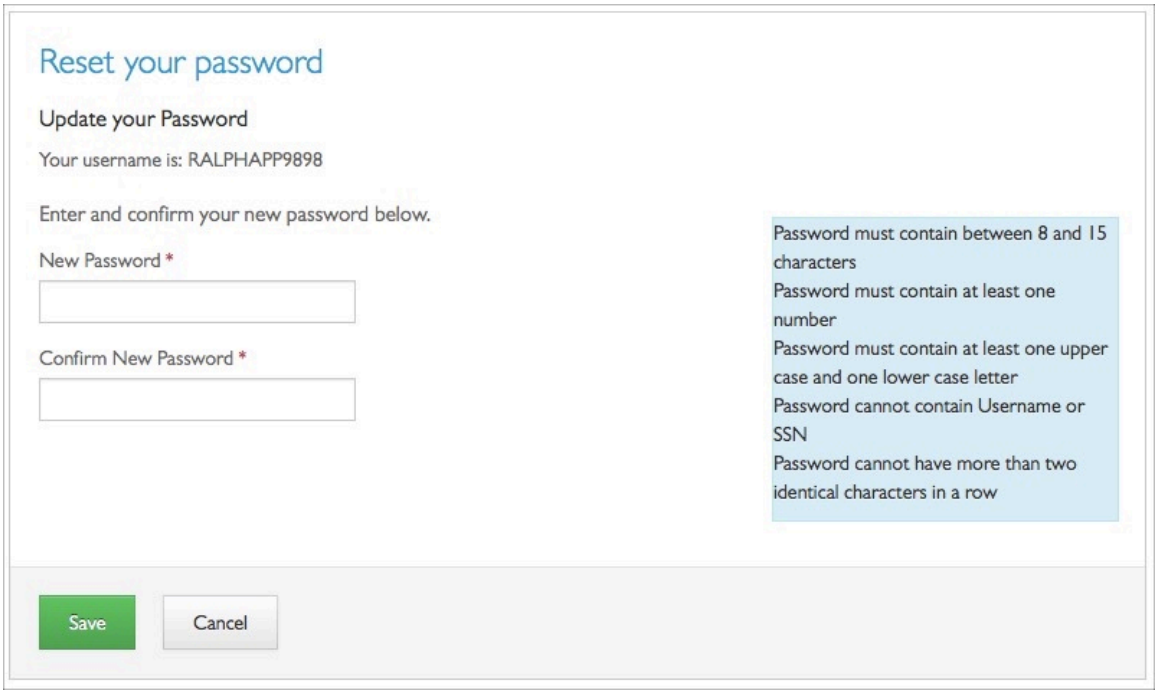



   In this example, we are answering secret questions. If you have not established secret questions or if you prefer to have the passcode sent to you, you will need to check your account and then enter the passcode to continue; you can then go to **Step 9**.

8. Select the correct answer to each question and select *Next*. If your answer does not match the information in the system, you receive an error message. After a few attempts, you are locked out of the account-reset process, and an administrator must reset your account.



9. Enter your new password and confirm it in the corresponding fields and select *Save*. Your *Username* will remain the same. The criteria for your password are listed on the screen.

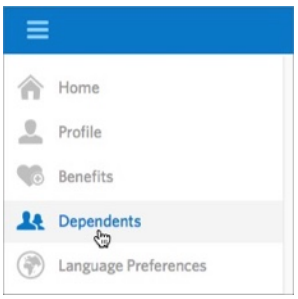


### Creating Dependent Login Accounts

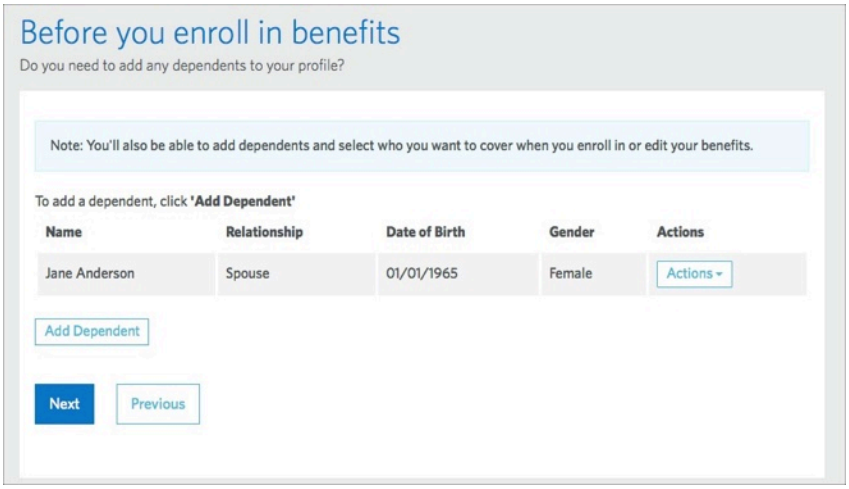
When you add new dependents or edit existing dependents, you can give one dependent access to the system by creating dependent login accounts for that dependent. If you have saved an email address within the system, you will receive an email any time the dependent logs into to the system, makes changes and logs out of the system.

*Note*: This option may not be available, depending on settings established by your company.

1. Log into the system and select the *Dependents* link from the Home page.




2. Add a new dependent or edit an existing dependent to provide the dependent access to the system.

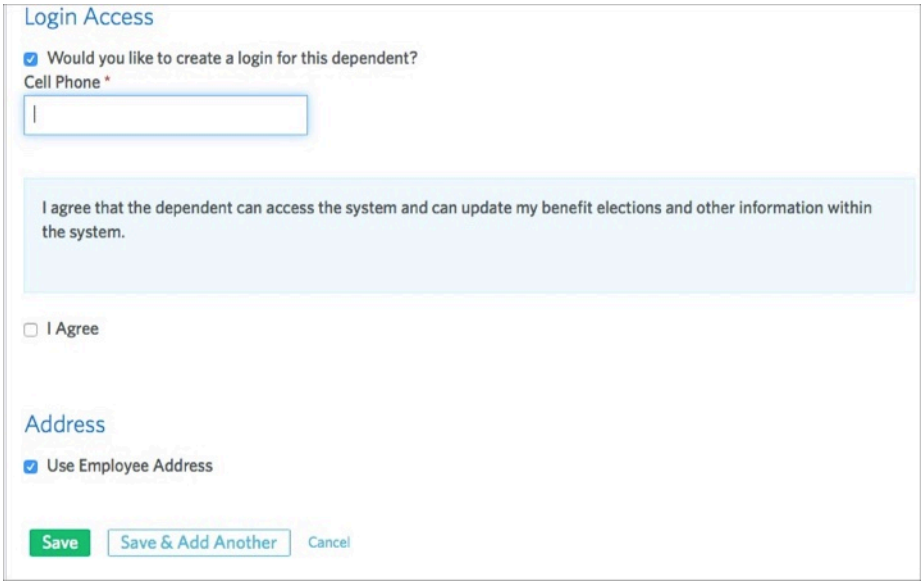



3. Select the checkbox next in the *Login Access* section of the dependent's profile.

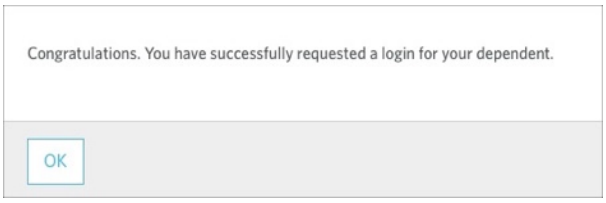
4. Add phone number and/or email information as required.

5. (If applicable) Read the legal notification and select the *I Agree* checkbox to agree to the terms and conditions.

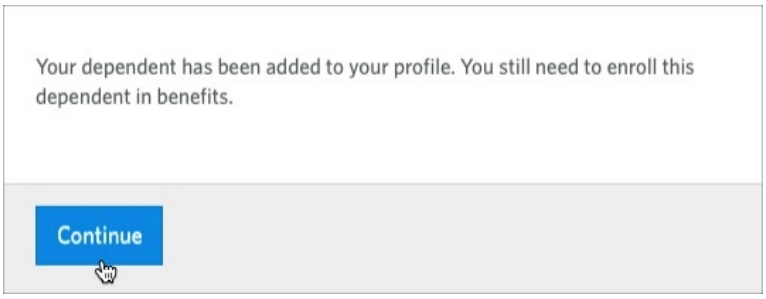
6. Select *Save*.




7. Select *OK* on the confirmation box.




8. Select *Continue* to proceed.



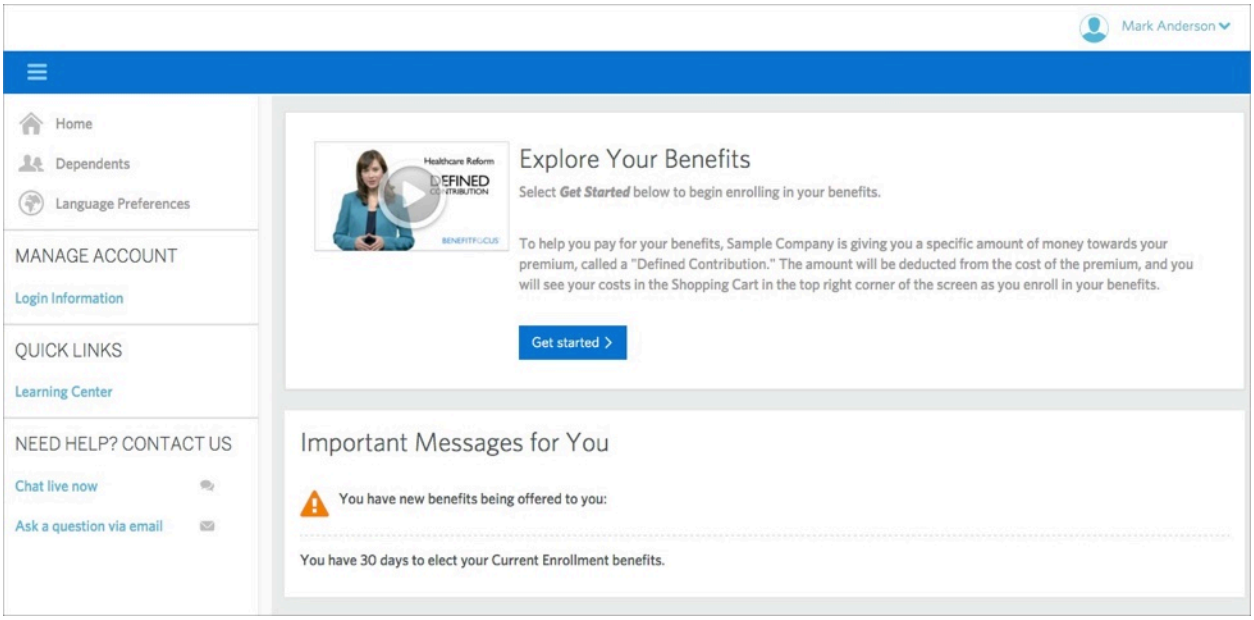

Your dependent can then access the system the same way that you do. Common options include self-registering (see Using the Account Creation Feature above) or selecting a link within another website/portal that you use to Single-Sign On (SSO) to the benefit enrollment system. If you are not sure which login options are available to your dependents, please contact your Benefits Administrator.

## *Navigating the System*

Once you log into the system, you can easily access your information from the Home page.

### Viewing the Home Page

The first time you log in, you will see benefit enrollment information. You can begin enrolling in your benefits by selecting the *Get Started* button. You can also access other information, such as your Language Preferences, Dependents, and your Login Information. Your access to the types of information you see on the Home page depends on preferences established for your company. You can explore the links on the Home page and make any necessary updates either before or after you enroll in your benefits.



### Changing Your Password

*Note*: You may not have access to your Login Information because your demographic information may be maintained in another system. Your *Password* is considered personal and confidential. You can update your *Password* anytime from the Home page by selecting the *Login Information* link.

Use the following steps to complete the *Change Your Password* process:

1. Select the *Login Information* link from the Home page.

2. Select the *Edit* button under the *Password* heading.

3. Create a new password in the *New Password* field by using the following criteria:

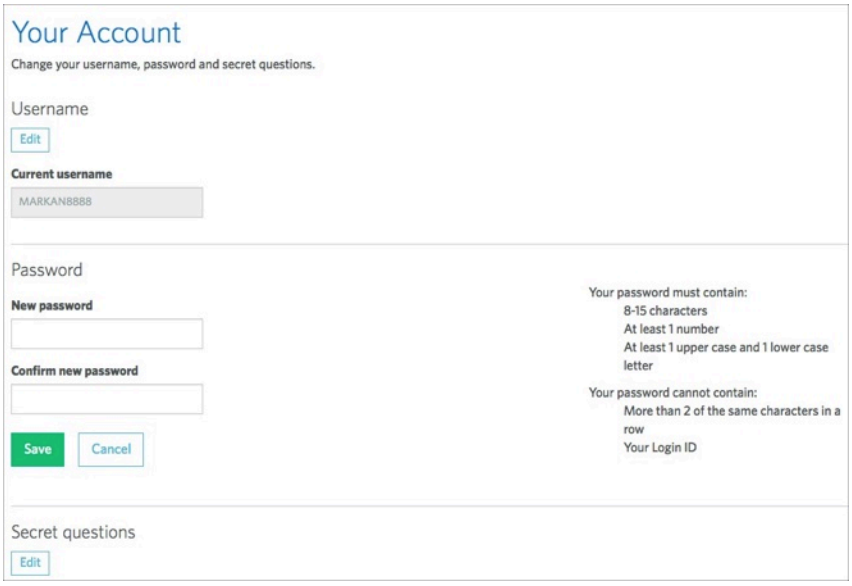
   Your *Password* Must Contain:

   - Between 8 and 15 characters (special character not required, but permitted)
   - At least one capital letter
   - At least one lower case letter
   - At least one number

   Your *Password* Cannot:

   - Be the same as your old Password
   - Have more than two of the same characters in a row

4. Reenter the new password in the *Confirm new password* field.




5. Select *Save*.

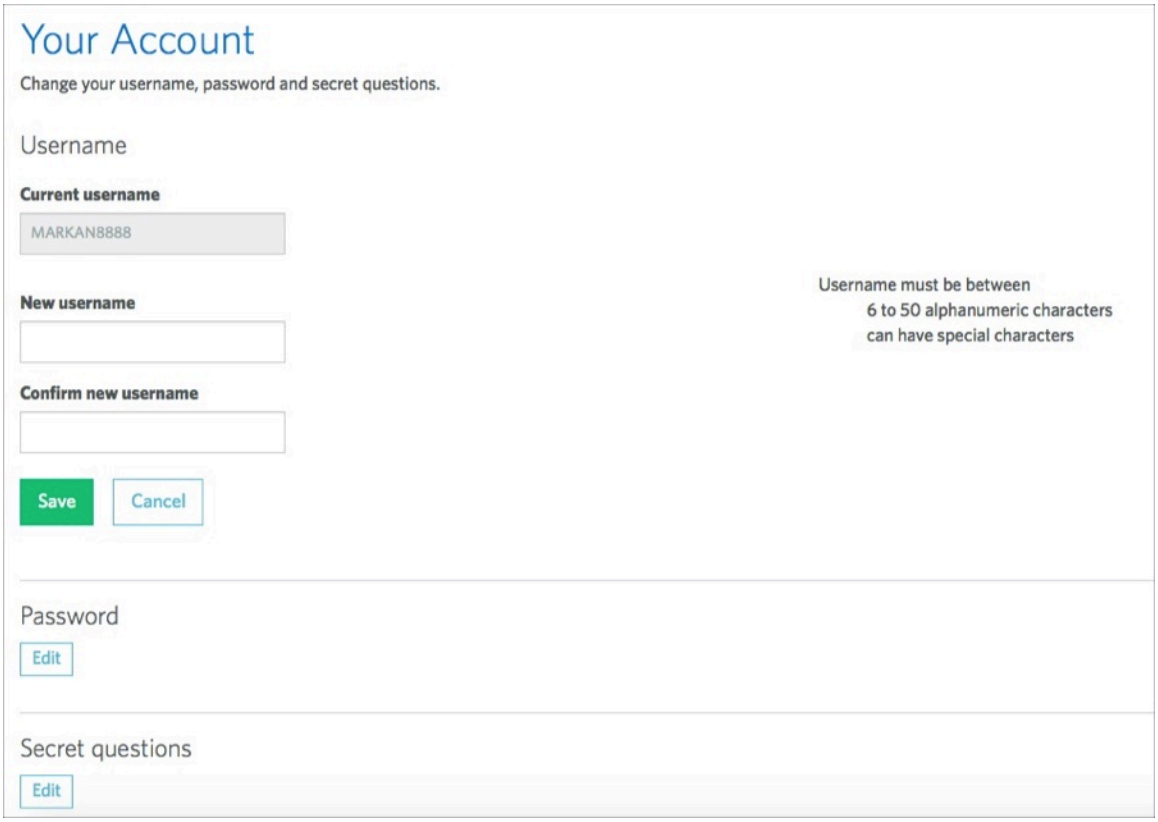
6. Select *Home* in the *Navigation Bar* to be redirected to the Home page.

### Changing Your Username

*Note*: You may not have access to your Login Information because your demographic information may be maintained in another system. You can update your *Username* anytime from the Home page by selecting the *Login Information* link.

Use the following steps to complete the process:

1. Select the *Login Information* button from the Home page.
2. Select the *Edit* button under the *Username* heading.
3. Create a new username in the *New username* field. You username must be between 6 and 50 characters.
4. Reenter the new username in the *Confirm new username* field.




5. Select *Save*.
6. Select *Home* in the *Navigation Bar* to be redirected to the Home page.

### Entering or Updating Your Secret Questions and Answers

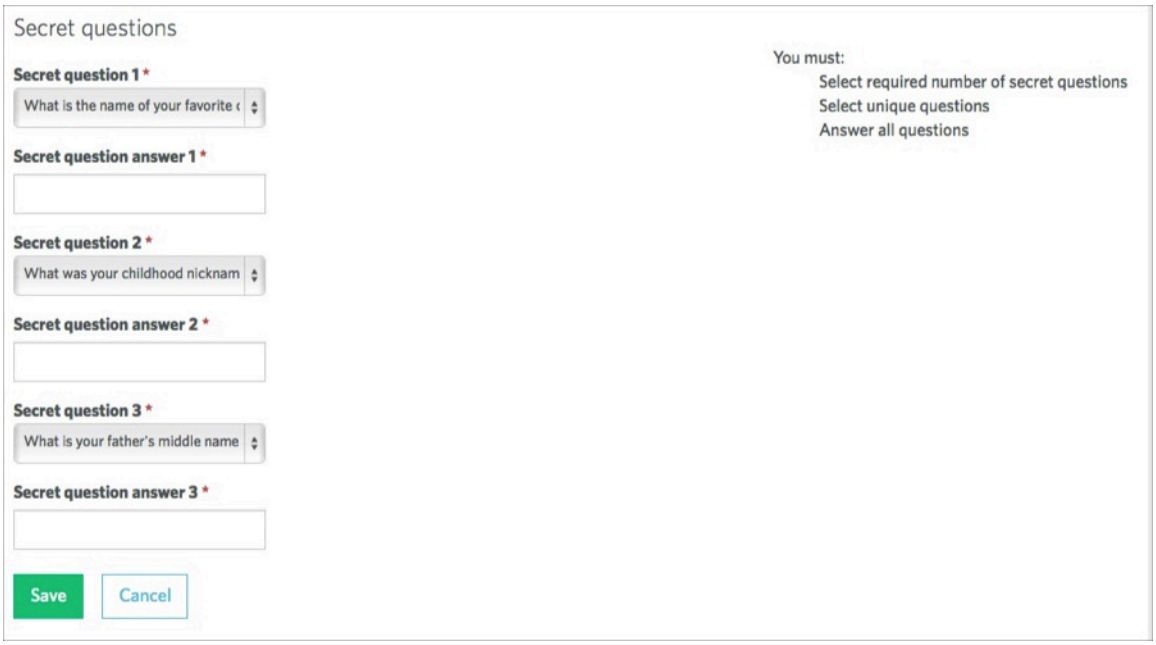
*Note*: You may not have access to your Login Information because your demographic information may be maintained in another system. Secret questions provide added security to your account information. There are a specific number of secret questions that you must answer, depending on settings established for your company. You can access secret questions from the *Login Information* section on the Home page.

Use the following steps to complete the process:

1. Select the *Login Information* button from the Home page.

2. Select the *Edit* button under the *Secret questions* heading.

3. Select the secret question types and provide answers for each of the questions.




4. Select *Save*.

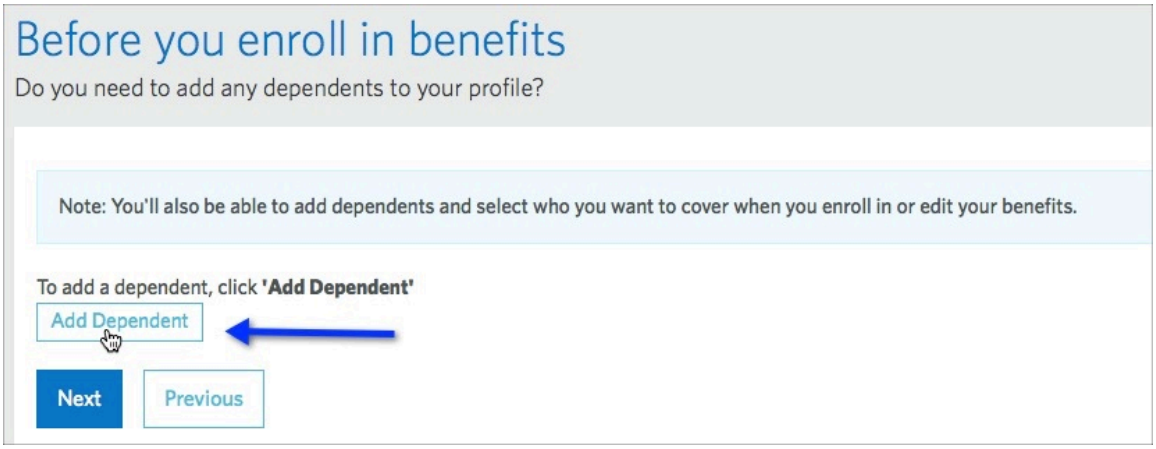
5. Select *Home* in the *Navigation Bar* to be redirected to the Home page.

### Editing Your Dependents

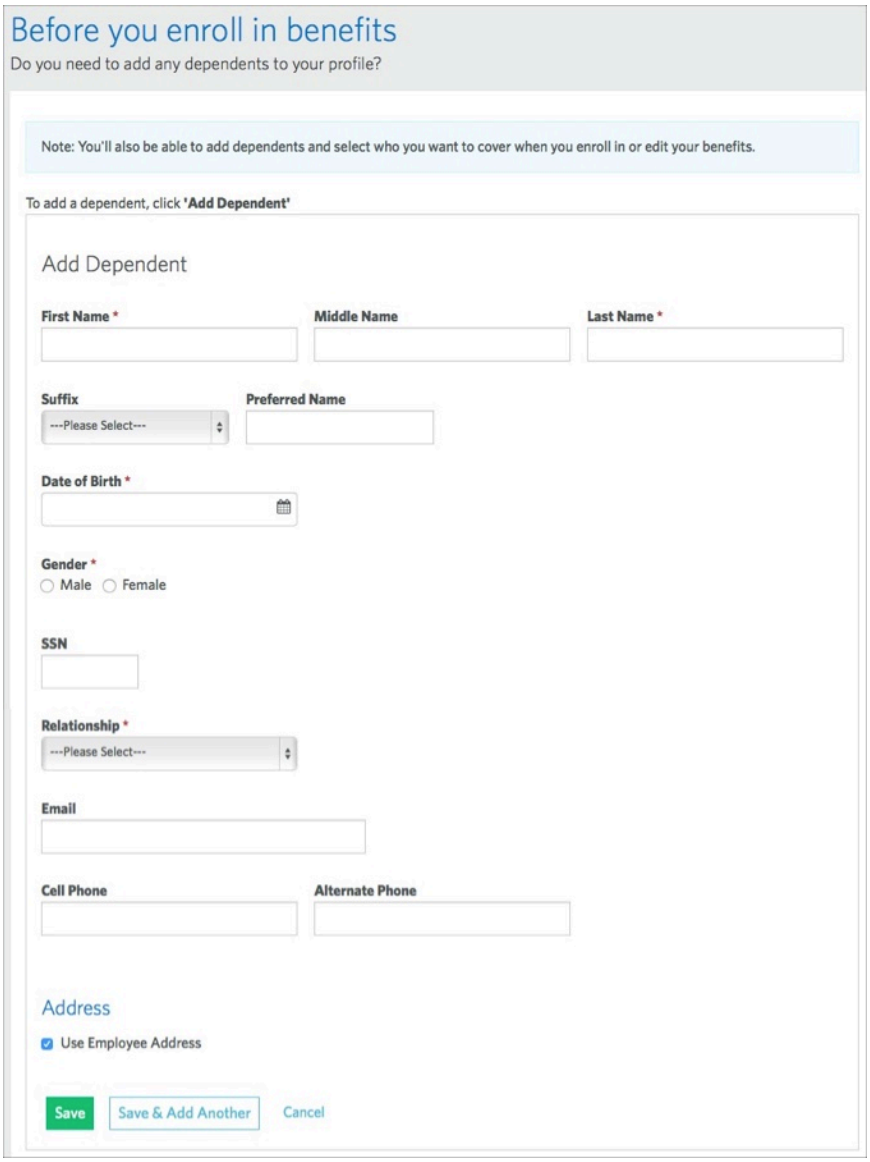
From the Home page, you can select the *Dependents* icon to access current dependent information or add dependents to your profile. You can also add dependents as part of the benefit enrollment flow.

