CONNECT
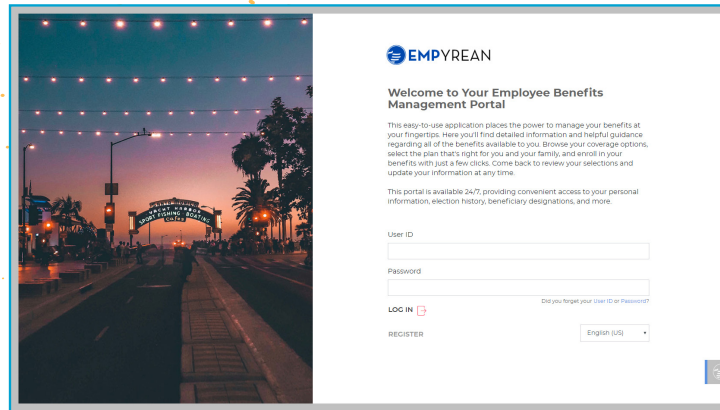**SELECT**
PROTECT

Step by Step
Enrollment Guide

This guide explains our online benefits enrollment tool. Use it to reference key steps that maximize and lock in your benefits.

Start by Registering Your User Account -
Direct Access

1. Visit your enrollment site to create your user ID and password.

2. Click on *REGISTER.*

3. Enter your
   • First, Last Name (as filed with employer),
   • Date of Birth
   • Social Security Number/Employee ID

—— CLICK NEXT WHEN FINISHED ——

4. Add a new User ID
   (work email address, for example).

5. Create a new password with at least:
   • eight characters
   • one letter
   • one number
   • one symbol (i.e., * & + # $).

6. Set a security question and answer (at least six characters), in case you forget your password.

—— CLICK NEXT WHEN FINISHED ——

7. Read the terms of service agreement. To continue enrolling, click I AGREE at the bottom of the page.

NOTE

You only register once. Return and log in with your user ID and password. Our system recognizes you.

HAVE THE FOLLOWING INFORMATION HANDY

Provide eligible dependents' and beneficiaries':
   • Full names
   • Dates of birth
   • Social security numbers

...and the Documents required to upload for Dependent Verification.

NOTE

Your Plan may require you to complete an Evidence of Insurability (EOI) during the enrollment process

Your registration is complete.

Please go to 'Get Ready to Enroll for Your Benefits' on page 4.

Get Ready to Enroll for Your Benefits.

LAUNCH YOUR ENROLLMENT

When you log in you'll see a pending event screen. (figure 1)

Click on Continue,

Begin on *My Information* step of the enrollment flow.

Follow the prompts in each step.

An indicator shows your progress per step.

MY INFORMATION STEP — Personal information (figure 2)
1.1   Review your information (automatically populated).
1.2   Click the *EDIT* button to make changes.

—— Click *I'M DONE REVIEWING MY INFORMATION* when finished ——

USER TIPS
Your progress is saved when you click to continue to the next
screen in the flow. You can log in later to finish your enrollment.

Click *PREVIOUS* to review elections or make changes.

Make sure to finish your enrollment.
Elections are **NOT** recorded in the system **UNTIL** you save and
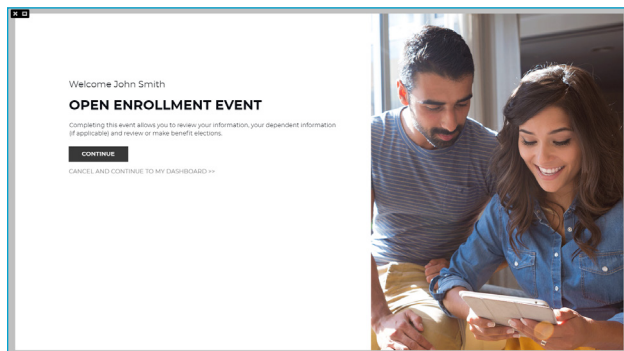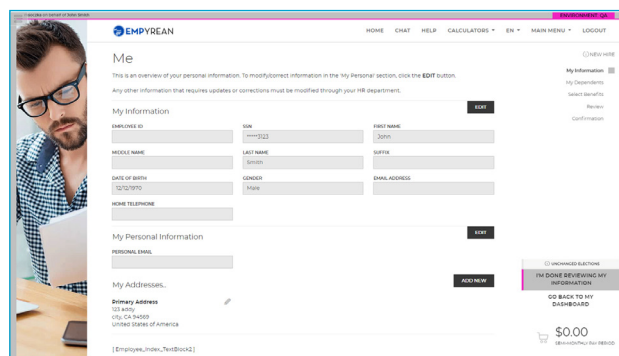accept them and get confirmation. (figure 10)

figure 1

figure 2

Continue Your Enrollment

MY DEPENDENTS STEP — My family (figure 3)

2.1 To add Spouse and/or Child(ren), Click **ADD NEW**.

2.2 Click the *pencil icon* to make changes.

—— CLICK *I'M DONE WITH DEPENDENTS* WHEN FINISHED ——

NOTE

If proof of a dependent's relationship to you is required, *PENDING* appears in the *Verification Status* column.

SELECT BENEFITS STEP — Select your benefits plans (figure 4)

3.1 Choose to get help with selecting your medical plans

NOTE

If you do not want help with selecting your medical plans, you can click to skip to the Benefit Selection page and click Change on the Medical benefit tile to see options.

3.2 Choose your personalized medical plan by answering a 5 minute survey about your finances, health and personality. Your answers will allow us to provide you with the best medical plan for you. (figure 4b) (Employee Only, Employee+Spouse, etc.)

3.3 Click the checkbox next to the plan you want.

—— CLICK *I'M DONE WITH MY SELECTION* WHEN FINISHED ——

NOTE

Plans provided by your employer at no cost to you, will not have a CHANGE button, ...enrollment is automatic.

SELECT BENEFITS STEP — COVERED DEPENDENTS

3.4 Click the *checkbox* to select eligible dependents to cover. (figure 5)

—— CLICK *I'M READY TO PROCEED* WHEN FINISHED ——

NOTE

A previously eligible dependent that appears in *Step 2* may not appear here, (for example, if they aged out). Otherwise, to add a dependent click on Previous and revisit *Step 2* in this guide.

figure 3

figure 4

figure 4b

figure 5

SELECT BENEFITS STEP — Review your selected plan (figure 6)

3.5　The plan you selected appears showing the cost per pay period for your coverage level (per dependents covered).

3.6　Review your selection. If it impacts other benefits, an alert (in the shaded box) will explain. (figure 6)

3.7　Click the arrow on the corner to see cost details.

—— CLICK *SAVE MY ELECTION* WHEN FINISHED ——

SELECT BENEFITS STEP — Continue selecting benefits (fig 6a)

3.8　Click *CHANGE* on another benefit tile