Follow these steps to add a new dependent:

1. Select the *Add Dependent* button.

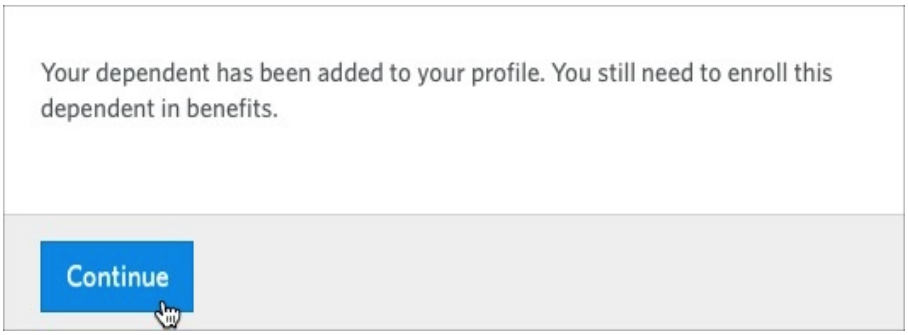


2. Enter the dependent demographic information. Required fields are indicated with an asterisk (*).

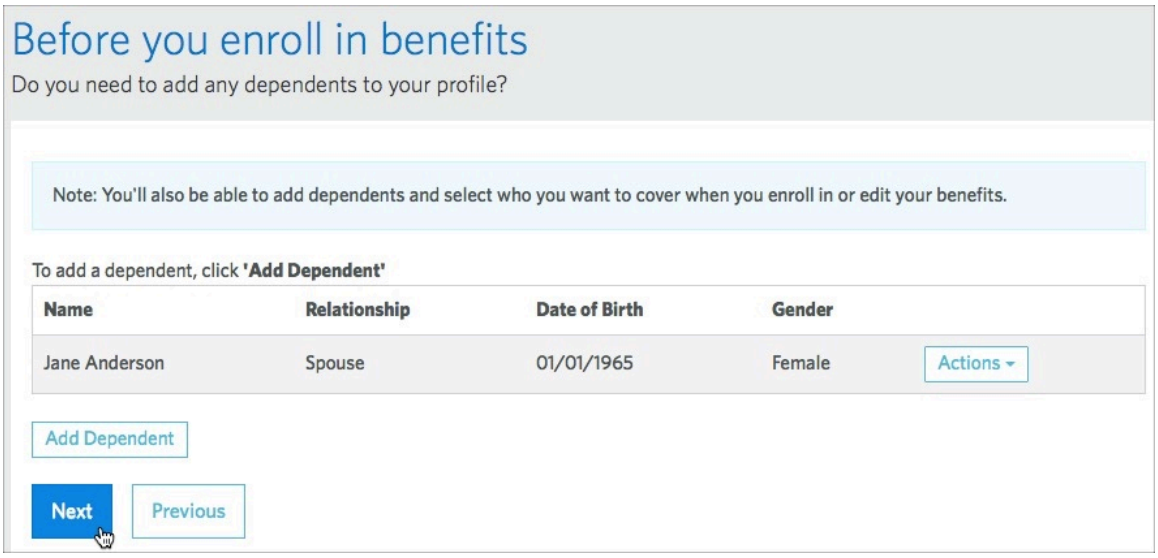



3. Select *Save*.

4. Select *Continue* on the confirmation message.



5. Review the dependent information and then select *Next*.

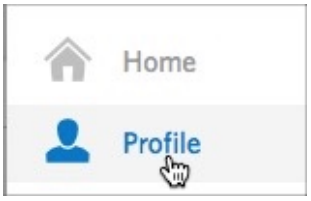



After entering dependent information, you begin the benefit enrollment flow.

### Updating Your Personal Information

*Note*: You may not have access to your Profile because your demographic information may be maintained in another system.

You may update your personal information from the Home page screen using the *Profile* link. The Profile page presents you with the opportunity to enter and review demographic information. Depending on settings established for your employer, you may also be required to enter other information, such as emergency contacts and alternate address information.




Complete the following steps to make updates within your *Profile* page:

1. Select the *Profile* link in the navigation menu.

2. Review and enter information in each section; required fields are indicated with an asterisk.

Profile

Review and complete the required (*) information for your profile below.

**Personal information**

Personal and demographic information

**Effective Date of changes to Name and/or Standard Address**

**First Name** * Mark

**Middle Name**

**Last Name** * Anderson

**Suffix** ---Please Select---

**Date of Birth** * 01/01/1980

**Social Security Number** 888-88-8888

**Gender** * Male Female

**Marital Status** ---Please Select---

Contact Information

**Address 1** * 900 Main Street

**Address 2**

**City** * Charleston

**State / Province** * SC

**Country** * USA

**Zip** * 29400

**Home Phone** 123-456-7890

**Cell Phone**

**Alternate Phone**

**Work Phone**

**Work Cell Phone**

**Personal Email**

**Work Email**

Communications Preference

**Email**

Personal Email

Work Email

Next

**Emergency contact(s)**

Save Cancel

3. Select *Save* within each section.

4. Select the *Return Home* button to return to the Home page.

### Logging Out

In order to avoid unauthorized access to your information, you must safely end a session by selecting *Log Out*.

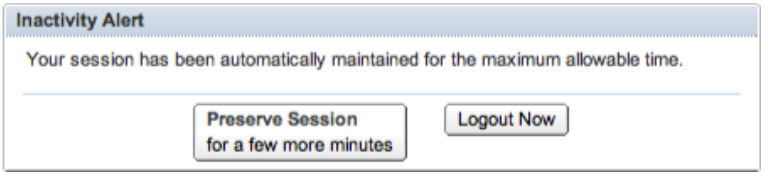
You will be prompted with a notification message when you have incomplete benefit elections. The notification will provide options for you to continue and *Save* any changes you made before exiting or logging out of the system.

To log out of the system, select your name at the top of the screen and select the *Log Out* link.

### Inactivity Logout Alert

After 15 minutes, the system will generate warning messages that indicate you will be logged out of the system due to inactivity. This warning message will provide you the opportunity to *Preserve a Session* or *Logout.*

*Note:* Warning Messages are time sensitive. The system automatically logs you out of the system when a selection is not made within the time allowed. You will be required to log in again to resume a session.

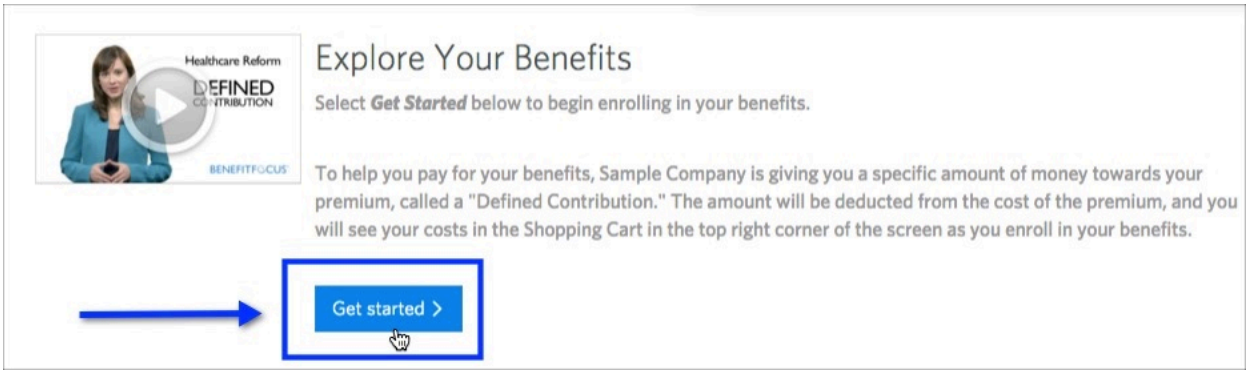


# Benefit Elections

There are different scenarios in which you may be able to enroll in benefits. The most common include:

- Making benefit elections for the first time as a new employee
- Making changes to benefit elections due to a life event, such as marriage, birth, adoption, etc.
- Making benefit elections during your employer's Open Enrollment period

The process for enrolling in benefits is similar for these types of scenarios. The Home page may present different information, depending on several factors, including whether or not this is the first time you are enrolling in benefits. The examples in this document will help you become familiar with the benefit enrollment process, although the screens may vary depending on options and configurations established by your employer and the insurance carrier.




Here are the basic steps for completing your benefit elections:

1. Navigate from page to page by selecting the *Next* or *Previous* buttons.

2. Select *Cancel* on any screen to return to the Home page.

   *Note*: If you have not completed and saved your benefit elections, you will receive a warning message, which allows you to return to your benefit elections to complete and save them before leaving the current screen.

3. Save your elections on each benefit *Summary* page when you have entered all required information.

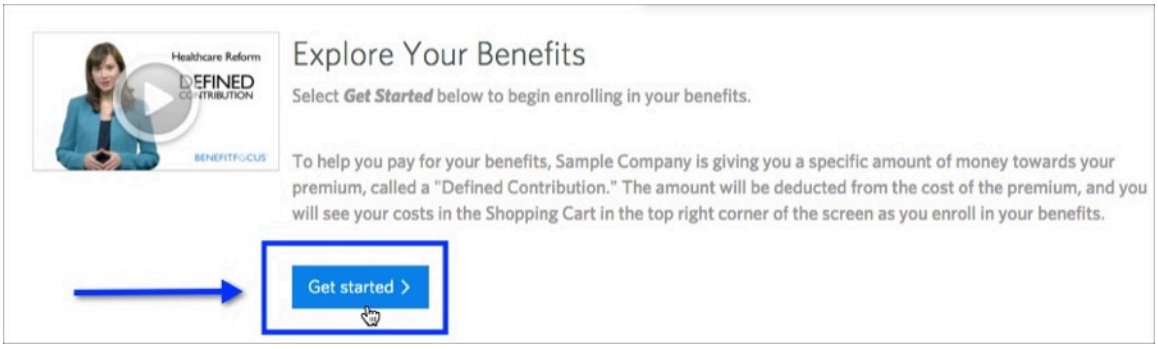
   a) Look over your information closely. If you need to change any information, select the *Edit* links next to the corresponding section.

   b) Select *Save* once you have made all necessary changes.

## *Enrolling in Your Benefits*

The Home page shows you the information you need to complete. Select the *Get Started* button to begin. The following are sample steps for completing a typical Medical benefit election. Note that your actual steps may vary, depending on the information required by your employer and the insurance carrier.

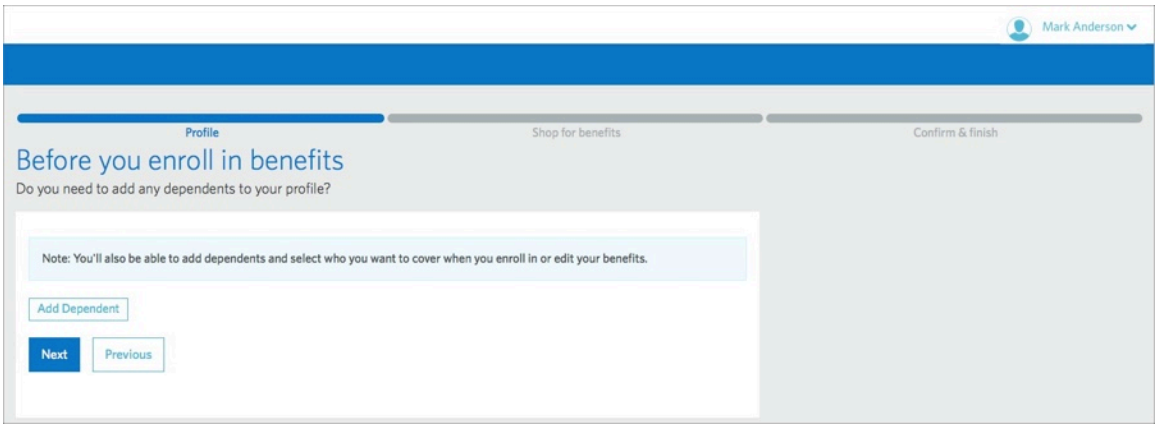
1. Select the *Get Started* button on the Home page.




2. Choose one of the following options:

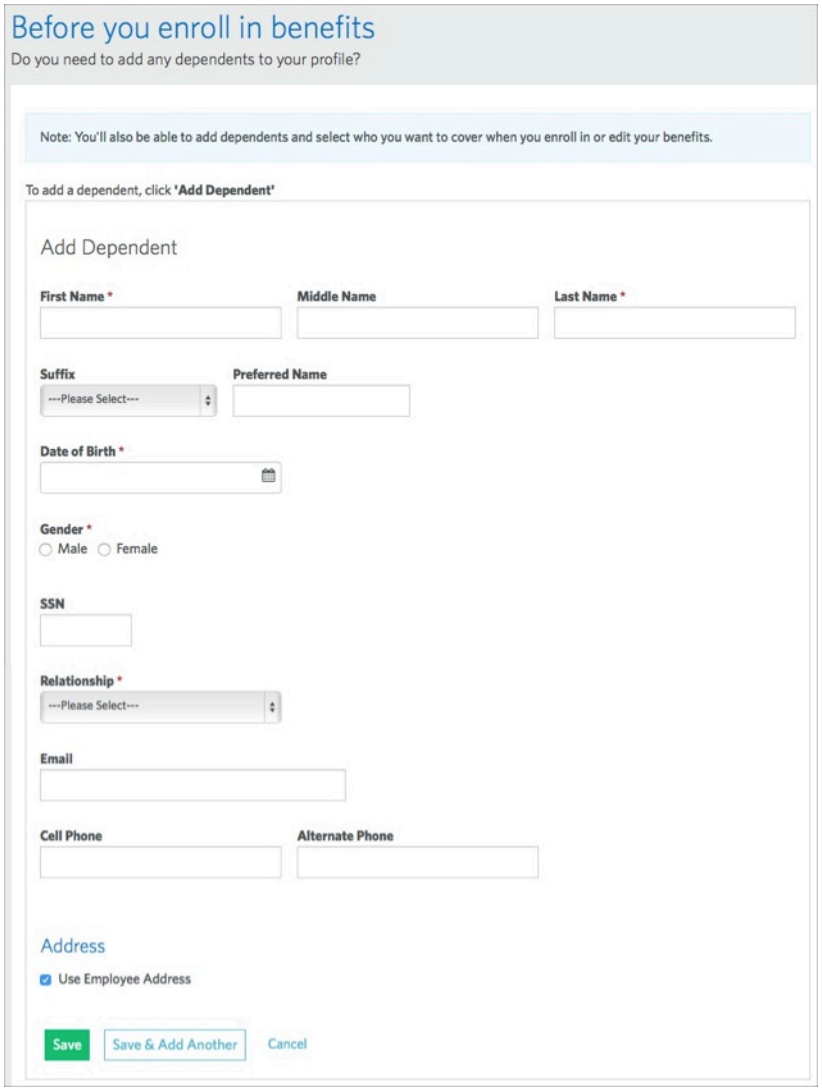
   a. Select the *Add Dependent* button if you need to add dependents to include in your benefit elections; continue with **Step 3**.

   b. Select *Next* to continue enrolling in benefits without adding dependents. Go to **Step 4**.

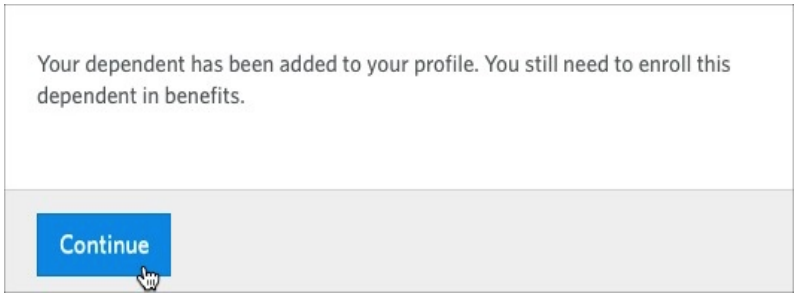


3. Enter dependent demographic information. Required fields are indicated with an asterisk (*).

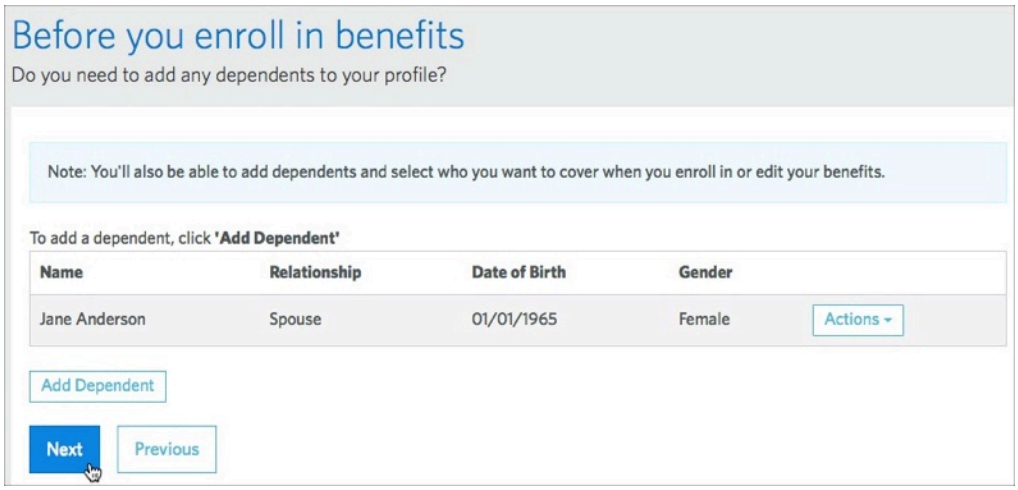
   a. Select *Save* once you have entered all dependent information.



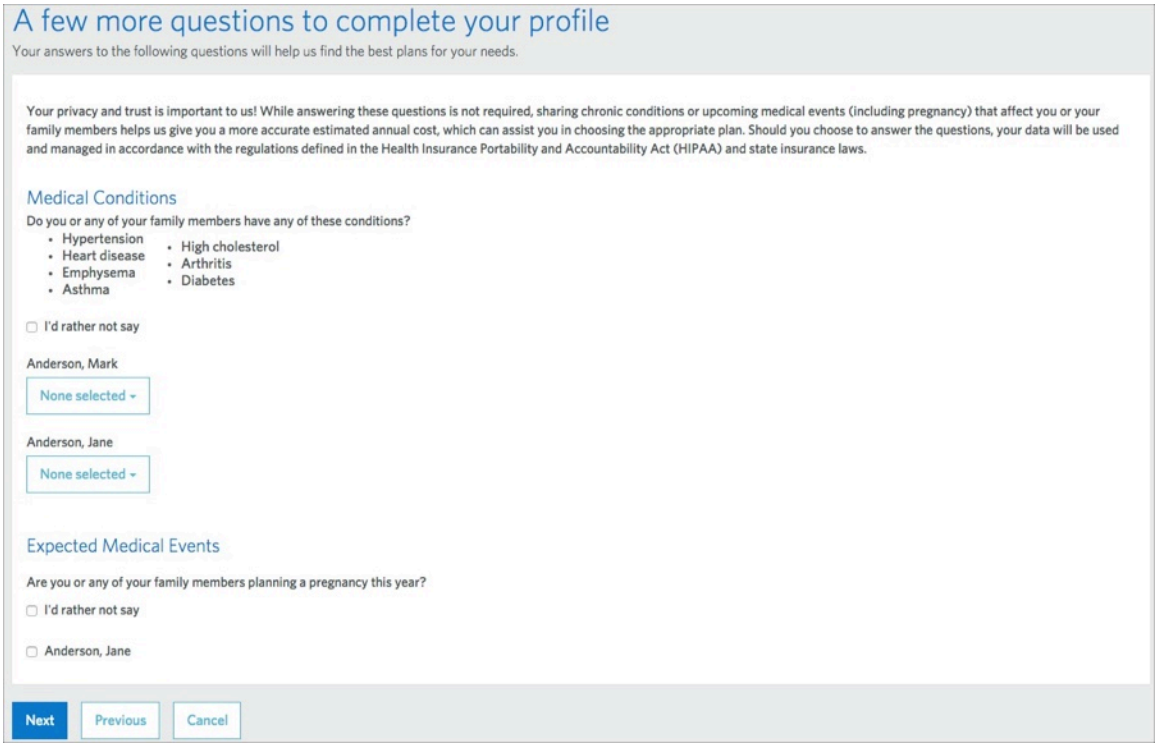

   b. Select *Continue* on the Confirmation screen.



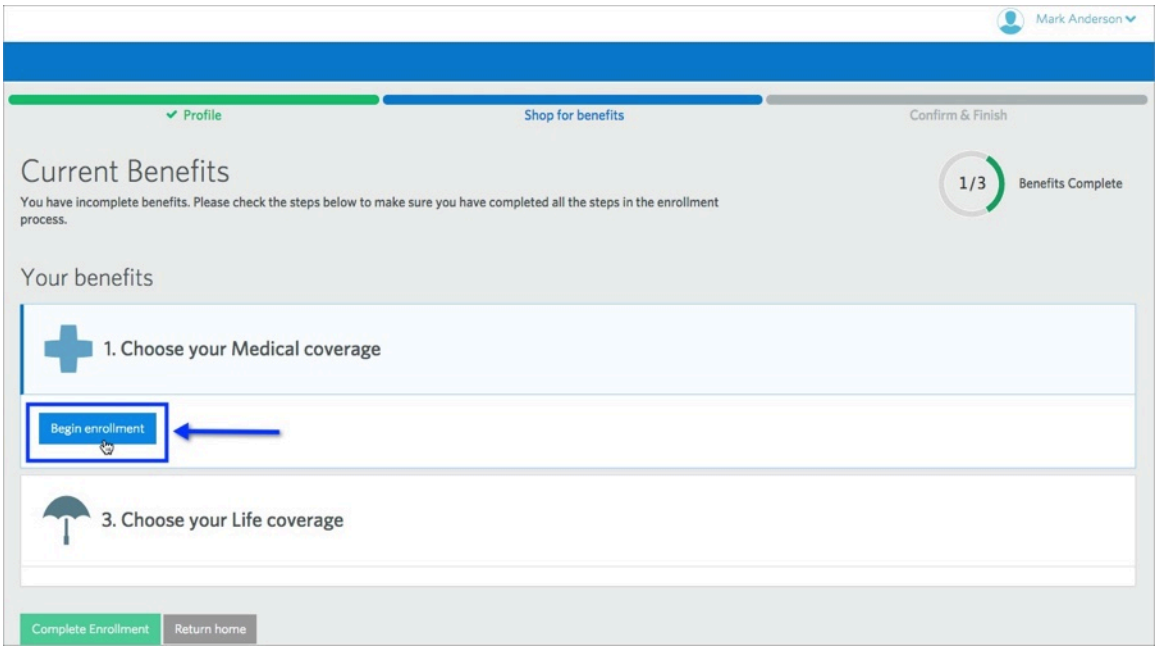
c. Review the information on the screen and select *Next* to begin enrolling in your benefits.



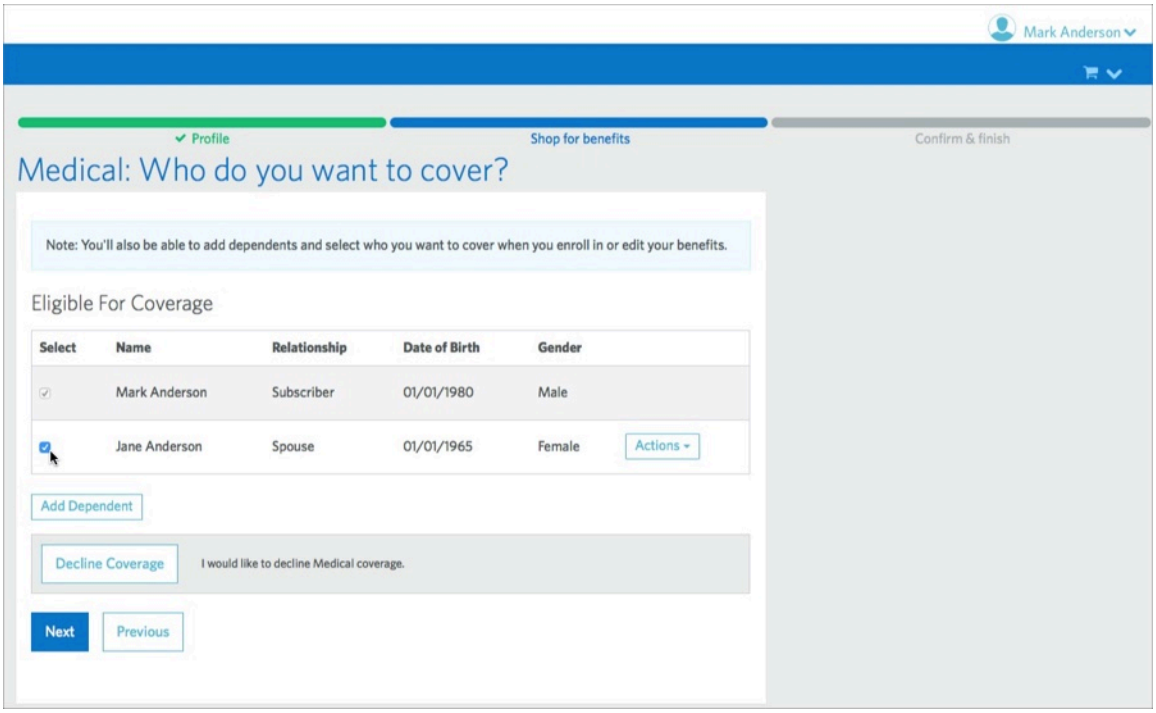

4. (If applicable) Answer any pre-enrollment questions. This may include questions about Medicare, tobacco usage, healthcare-related questions to estimate the best-match plan for you (see *Guided Shopping* for more information) or medical conditions and pregnancy (as shown below). Pre-enrollment questions will help determine your benefit eligibility as well as which plans are best suited for you and your family.



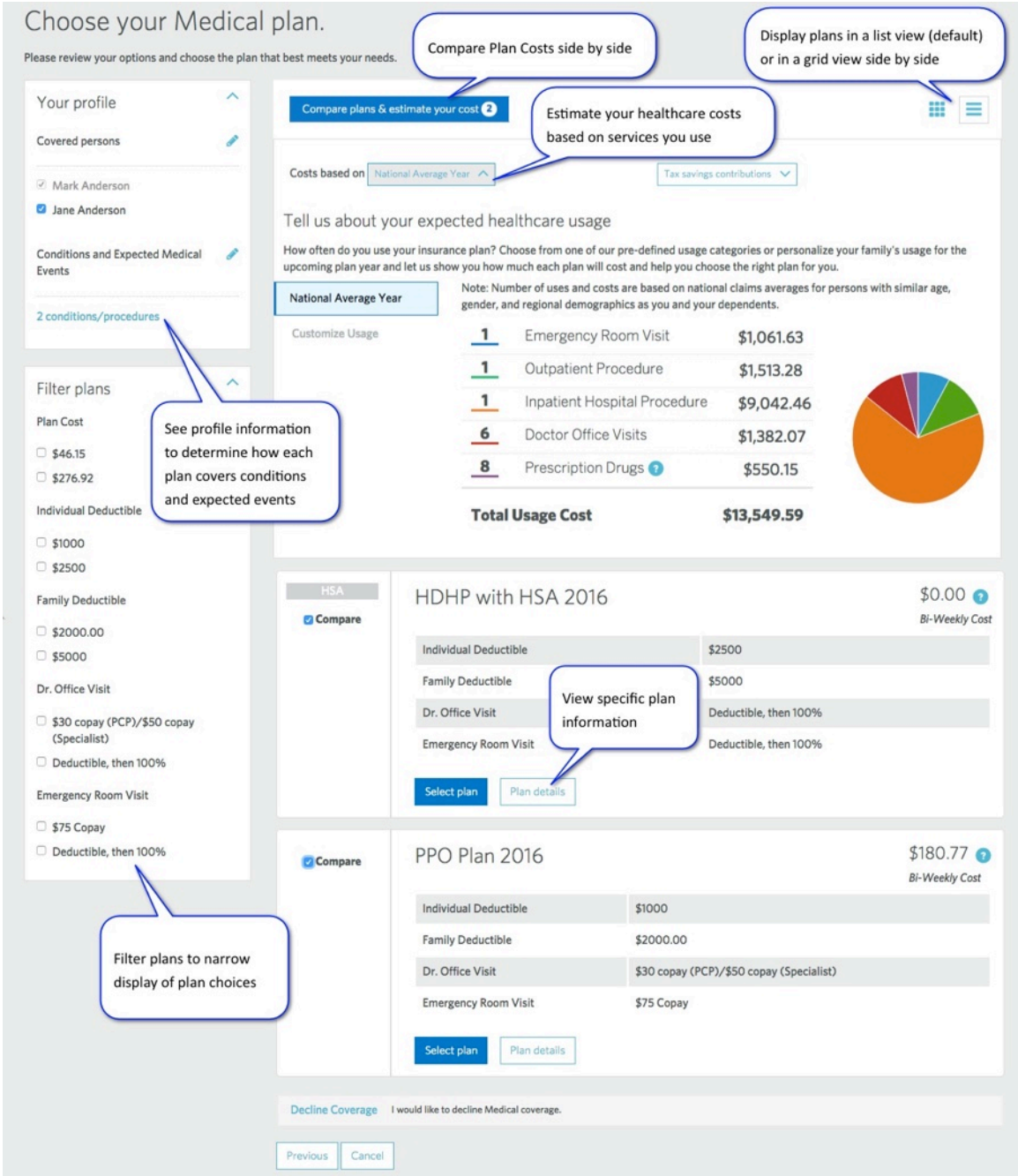
5. Select *Begin enrollment* to start enrolling in benefits.




6. Determine who will be covered on the plan and select *Next*.



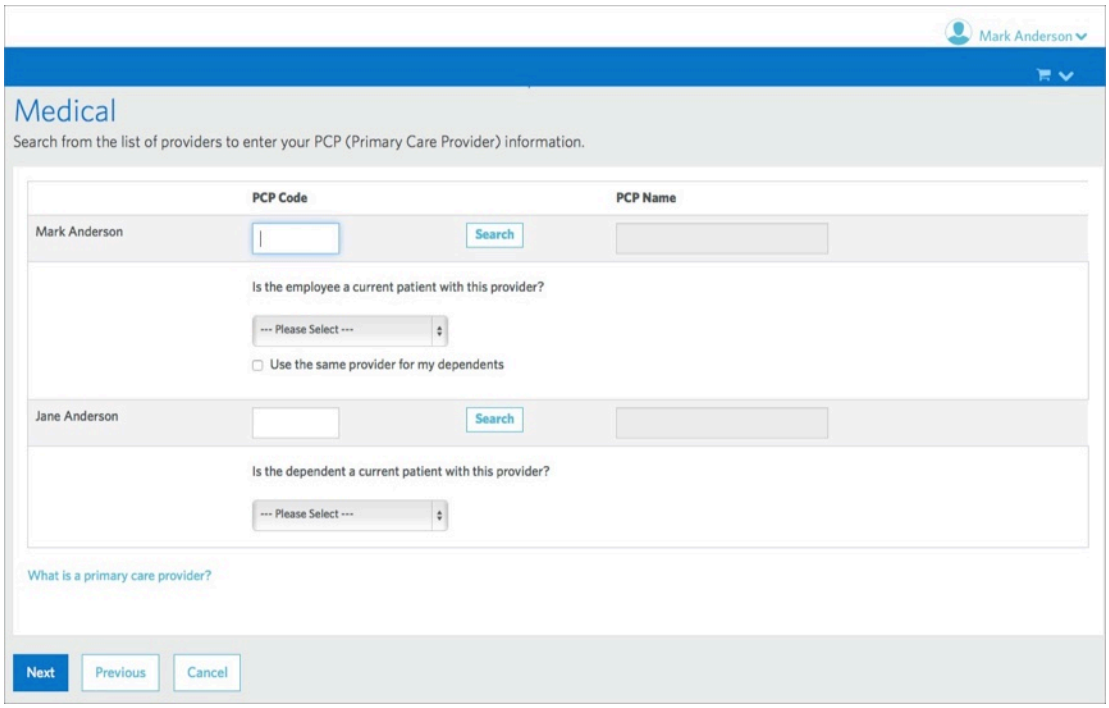
7. Review your benefit plan options. Depending on settings established for your company, you may have decision support tools, such as plan comparison, cost estimation, documents, videos and web links to help you choose a benefit plan:



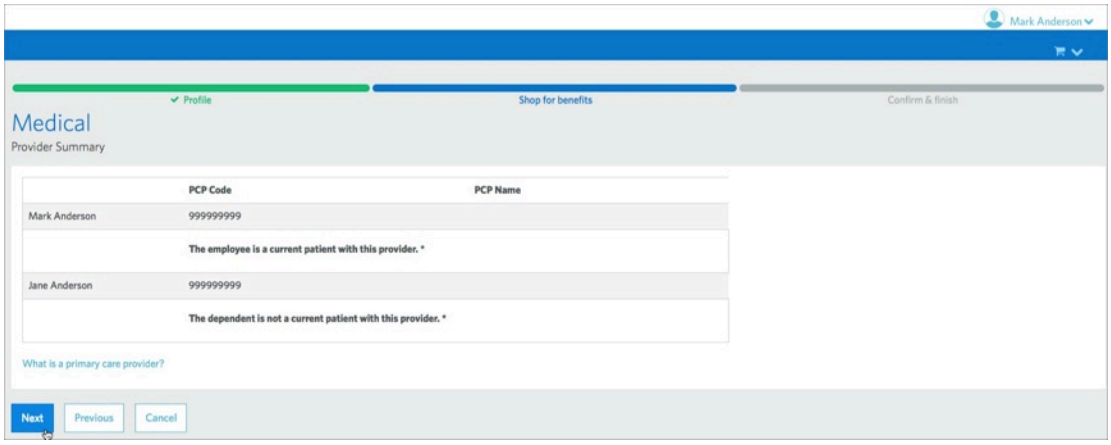

8. Select the *Select Plan* button once you have decided on a benefit plan that best suits your needs.

9. (If applicable) Enter Primary Care Provider (PCP) codes and provider names. If you are entering PCP information, continue with **Step 9.a.** below. Otherwise, go to **Step 10**.

   a. Enter the PCP Code. If you do not know your code, you may be able to search for it. You may be asked if your or dependents are current patients. You may apply the code to one or more dependents, if applicable.

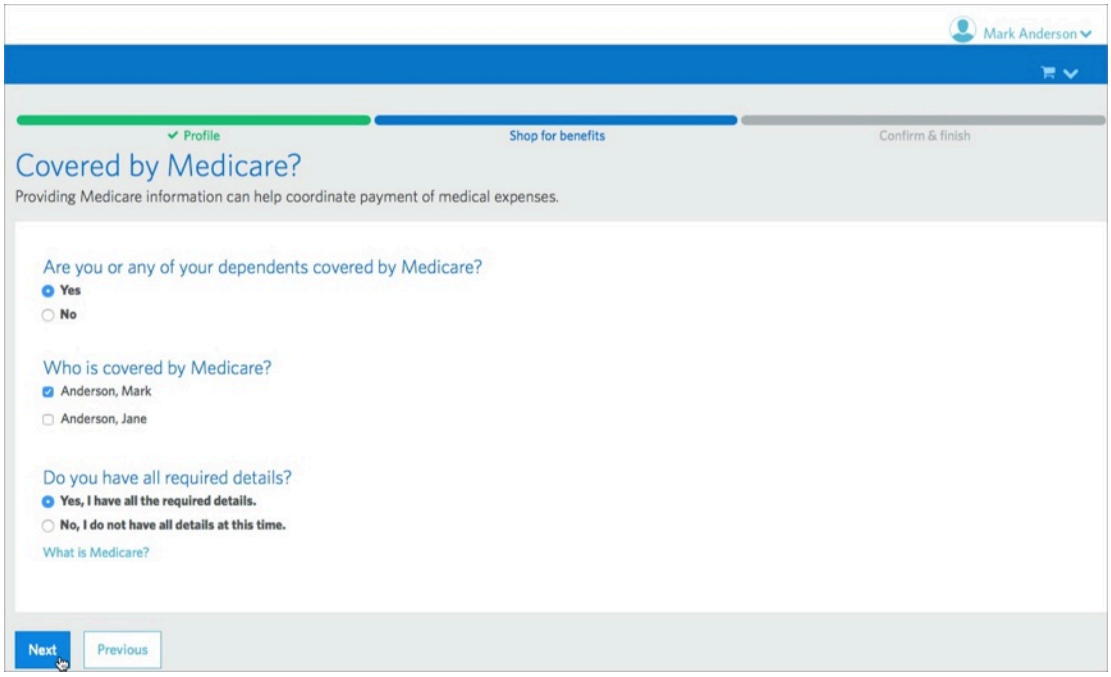



   b. Review the Summary of PCP information and select *Next*.

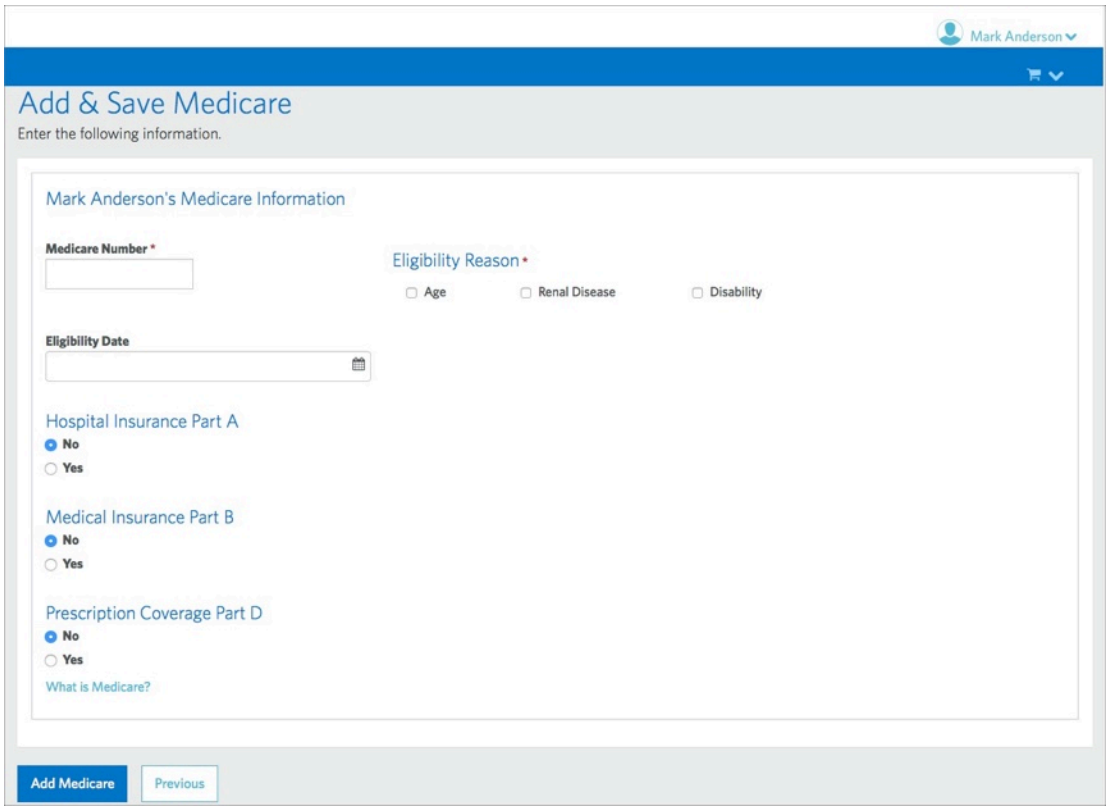


10. (If applicable) Answer the Medicare question. If you select *Yes*, continue with **Step 10.a.** below. If you select *No*, select *Next* and continue with **Step 11**. *Note*: You cannot enroll in an HSA if you indicate that you are covered by Medicare.

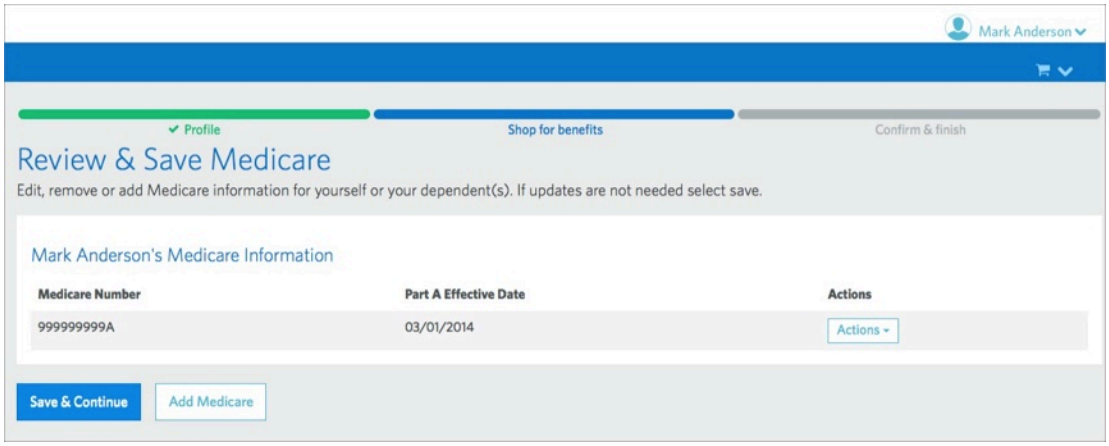
    a. Determine who is covered by Medicare and if you have all the required information and select *Next*.



b. Enter required Medicare information and select *Add Medicare*.

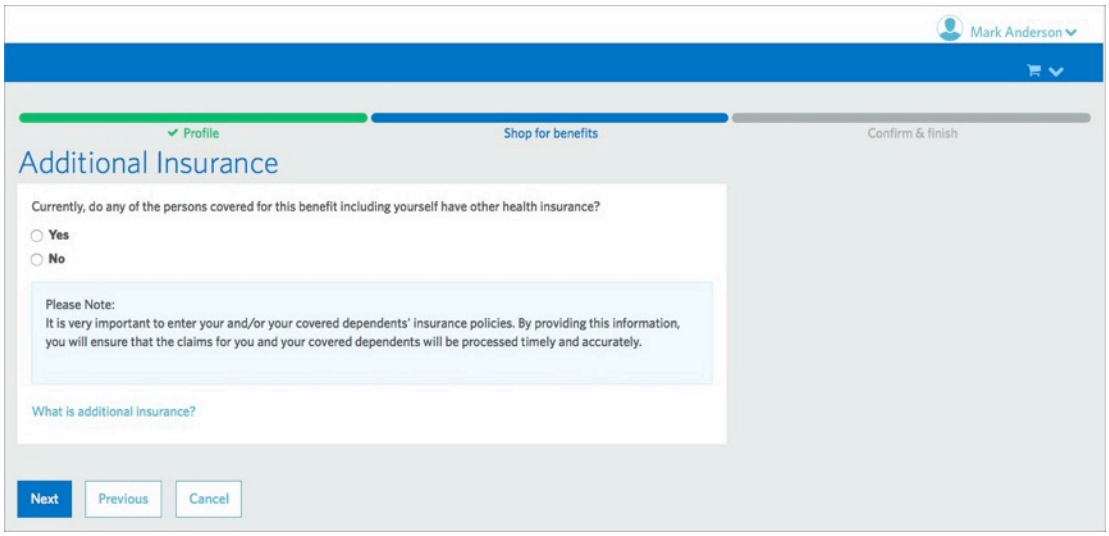



c. Review Medicare information and select *Save & Continue*.

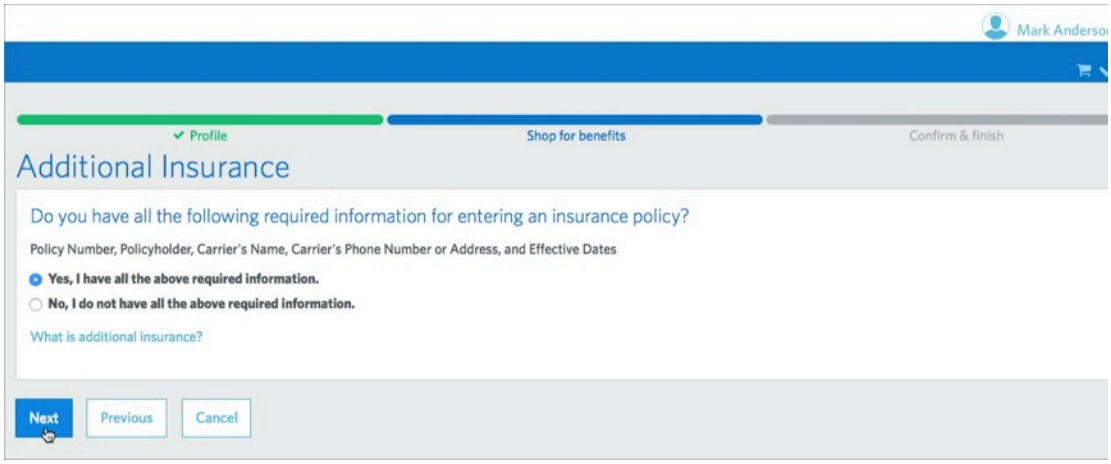


11. (If applicable) Answer the Additional Insurance question. If you select *Yes*, continue with **Step 11.a.** below. If you select *No*, select *Next* and continue with **Step 12**.

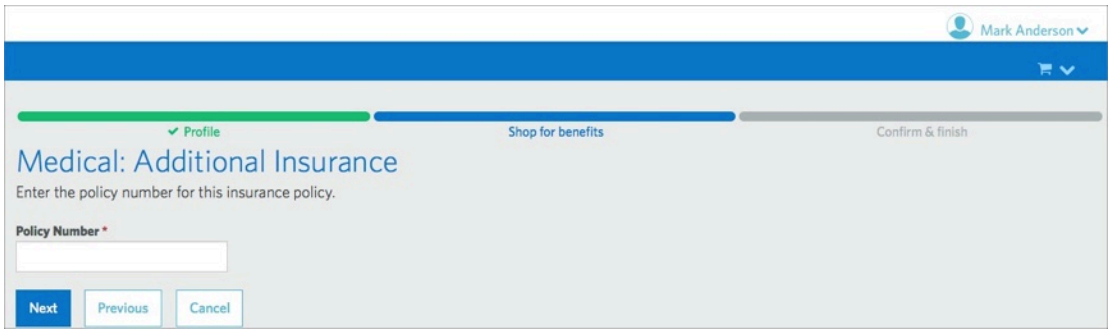
    a. Determine if you have additional insurance.



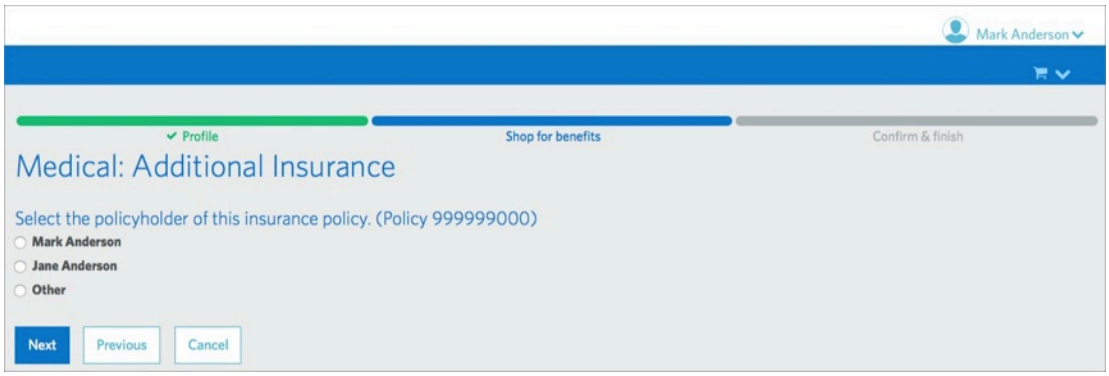

    b. Indicate that you have the required information and select *Next*.



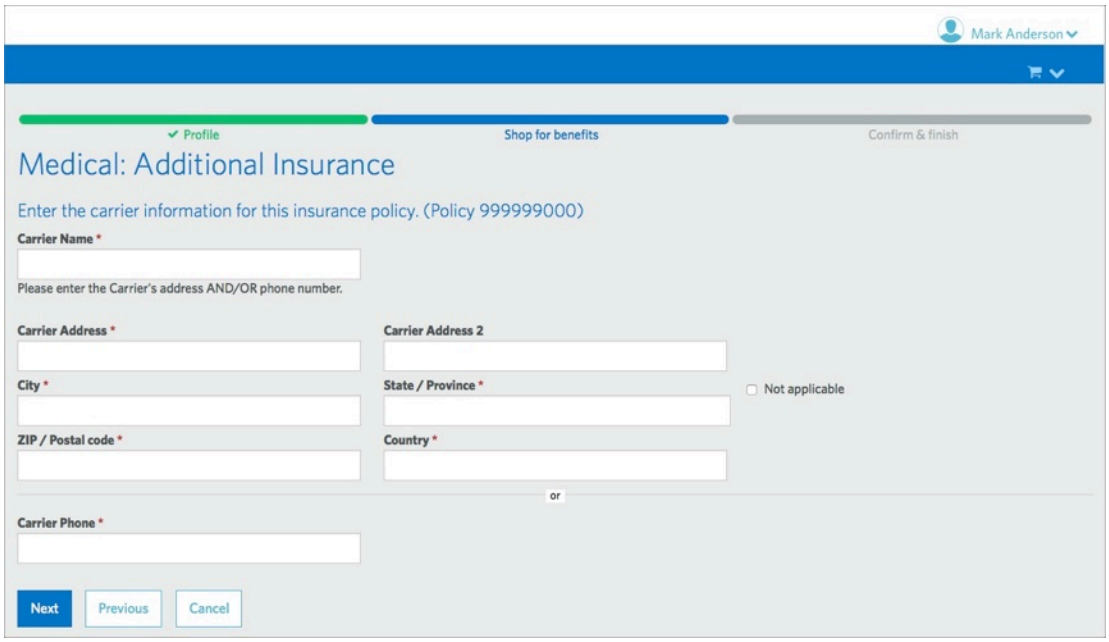
c. Enter the *Policy Number* and select *Next*.



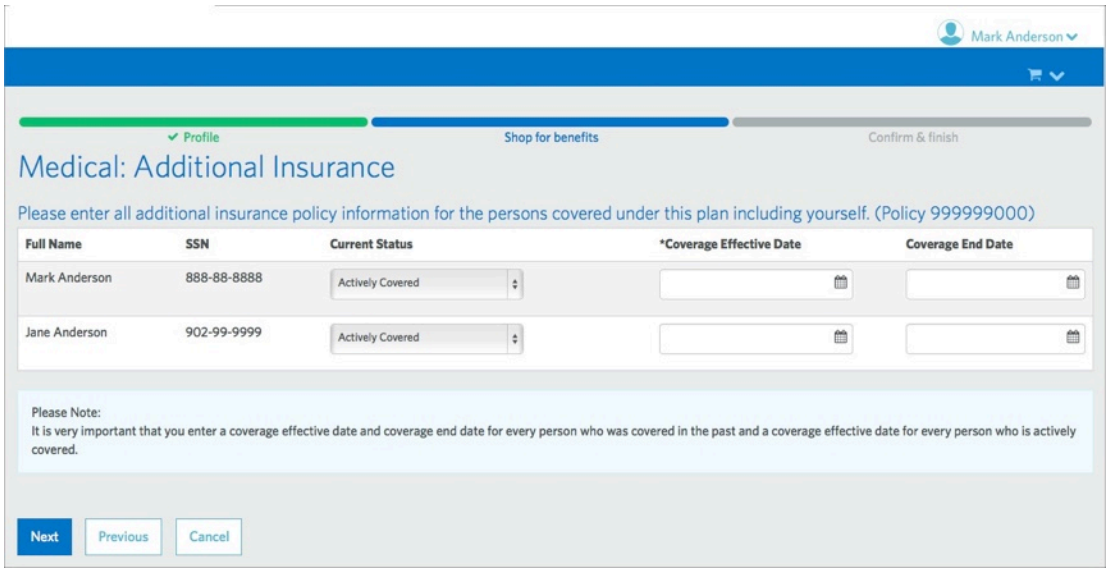

d. Select the policyholder and select *Next*.



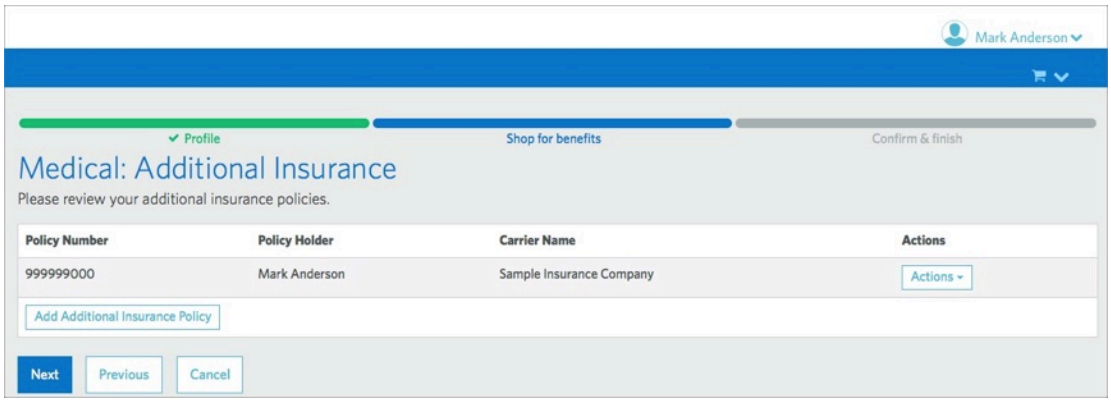
e. Enter the insurance carrier information and select *Next*.




f. Determine who is actively covered on the policy, enter the dates, and select *Next*.

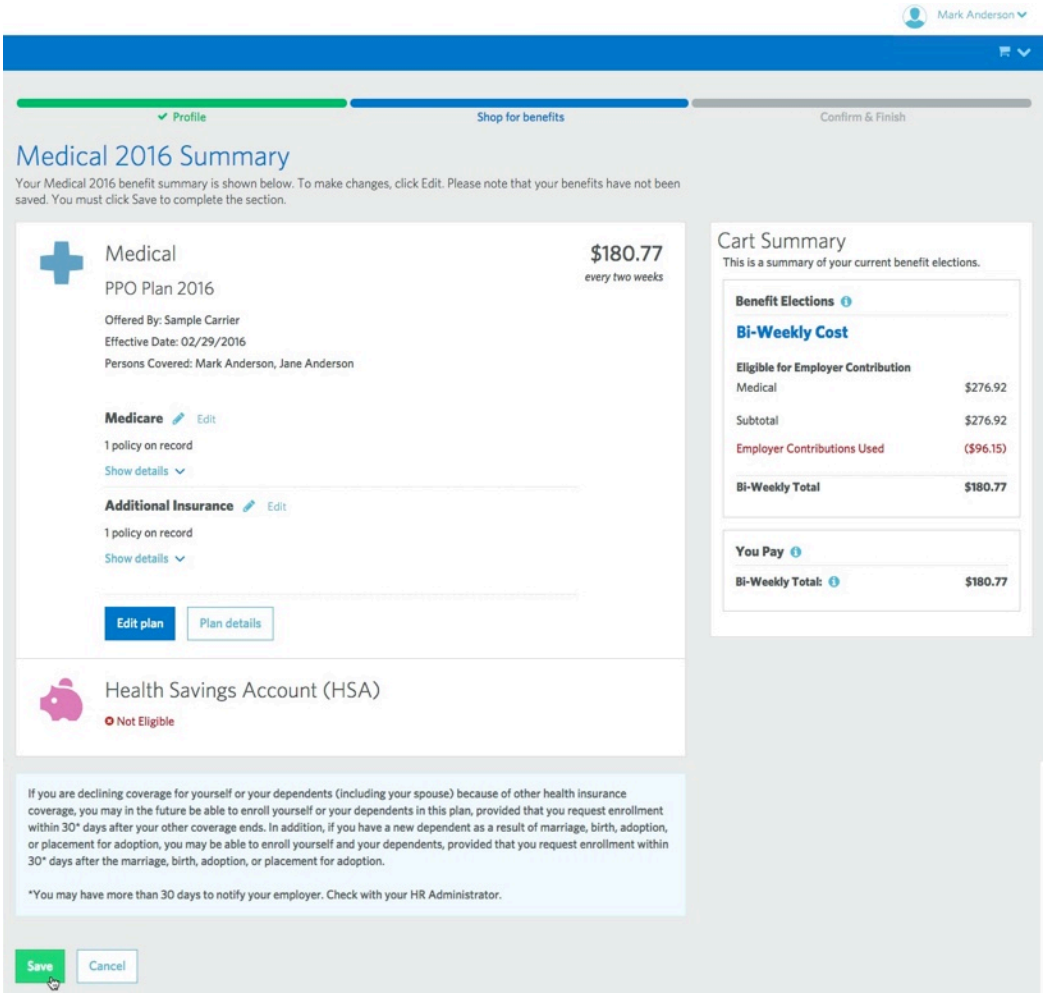


g. Review the details and select *Next*.



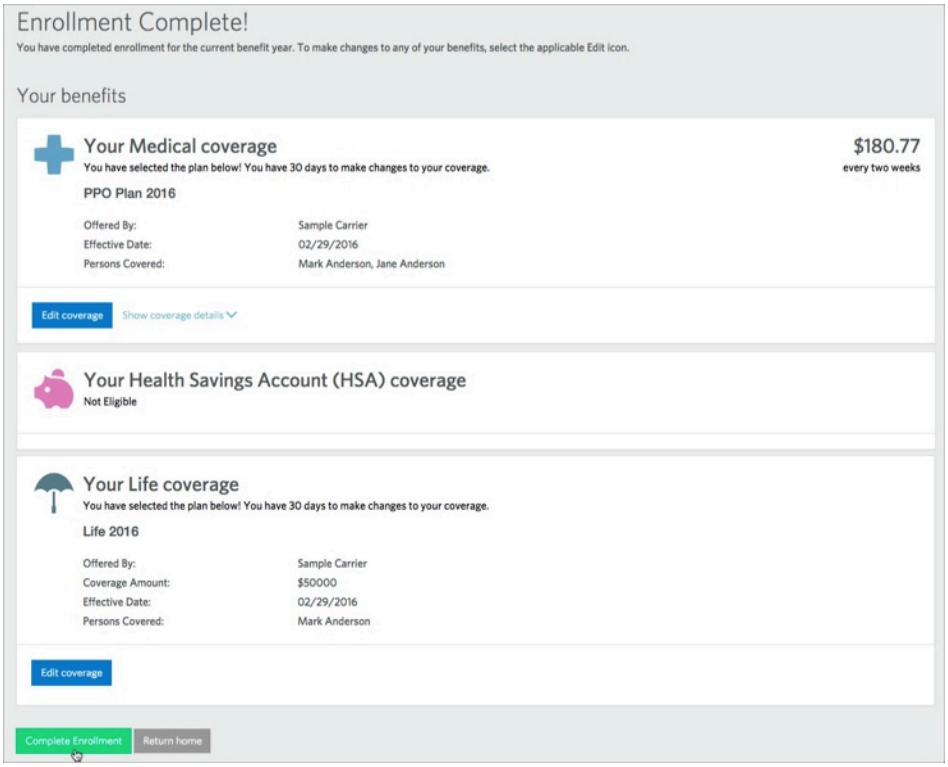

12. Review your benefit election information. The *Cart Summary* shows specific plan cost and contribution information. Expand any section to review more information and select the *Edit* link to make changes.

13. Select *Save* once you have completed all elections.



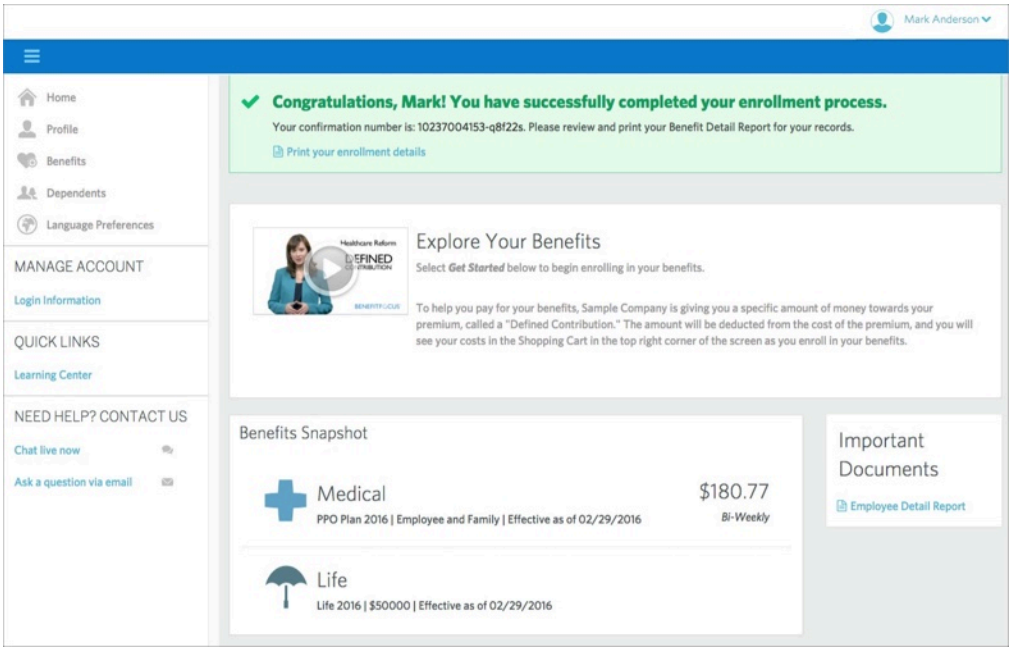
14. (If applicable) Continue enrolling in other benefits.

15. Select the *Complete Enrollment* button.




You are returned to the Home page and receive the *Congratulations* message at the top of the screen.

16. Review and print your *Employee Detail Report* for your records.

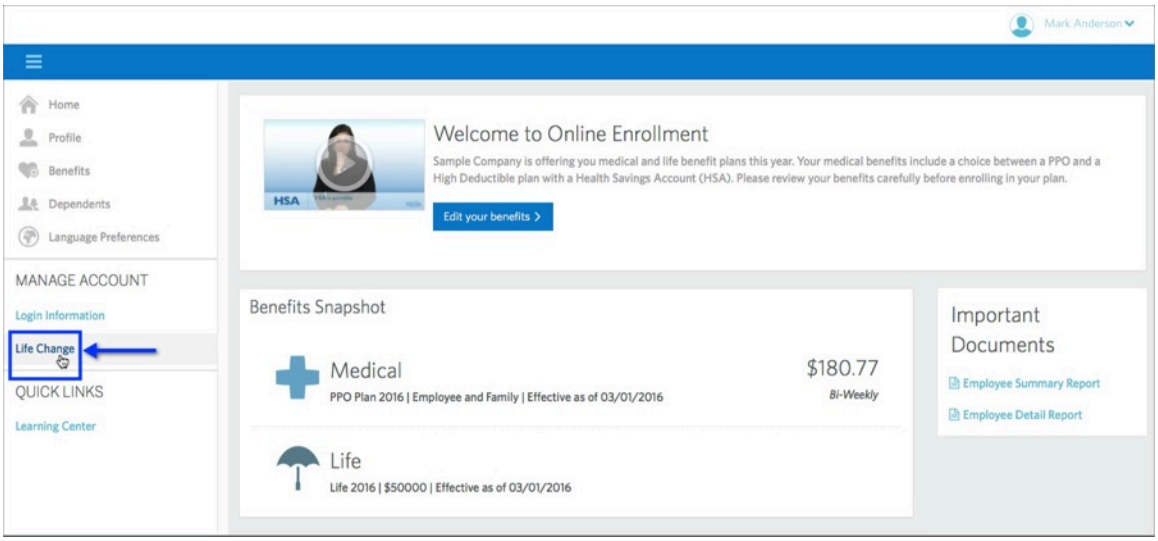


## *Entering a Life Change to Make Changes to Benefit Elections*

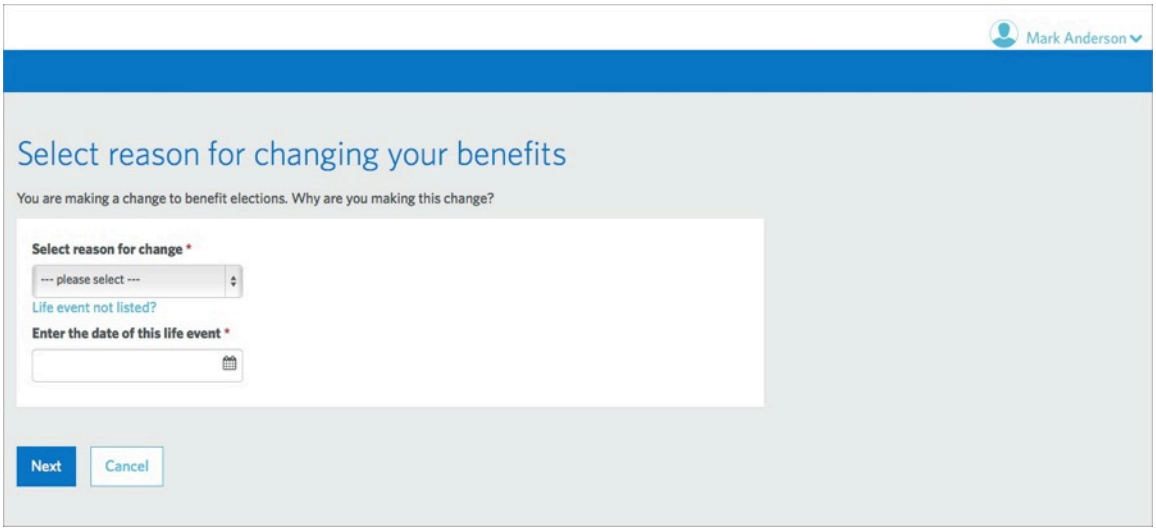
Life changes are reasons that your may add and remove dependents or change benefit elections. These events are defined by the insurance carrier for your company. They typically include events such as a having a baby, adoption, marriage, divorce, legal separation, military leave, return from military leave, and so on.

The following steps show how to add a child for a birth life change in the system. Steps for other life changes may vary; birth is just used as an example here.

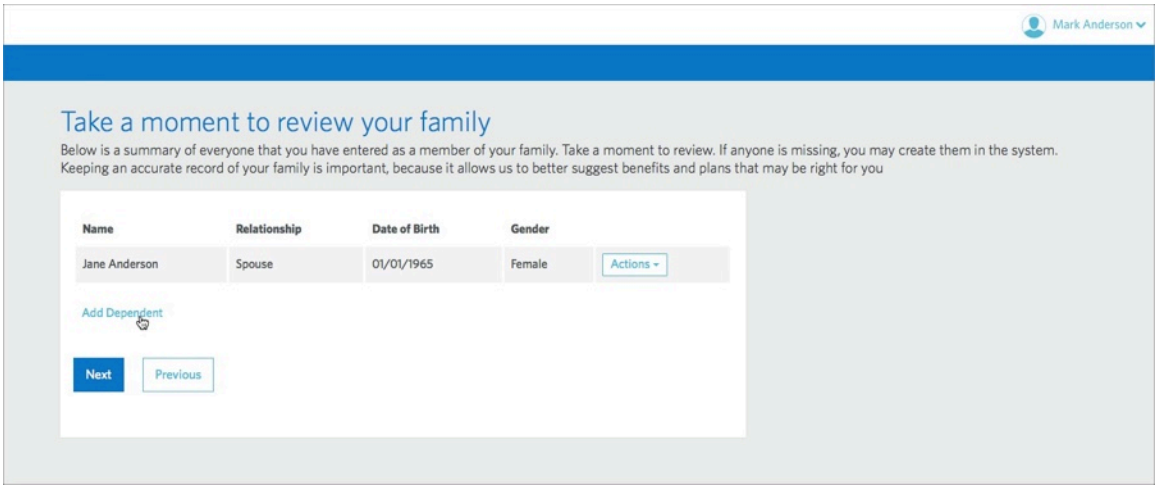
1. Select *Life Change* from the *Manage Account* box on the Home page.



2. Select the life change from the drop-down box, enter the date of the event, and select *Next*.




3. Select the *Add Dependent* link to add your child to the policy.



4. Enter the dependent's required information and select *Save*.

Add Dependent

First Name *

Middle Name

Last Name *

Suffix

---Please Select---

Preferred Name

Date of Birth *

Gender *

Male Female

SSN

Relationship *

---Please Select---

Email

Cell Phone

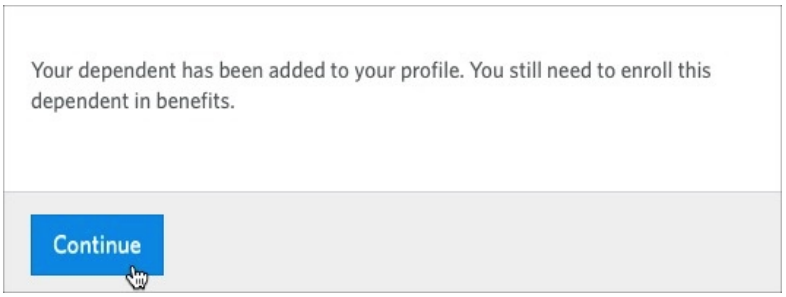
Alternate Phone

Address

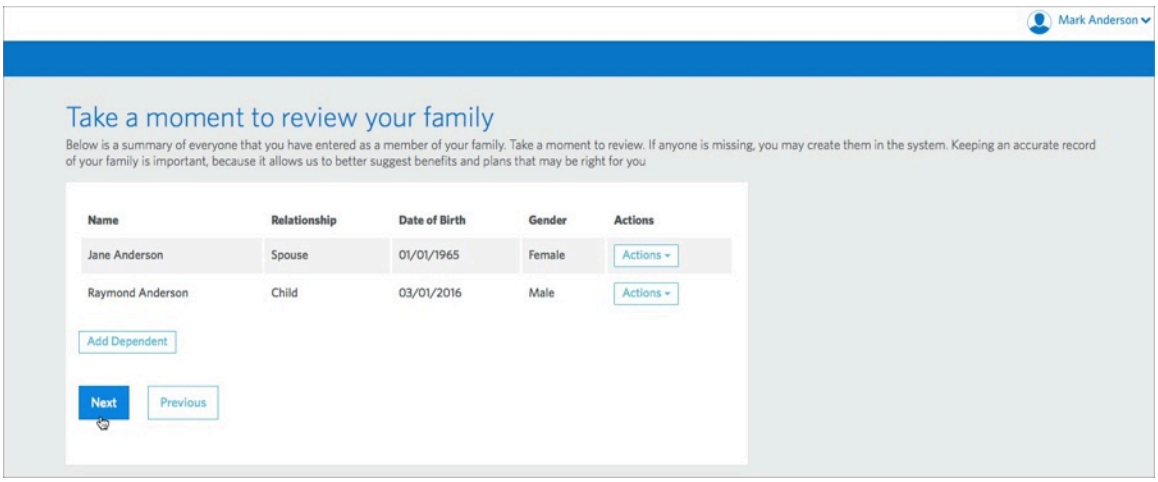
Use Employee Address

Save Save & Add Another Cancel

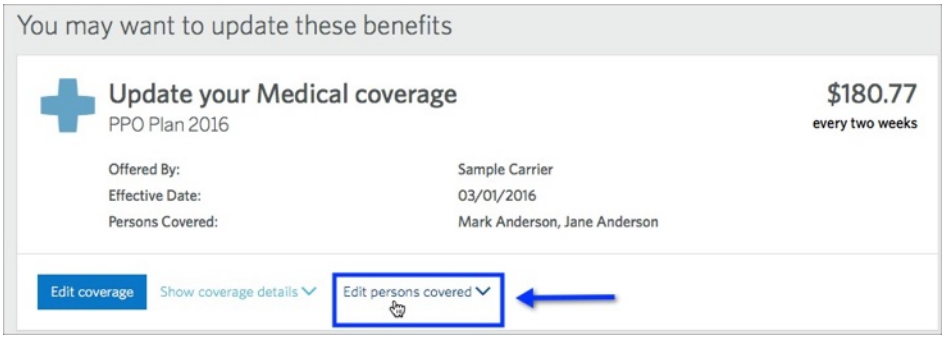
5. Select *Continue* on the Confirmation box.




6. Review the dependent information and select *Next*.

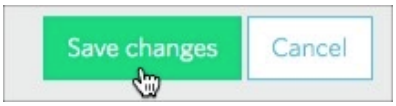


7. Select the *Edit persons covered* link for the benefit plan.




8. Select the new dependent to be covered and select the *Done* button.

9. Select the *Save Changes* button.




You are returned to the Home page.

10. Print the *Employee Detail Report* for your records.

### Entering Tax-Advantage Account Information

Depending on options made available by your employer and the insurance carrier, you may be able to add funds to a tax-advantage financial account associated with certain benefit plans that will help you plan and save money for qualified medical expenses. Please contact your plan administrator for specific information regarding your account.

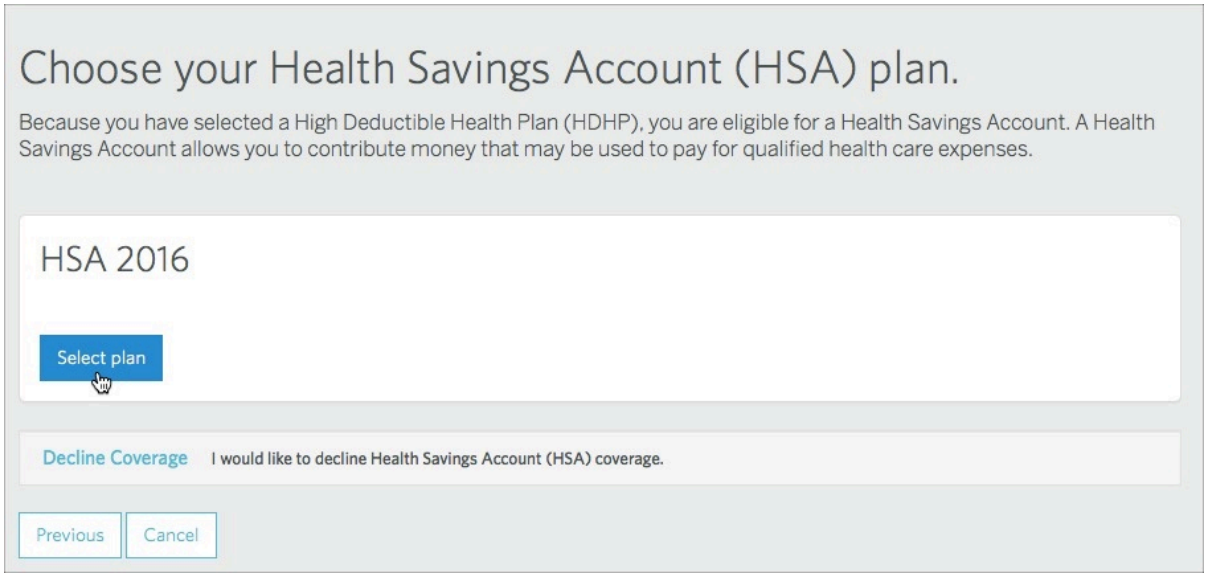
Your employer may also contribute to your financial account, in which case you will see the amount before you begin to contribute. Note that this amount is different than any contributions added by your employer towards the premium, which are typically referred to as a *Defined Contribution*.

The example here shows how you can contribute to a Health Savings Account, or HSA, that is associated with a High Deductible Healthcare Plan (HDHP). Other types of financial accounts include Flexible Savings Accounts (FSAs) and Health Reimbursement Accounts (HRAs); you cannot contribute to an HRA, only our employer can. The specific contribution types and account qualifications may vary per benefit plan.

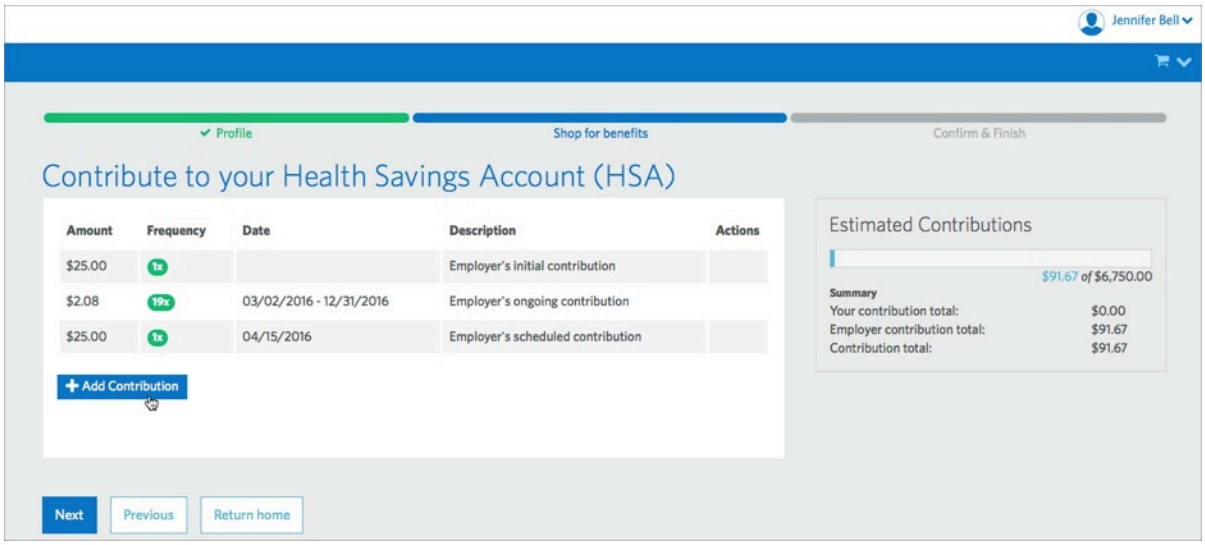
1. Begin by selecting a plan associated with a tax-advantage account, such as an HDHP.

After you select the benefit plan, you will see the option to add an HSA.

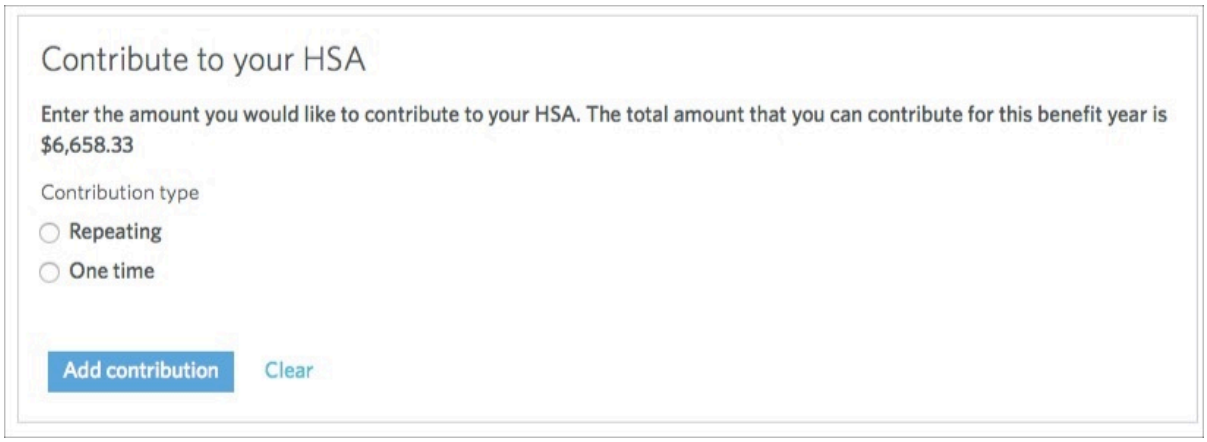
2. Select the HSA.



3. Select the *Add Contribution* button to add an amount to the HSA. Note on this screen that the employer has included a one-time contribution of $25, a scheduled contribution of $25 on April 15th, and an ongoing contribution that amounts to $2.08 per pay period.




4. Determine whether you want to enter a repeating or one-time contribution.

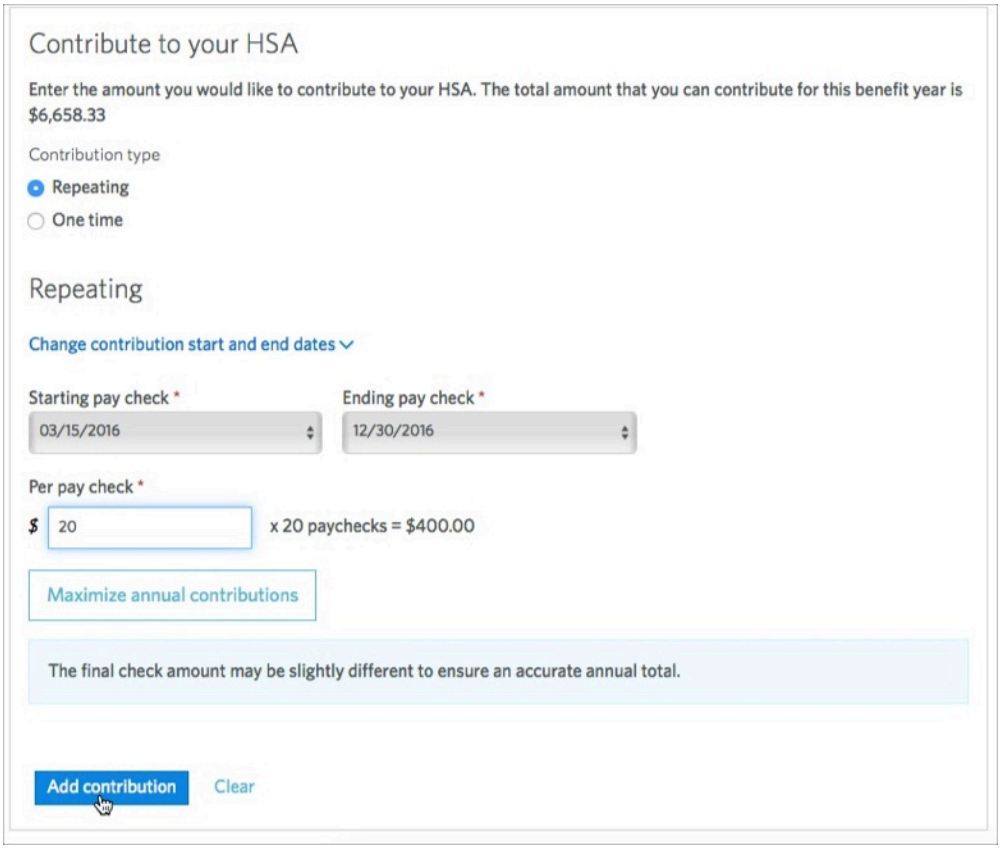



*Note*: The contribution strategy is determined for your company; you may not have both of these options. For repeating contributions, depending on settings established for your company, you may need to enter the total amount that you want to deduct for the year and let the system determine the per-paycheck period amount, or you may need to enter the amount you want deducted from each paycheck and let the system determine the total annual amount. In this example, we are going to enter the per-paycheck amount:

a. (If available) Select the *Maximize annual contributions* button to see what the maximum allowable amount is, depending on how much your employer contributed and the remaining amount you can enter per IRS guidelines. Once you see the maximum amount, you can use that amount or enter a different amount.

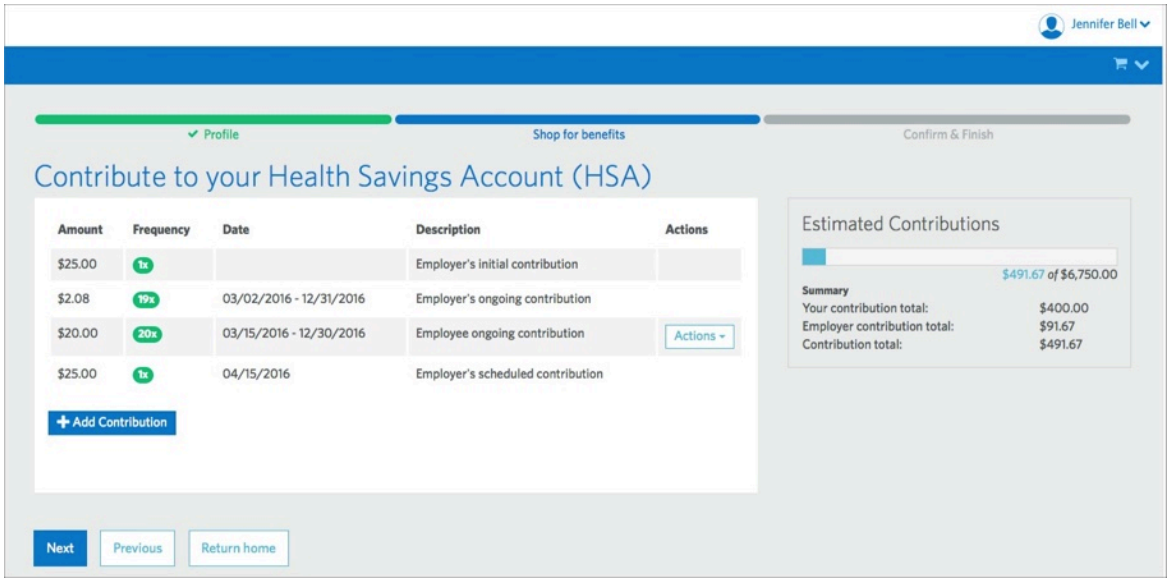
b. (If available) Select the *Change contribution start and end dates* link if you want the amount you are deducting from your paycheck to be different than the default dates.

c. Enter the amount you want to contribute and select the *Add Contribution* button.



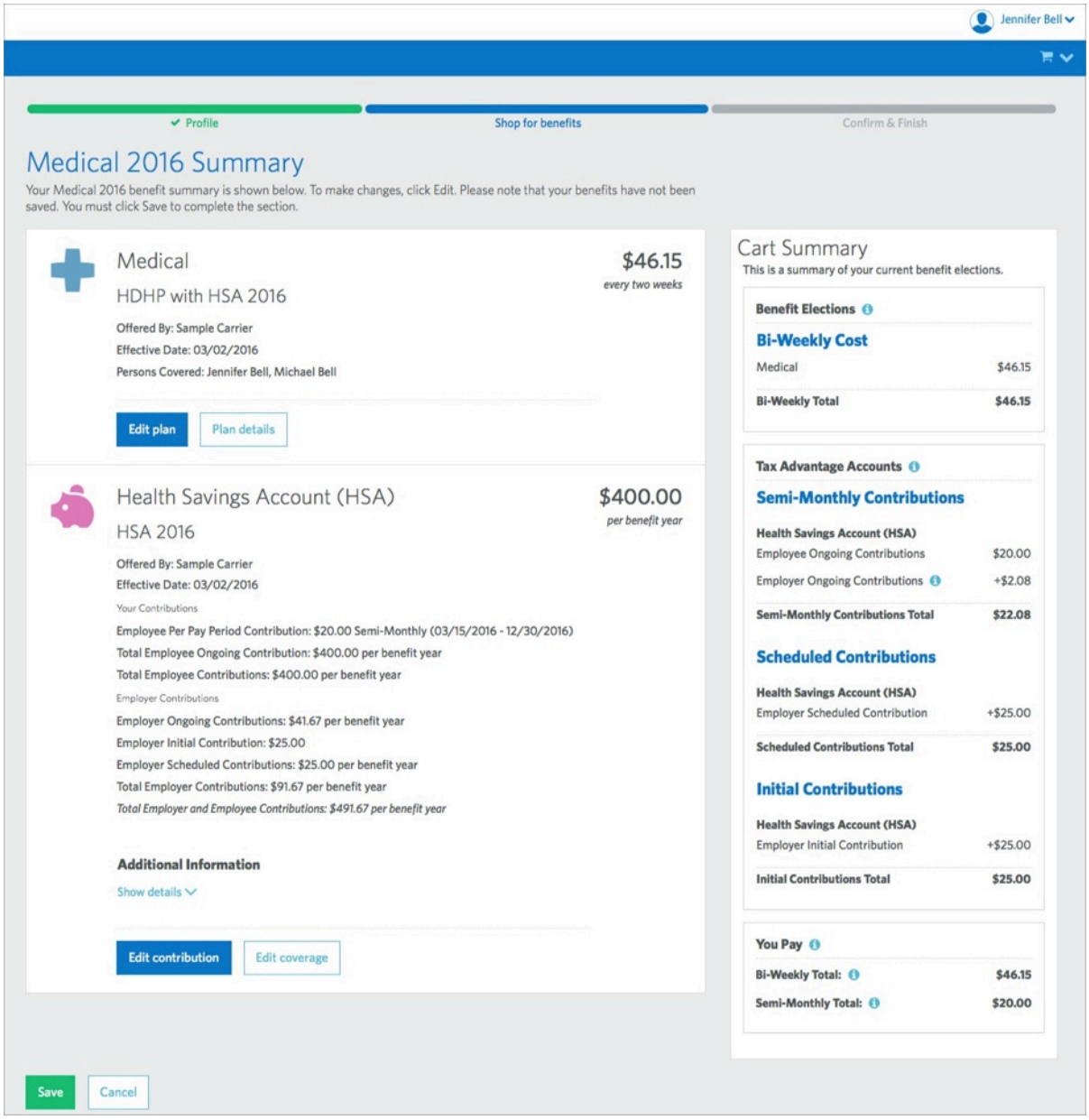
5. Review your contribution information. You can edit or add contribution amounts. The *Estimated Contribution Amount* displays on the right side of the screen, showing how much you are contributing toward the taxable limit for HSAs.

6. Select *Next* to continue.



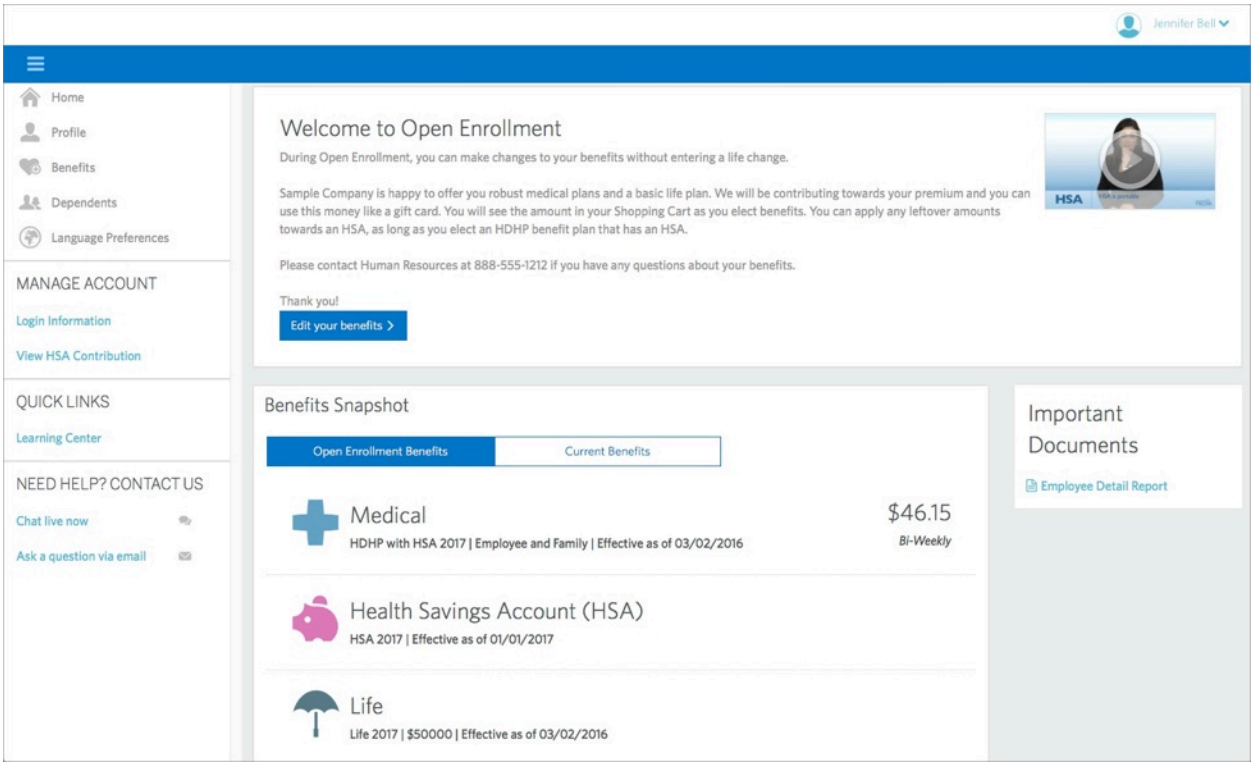
7. Review the information for your account. Note that the *Cart Summary* shows the employer and employee contributions in the *Tax Advantage Accounts* section.

8. Select *Save* to save your benefit elections.

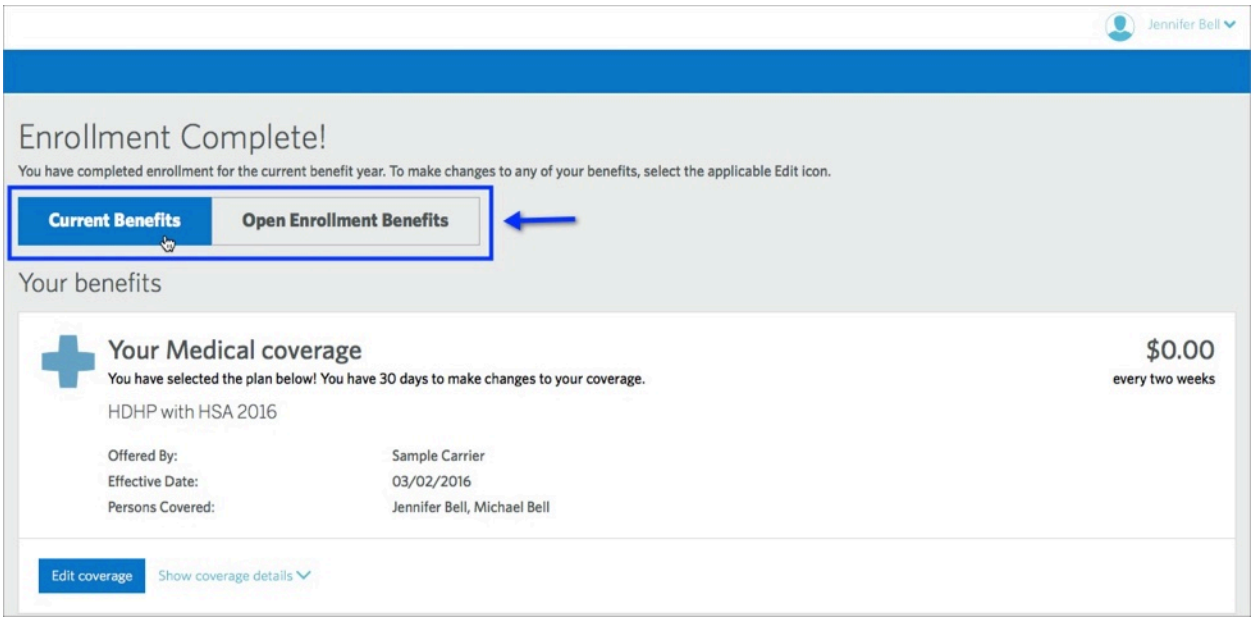


## *Reviewing Your Benefits After You Have Enrolled*

Once you have completed the enrollment process, you can see your benefits on the Home page. If you have elected benefits for both the current benefit enrollment period and the upcoming Open Enrollment period, you can select the tab within the Benefits Snapshot to see your benefit selections for each period.




To see more detailed information about your benefits, select the *Benefits* link in the Navigation Bar. You can then select which enrollment period you want to review.



# Reviewing Benefit Costs

You will see information about your benefit costs throughout the enrollment workflow. If available, the *Cart Summary* icon will display in the top right corner throughout the enrollment process. The *Cart Summary* feature displays your plan costs and is updated as you make your elections.

Your employer may contribute a fixed amount of money, also called a *Defined Contribution* that you can apply toward your benefits. If so, you'll see the *Defined Contribution Balance* in the *Cart Summary*. The defined contribution amount works much like a gift card; the cost of your benefits will reduce the defined contribution amount as you make your selections.

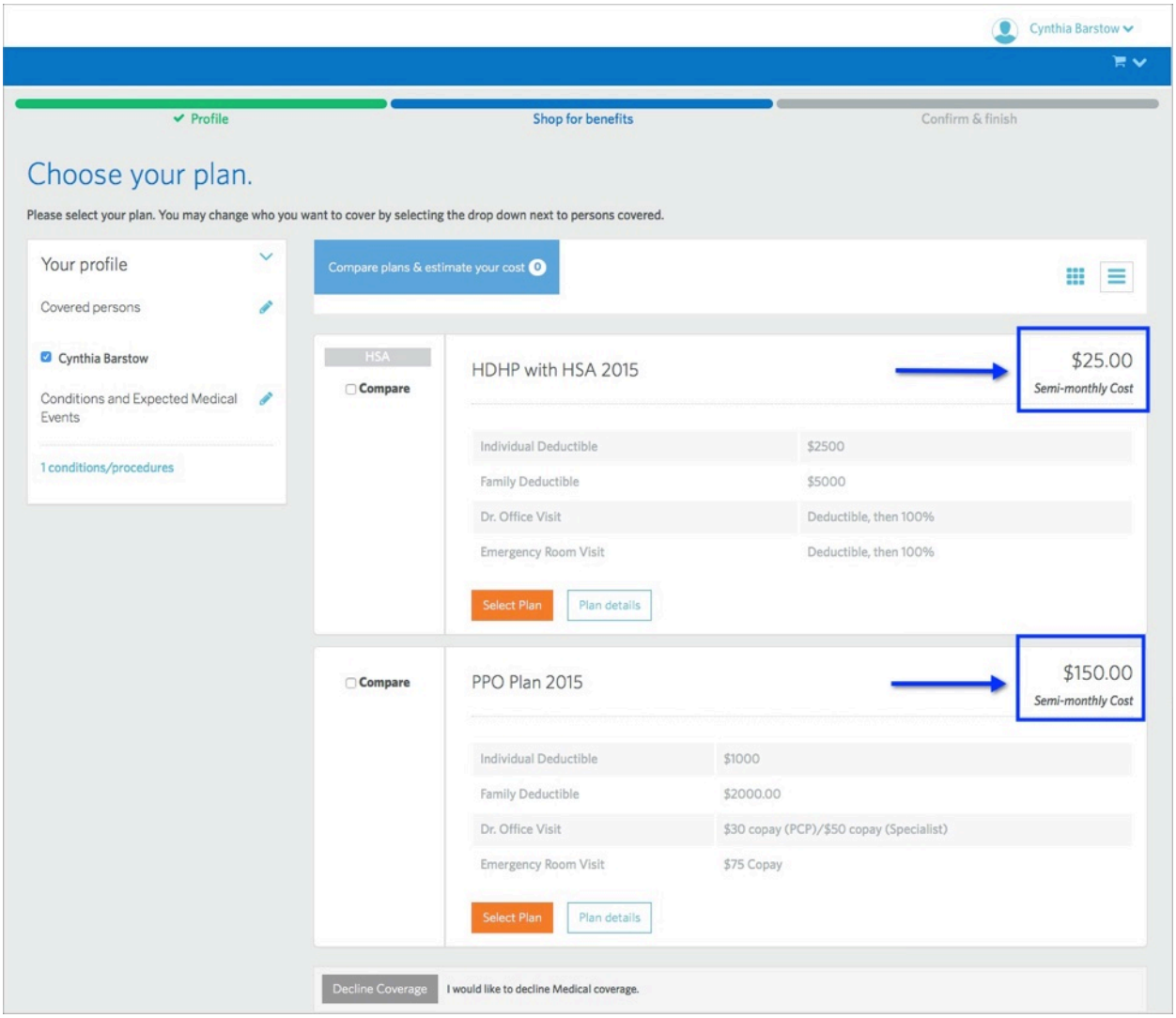
The *Cost Estimator* helps you estimate potential out-of-pocket plan costs and display plan differences side-by-side. If the Cost Estimator is available for your employer, you access it from the *Plan Selection* page. For additional information, read the *Cost Estimator* section included in this guide.

You can review costs before you select the *Save* button. This section describes the different ways in which costs display to you. Note that these are only examples and that your experience may vary, depending on settings established for your company.

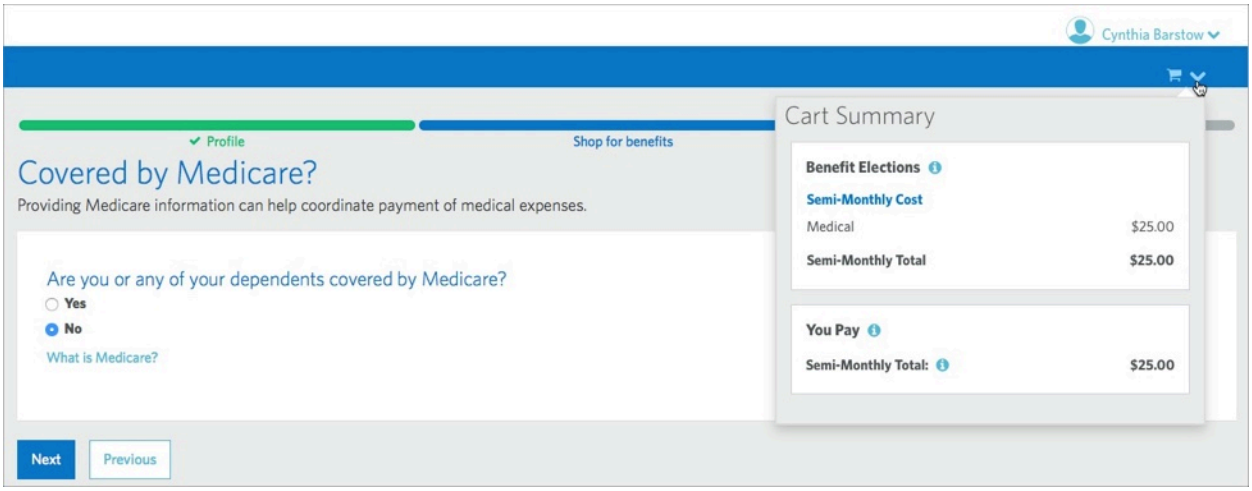
- Understanding Your Costs
- Reviewing Defined Contribution Information
- Understanding Employer Contributions Toward Financial Accounts

## *Understanding Your Costs*

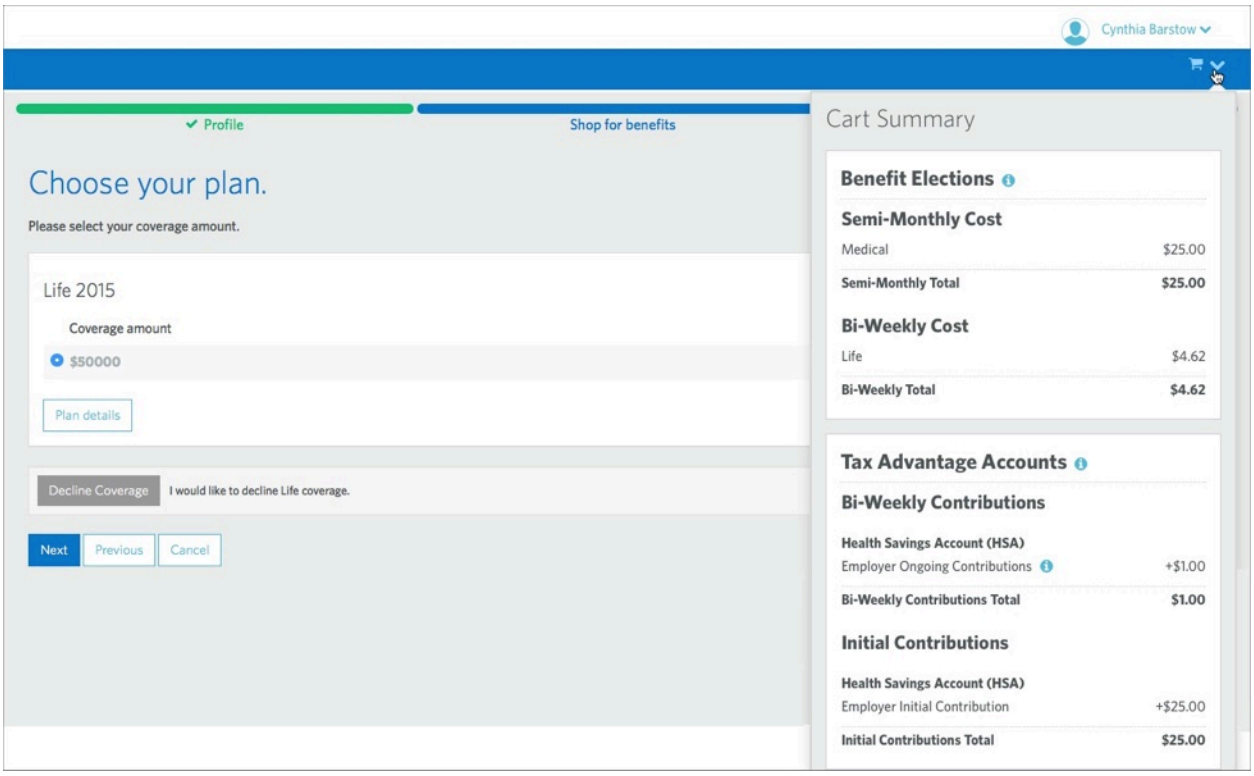
As you begin to shop for benefits, you will see the costs for each plan:



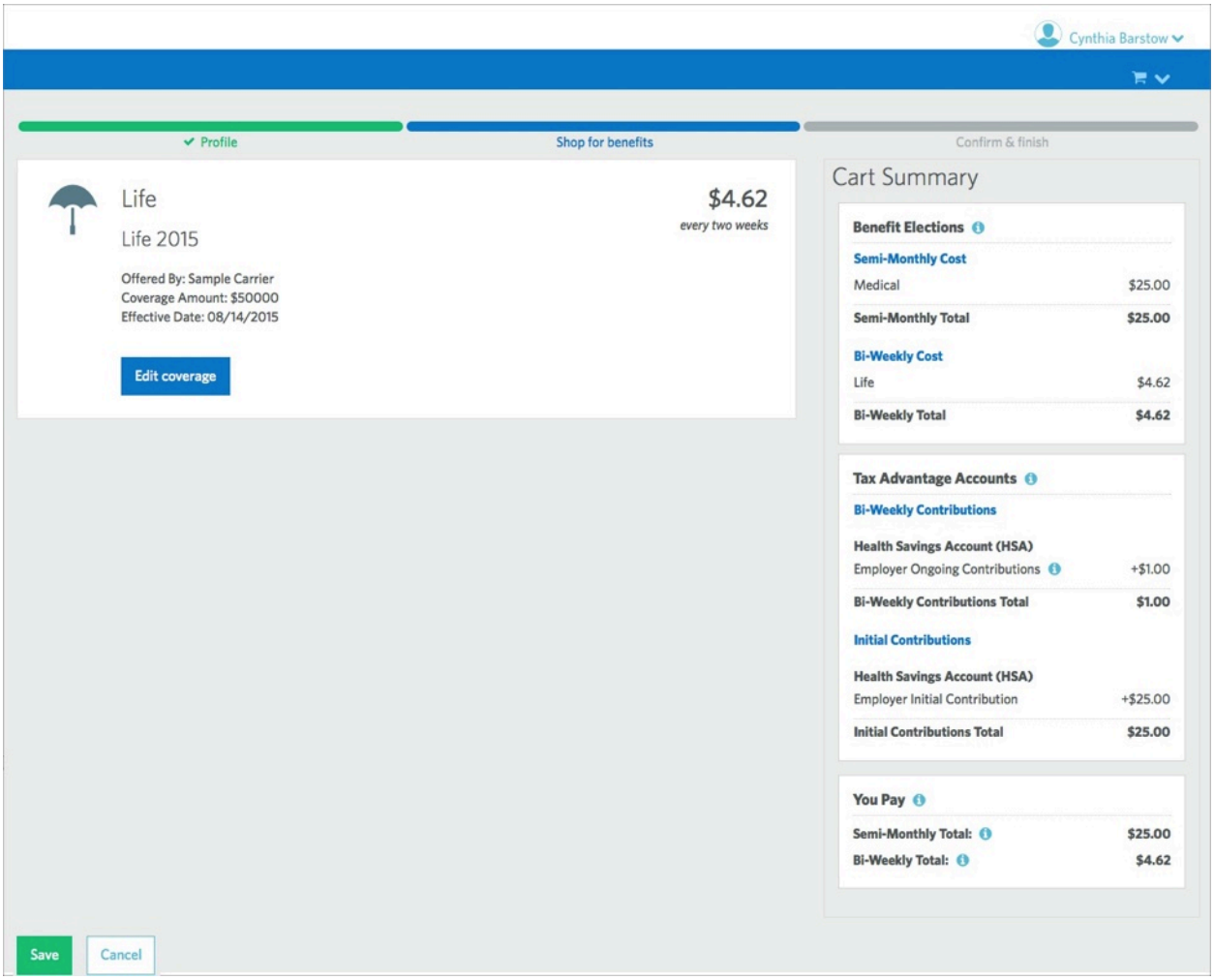
Once you select a plan, the costs will display in the *Shopping Cart*. You can select the cart icon in the top, right corner of the screen at any time to review what you have selected so far:




As you continue to shop, items are added to your cart, and you can continue to review your costs:



As with any online shopping cart, these items are not final until you submit them. On the Benefit Summary page, you can review all of your items and see the total costs in the *Cart Summary* box:

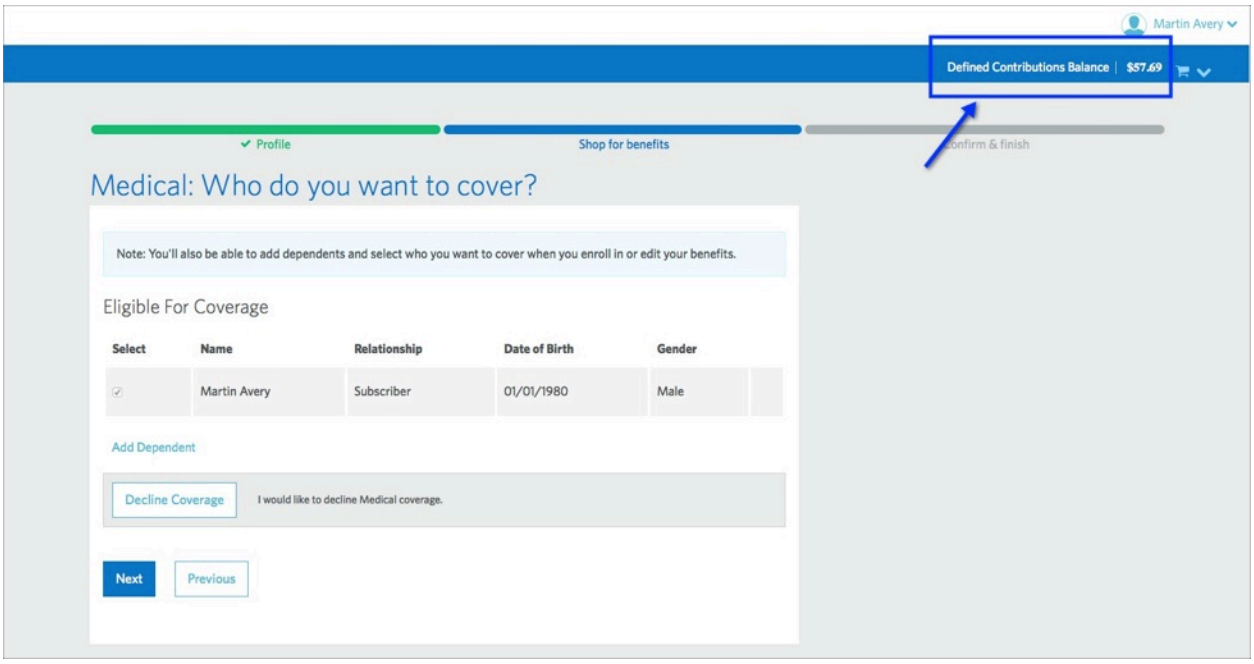



Once you select the *Save* button, your benefits are submitted to your Benefits Administrator for review. Once approved, your benefit election information is sent to the insurance carrier.

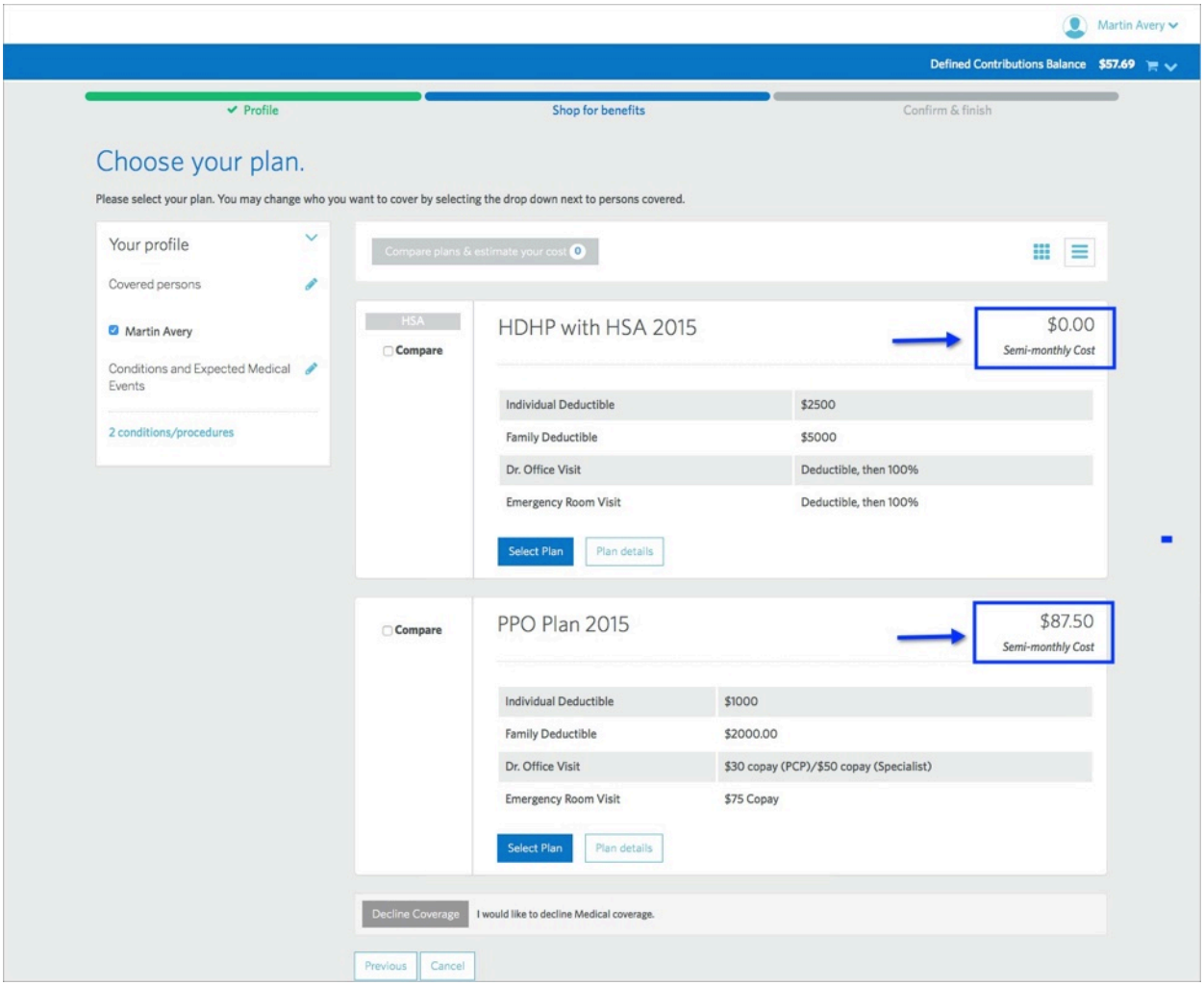
## *Reviewing Defined Contribution Information*

If your employer uses a defined contribution strategy, you will see the amount your employer is contributing toward you benefits in the *Shopping Cart*. Defined contribution works much like a gift cart. Your employer contributes a specified amount toward your benefits, and each time you select a benefit, that amount is reduced from the total amount in your cart.

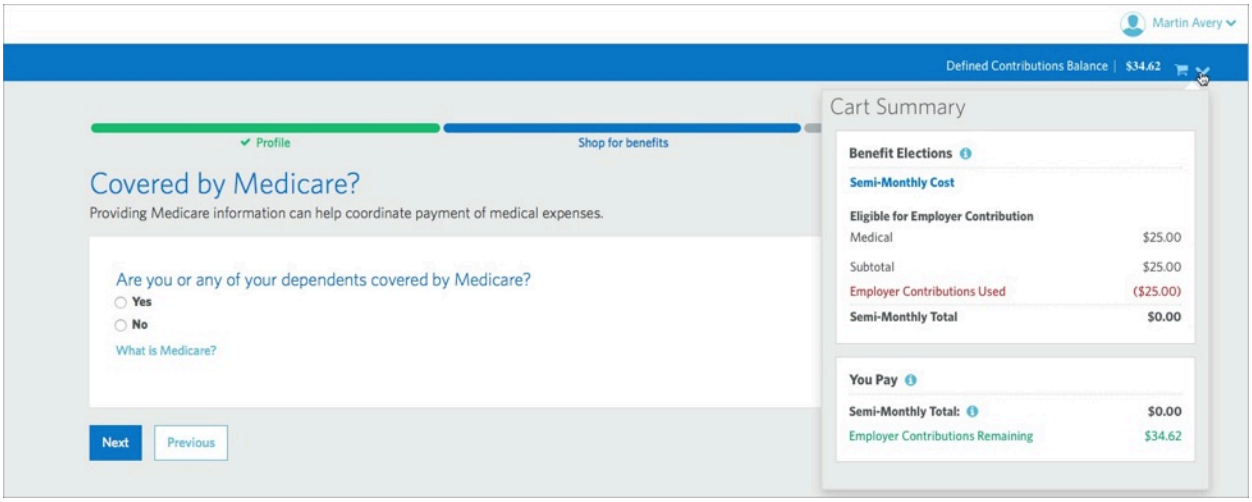
Once you begin the enrollment process, the defined contribution balance displays next to the *Shopping Cart*:



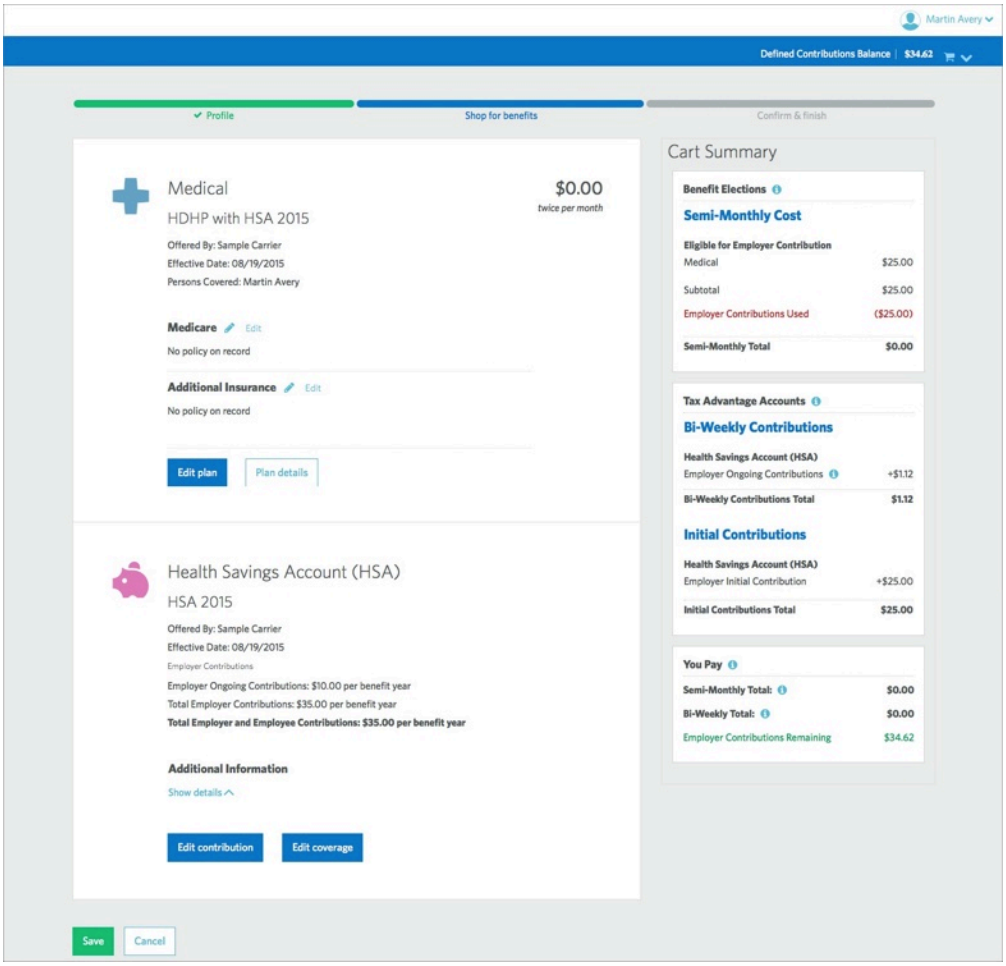
On the Plan Selection page, you will see the cost per benefit, minus the defined contribution amount from your employer:



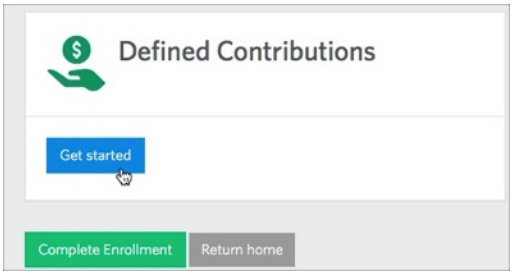
As you continue to shop for benefits, the defined contribution amount will be reduced by the cost of the benefits you have selected:



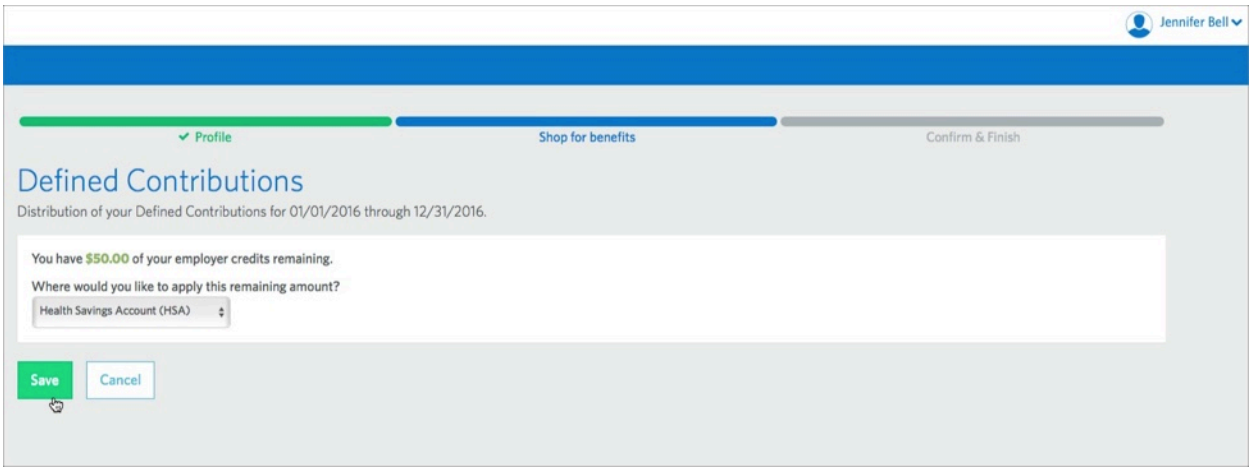

The Benefit Summary page will show the detailed cost for each plan, including (if applicable) any amount remaining:



If your employer allows you to keep remaining amounts, you will be directed to apply them accordingly after you save your benefit elections. First, you will select the *Get Started* button:

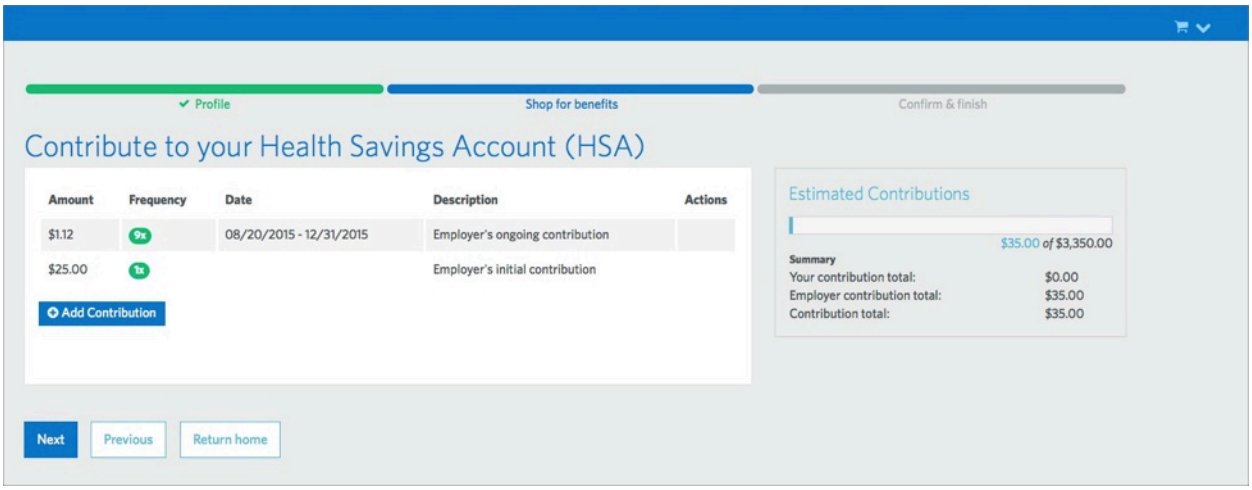



Then, you will apply the remaining amount and select *Save*:



## *Understanding Employer Contributions Toward Financial Accounts*

If your employer contributes an amount towards your financial accounts, you will see the contribution in addition to any amount you may be permitted to contribute. For example, your employer may contribute an initial, ongoing, and/or scheduled amount toward your Health Savings Account (HSA). If so, the amount(s) will display on the HSA Contribution screen:




- An *initial contribution* is applied once toward your HSA when you initially enroll in benefits.
- An *ongoing contribution* is applied per pay period for a specified amount of time.
- A *scheduled contribution* is applied once on a specific day in the future.

You may or may not need to contribute toward your HSA in order for your employer's contribution(s) to be activated. As with your employer contributions, you may be able to contribute an initial or repeating amount.

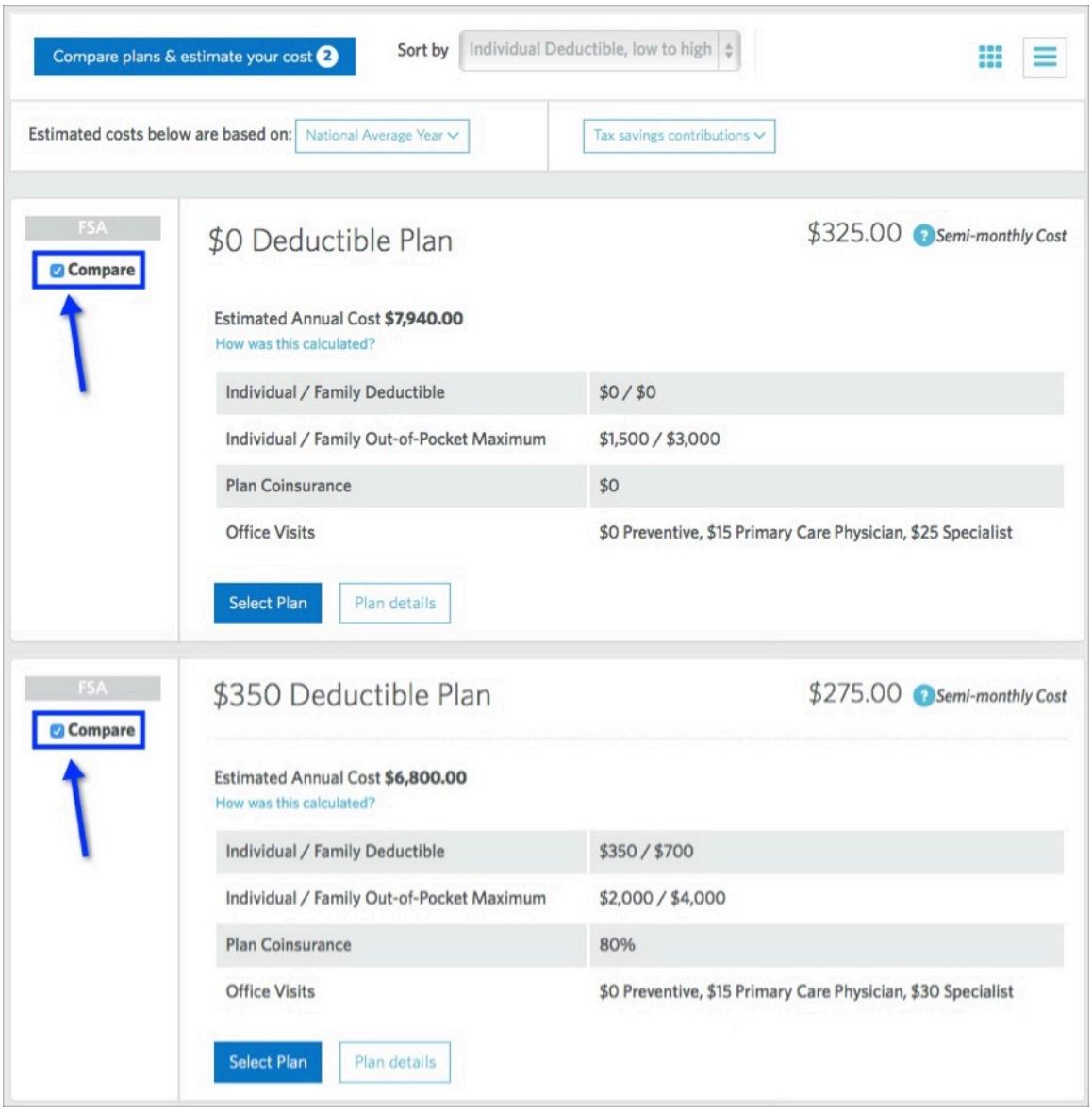
*Note*: HSA and other financial account contributions are dependent on the rules established for your employer. You may see different amounts and different contribution strategies, depending on these rules. The above screen is used for example purposes only.

# Cost Estimator

The *Cost Estimator* helps you estimate potential out-of-pocket plan costs and display plan differences side-by-side. This tool provides a decision aid for benefit plan selection. It allows you to compare medical plans based on plan attributes (such as copay, coinsurance, out-of-pocket max, etc.), healthcare usage, and cost information. The Cost Estimator allows you to calculate the estimated annual cost of your healthcare for each medical plan available to you. Some of the features described in this section may not be available to you. If the Cost Estimator is available for your employer, you access it from the *Plan Selection* page.

### Comparing Medical Benefit Plans

1. Select the plans you want to compare from the *Plan Selection* page.



2. Select the *Compare plans & estimate your cost* button.

3. Review the plan attributes side-by-side.

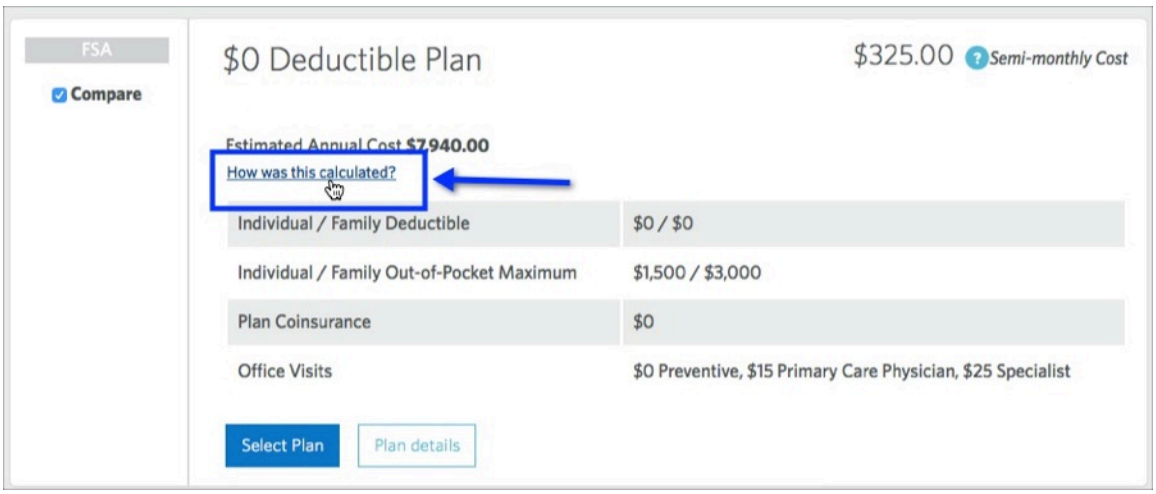
## Choose your plan.

Return to Benefit shopping

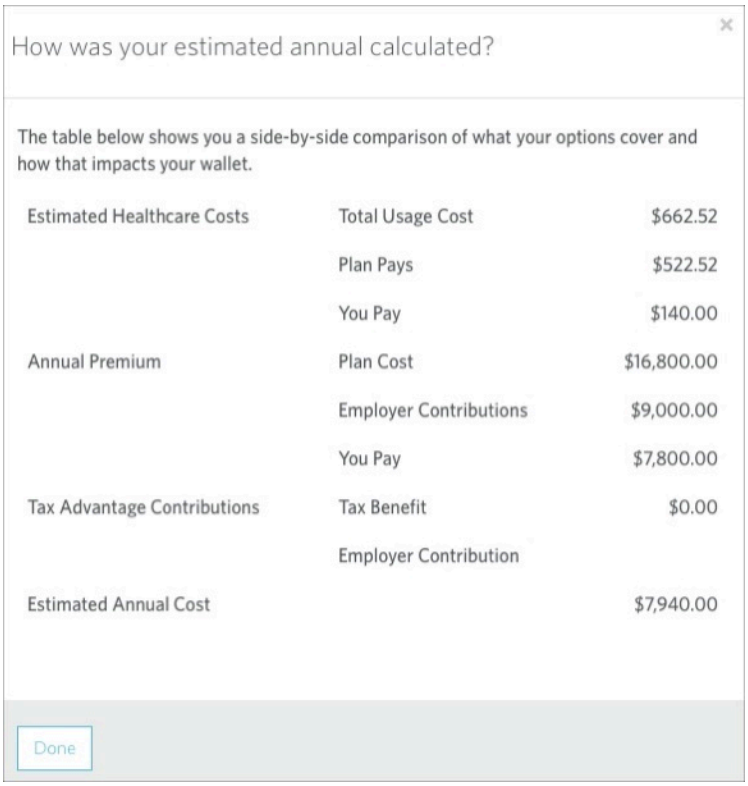
| | $0 Deductible Plan | $350 Deductible Plan |
|---|---|---|
| | $325.00 | $275.00 |
| | *Semi-monthly Cost* | *Semi-monthly Cost* |
| | Estimated Annual Cost **$7,940.00** | Estimated Annual Cost **$6,800.00** |
| | Tax Savings **$0.00** | Tax Savings **$0.00** |
| | Select Plan | Select Plan |
| **In Network** | | |
| Individual / Family Deductible | $0 / $0 | $350 / $700 |
| Individual / Family Out-of-Pocket Maximum | $1,500 / $3,000 | $2,000 / $4,000 |
| Plan Coinsurance | $0 | 80% |
| Office Visits | $0 Preventive, $15 Primary Care Physician, $25 Specialist | $0 Preventive, $15 Primary Care Physician, $30 Specialist |
| Individual Deductible | $0 | $350 |
| Family Deductible | $0 | $700 |
| Individual Out-of-Pocket Maximum | $1,500 | $2,000 |
| Family Out-of-Pocket Maximum | $3,000 | $4,000 |
| Individual Coinsurance | 0% | 20% |
| Inpatient Hospital Stays | $200 | 80% after deductible |
| Outpatient Hospital Visits | $100 | 80% after deductible |
| Emergency Room Visits | $100 | $100, then 80% after deductible |
| Retail Prescription Medications | $5 Generic, $20 Preferred, $50 Non-Preferred | $10 Generic, $30 Preferred, $60 Non-Preferred |
| Mail Order Prescription Medications | $12.50 Generic, $50 Preferred, $125 Non-Preferred | $25 Generic,/$75 Preferred/$150 Non-Preferred |
| Coinsurance ( Office Visits) | 0 | 0% |
| Coinsurance (Inpatient Hospital Stays) | 0 | 20% |
| Coinsurance (Outpatient Hospital Stays) | 0 | 20% |
| Coinsurance (Emergency Room Visits) | 0 | 20% |
| Coinsurance (Retail Prescription Medications) | 0 | 0% |
| Is there a separate deductible for Retail Prescription Medications? | No | No |
| Is there a separate out of pocket maximum for Retail Prescription Medications? | No | No |
| **Out of Network** | | |
| Individual / Family Deductible | $1,500 / $3,000 | $2,000 / $4,000 |
| Individual / Family Out-of-Pocket Maximum | $3,000 / $6,000 | $4,000 / $8,000 |
| Plan Coinsurance | 70% | 60% |
| Office Visits | 70% after deductible | 60% after deductible |
| Individual Deductible | $1,500 | $2,000 |
| Family Deductible | $3,000 | $4,000 |
| Individual Out-of-Pocket Maximum | — | $4,000 |
| Family Out-of-Pocket Maximum | $6,000 | $8,000 |
| Individual Coinsurance | 30% | 40% |
| Inpatient Hospital Stays | 70% after deductible | 60% after deductible |
| Outpatient Hospital Visits | 70% after deductible | 60% after deductible |
| Emergency Room Visits | $100 | $100, then 80% after deductible |
| Retail Prescription Medications | $5 Generic, $20 Preferred, $50 Non-Preferred | $10 Generic, $30 Preferred, $60 Non-Preferred |
| Mail Order Prescription Medications | $12.50 Generic, $50 Preferred, $125 Non-Preferred | $25 Generic, $75 Preferred, $150 Non-Preferred |

4. Select a plan or select the *Return to Benefit shopping* link to review more information about all benefit plans. In this example, we are going to select to return to the list of all plans.

5. Select the *How was this calculated link* to learn more information about a specific plan.




6. Review the details of the costs of the plan and select *Done* when finished.



7. Select the *Estimated costs below are based on* drop-down box to review the *National Average* estimated healthcare costs.

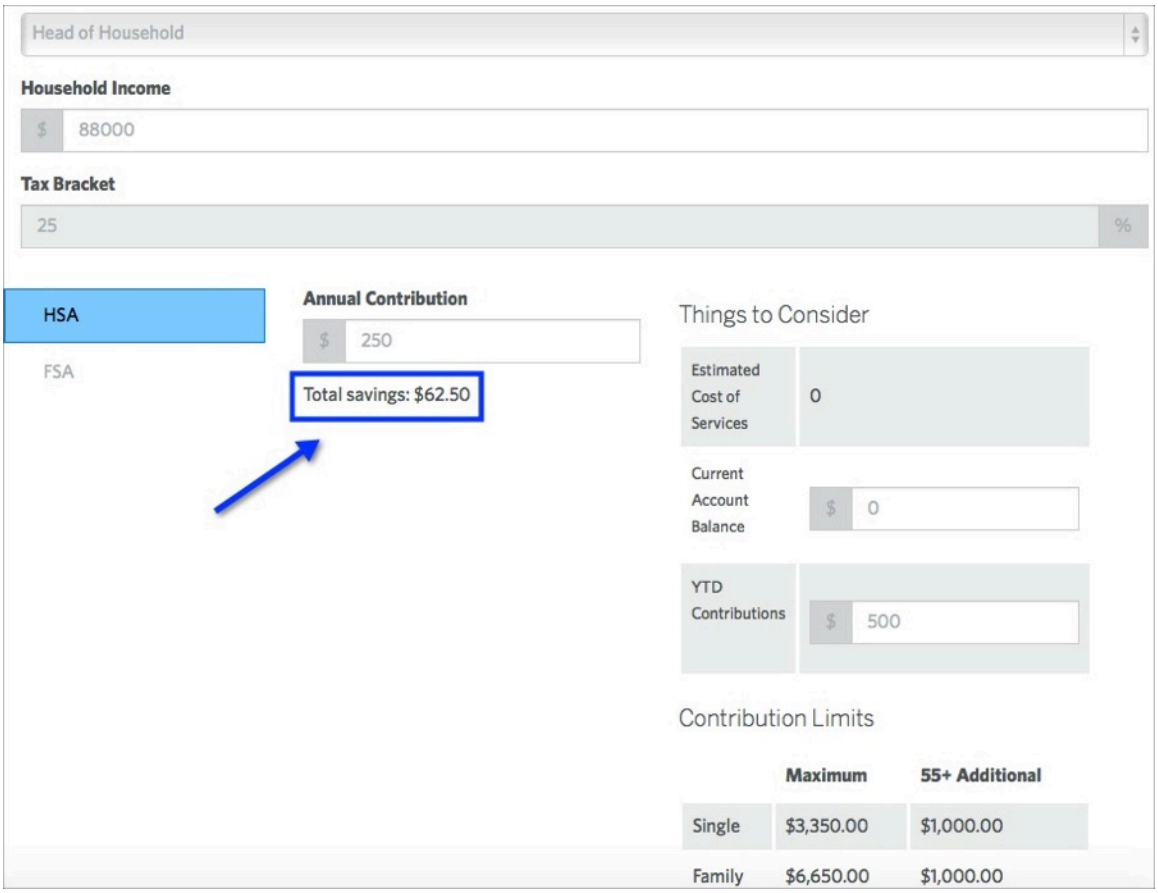
   *Note*: In addition to the *National Average* data, you may also see your company's *Group Average Claims Data* and your personal *Individual Claims Data*, depending on settings established for your company.

8. Select the *Customize Usage* tab to customize your estimated healthcare costs based on your experience.

9. Drag the sliders to show the related costs. Hover over the pie chart to see the percentage of costs associated with each category.

10. *(If available)* Select the *Tax savings contributions* drop-down box to estimate your tax savings for any plan that has a tax-savings account (such as an HSA or FSA) associated with it.

11. Enter applicable income and contribution information. You will see the *Total Savings* update as you enter amounts.




12. Select the *Tax savings contributions* drop-down again to collapse the tax information.

# Guided Shopping

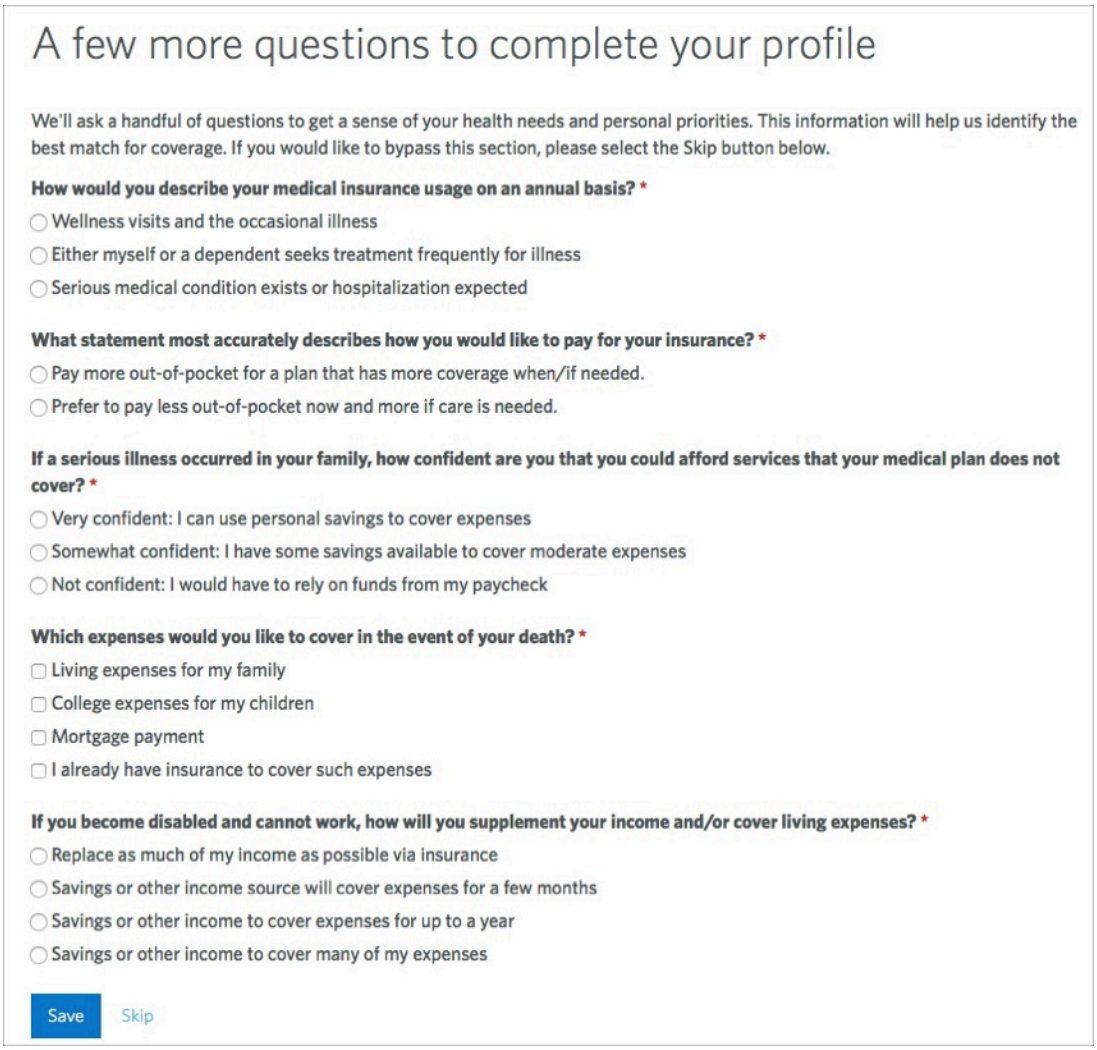
Before you select your benefit plans, you may be able to take advantage of a guided shopping process, which helps you determine the best benefit plan for you based on a few questions. You can answer questions to help you find the best plan for you, or you can skip the section to begin reviewing available benefit plans without answering any guided shopping questions.

*Note*: This option may not be available for your employer.

To take advantage of the guided shopping process, follow these steps:

1. Select the *Get Started* button.

2. Answers the questions and select *Save*. You can skip the questions if you prefer not to answer them and instead shop for all available plans.



A few more questions to complete your profile

We'll ask a handful of questions to get a sense of your health needs and personal priorities. This information will help us identify the best match for coverage. If you would like to bypass this section, please select the Skip button below.

**How would you describe your medical insurance usage on an annual basis? ***

- Wellness visits and the occasional illness
- Either myself or a dependent seeks treatment frequently for illness
- Serious medical condition exists or hospitalization expected

**What statement most accurately describes how you would like to pay for your insurance? ***

- Pay more out-of-pocket for a plan that has more coverage when/if needed.
- Prefer to pay less out-of-pocket now and more if care is needed.

**If a serious illness occurred in your family, how confident are you that you could afford services that your medical plan does not cover? ***

- Very confident: I can use personal savings to cover expenses
- Somewhat confident: I have some savings available to cover moderate expenses
- Not confident: I would have to rely on funds from my paycheck

**Which expenses would you like to cover in the event of your death? ***

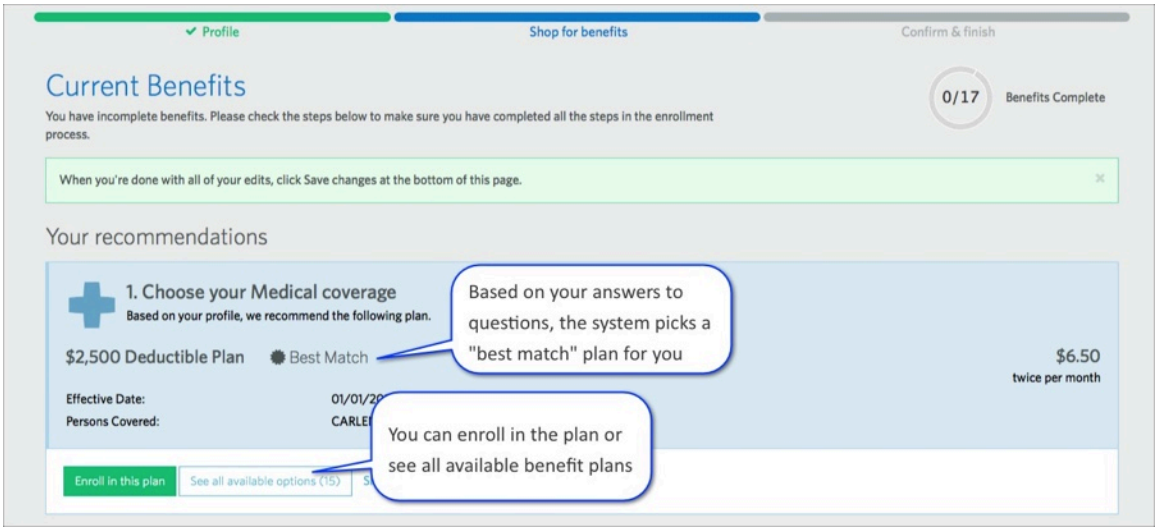
- Living expenses for my family
- College expenses for my children
- Mortgage payment
- I already have insurance to cover such expenses

**If you become disabled and cannot work, how will you supplement your income and/or cover living expenses? ***

- Replace as much of my income as possible via insurance
- Savings or other income source will cover expenses for a few months
- Savings or other income to cover expenses for up to a year
- Savings or other income to cover many of my expenses

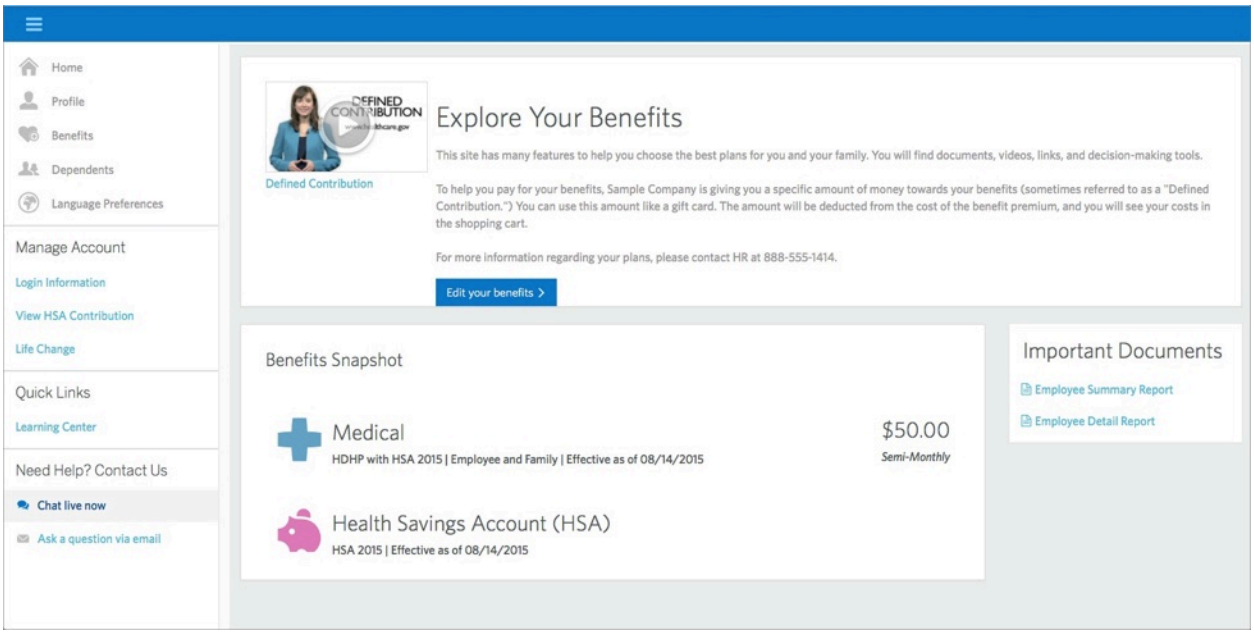
Save Skip

3. Review the recommended benefit plan. You can either enroll in this plan or see all of the available benefit plans.



# Reports

- Printing Your Reports
- Printing the Employee Detail Report
- Printing the Employee Summary Report



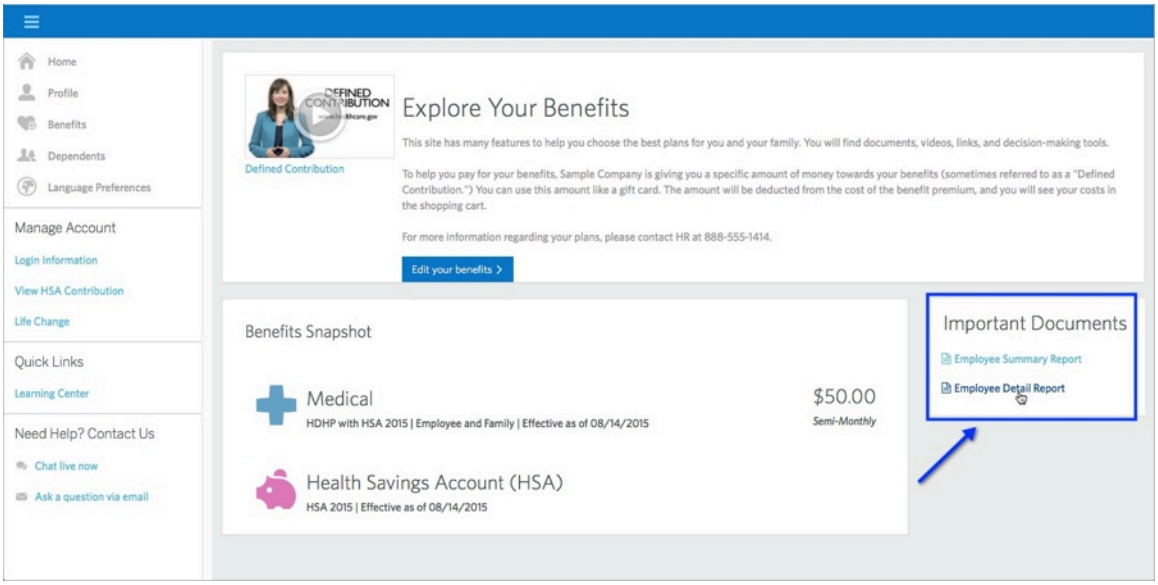
## *Printing Your Reports*

From the Home page you can access your *Benefit Summary Report,* as well as your *Employee Detail Report*. You may print a copy of these reports for your records.

*Note*: Depending on rules established for your employer, you may not have access to some reports. Please contact your Benefits Administrator if you have questions.

### Printing the Employee Detail Report

1. Select the *Employee Detail Report* link from the Home page.



2. Review the *Employee Detail Report.*

**Sample Company** Printed on 08/24/2015

Personal Information

Mark Anderson 900 Main Street, Charleston, SC 29400

| SSN | Date of Birth | Effective date | Gender | Phone |
|---|---|---|---|---|
| 888-77-9999 | 01/01/1980 | 08/14/2015 | Male | 123-456-7890 |

| Earnings amount | Earnings amount effective date | Date of hire |
|---|---|---|
| $75,000.00 per year | 08/14/2015 | 07/14/2015 |

**Status:** Active
**Location:** Charleston
**Look-Back Eligible:** NOT ASSIGNED
**Employment Status:** Full Time

Medical Current

**Sample Carrier**
**Plan name:** HDHP with HSA 2015
**Coverage level:** Employee and Family

| Frequency | You Pay | Employer Costs |
|---|---|---|
| Semi-Monthly | $50.00 | $100.00 |
| Per year | $1,200.00 | $2,400.00 |

| Person(s) covered | Relationship | Date of Birth | Effective date | End date |
|---|---|---|---|---|
| Mark Anderson | Subscriber | 01/01/1980 | 08/14/2015 | |
| Jane Anderson | Spouse | 01/01/1965 | 08/14/2015 | |
| Raymond Anderson | Child | 08/10/2015 | 08/14/2015 | |

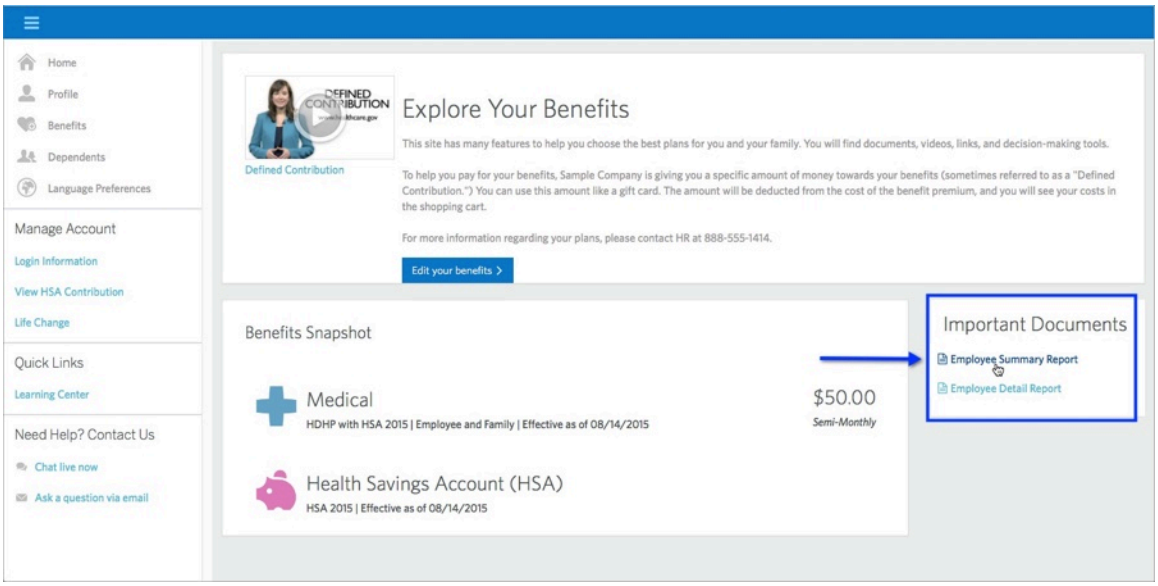
Health Savings Account (HSA) Current

**Sample Carrier**
**Plan name:** HSA 2015

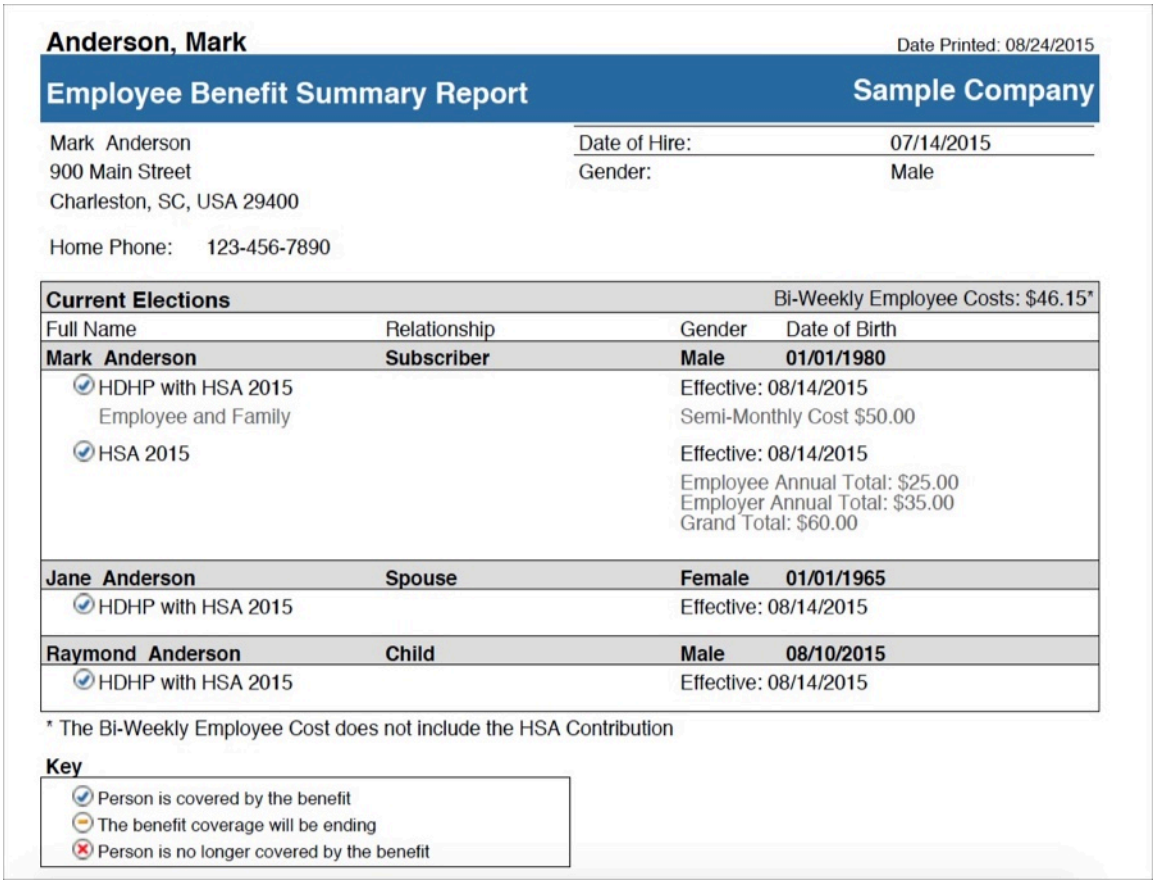
| Start Date | End Date | Frequency | Employee Per Check/Total | Employer Per Check/Total |
|---|---|---|---|---|
| | | One time initial contribution | $25.00 | |
| | | One time initial contribution | | $25.00 |
| 08/14/2015 | 12/31/2015 | Ongoing per pay period contribution | | $1.00 |
| | | | **Employee Annual Total: $25.00** | **Employer Annual Total: $35.00** |

### Printing the Employee Summary Report

1. Select the *Employee Summary Report* from the Home page.




3. Review the *Employee Summary Report*.



**Anderson, Mark** Date Printed: 08/24/2015

**Employee Benefit Summary Report** **Sample Company**

Mark Anderson
900 Main Street
Charleston, SC, USA 29400

Home Phone: 123-456-7890

Date of Hire: 07/14/2015
Gender: Male

| **Current Elections** | | | Bi-Weekly Employee Costs: $46.15* |
|---|---|---|---|
| Full Name | Relationship | Gender | Date of Birth |
| **Mark Anderson** | **Subscriber** | **Male** | **01/01/1980** |
| HDHP with HSA 2015<br>Employee and Family | | Effective: 08/14/2015<br>Semi-Monthly Cost $50.00 | |
| HSA 2015 | | Effective: 08/14/2015<br>Employee Annual Total: $25.00<br>Employer Annual Total: $35.00<br>Grand Total: $60.00 | |
| **Jane Anderson** | **Spouse** | **Female** | **01/01/1965** |
| HDHP with HSA 2015 | | Effective: 08/14/2015 | |
| **Raymond Anderson** | **Child** | **Male** | **08/10/2015** |
| HDHP with HSA 2015 | | Effective: 08/14/2015 | |

* The Bi-Weekly Employee Cost does not include the HSA Contribution

**Key**

- Person is covered by the benefit
- The benefit coverage will be ending
- Person is no longer covered by the benefit

# Frequently Asked Questions

**Q:** How do I change the information entered by my Benefits Administrator?

**A:** Select the corresponding *Edit* button on the Benefit Summary page. Make changes as you proceed through each page.

**Q:** If my information has a check mark beside it, do I need to do anything?

**A:** You can review the required information that you or your Benefits Administrator submitted and add any optional information that is incomplete.

**Q:** My Social Security Number is wrong. How do I change it?

**A:** If your Social Security Number is wrong, inform your Benefits Administrator to have it corrected.

**Q:** How much will my benefits cost me?

**A:** Your benefit costs will display throughout the enrollment process. You can review your *Shopping Cart* to see your costs, and you can review detailed information on the Benefit Summary page before you save your benefits. If the cost of your benefits is not displayed in the enrollment process, contact your Benefits Administrator.

**Q:** How do I change information I entered during online enrollment?

**A:** Select *Edit* on the Benefit Summary page for the item you want to change. You are guided through the enrollment process until you have finished making your selections, and then you are returned to the *Summary* page.

**Q:** When will my benefits become effective?

**A:** An effective date for each of your benefits displays on the Benefit Summary page. If you have questions about when your benefits begin, please contact your Benefits Administrator.

**Q:** I entered information incorrectly for one of my dependents. How do I correct their information?

**A:** From the Home page, select the *Dependents* link, and then select *Edit* under the *Actions* button for the dependent. Make necessary changes and select *Save*. Select the *Next* to return to the appropriate step in the workflow.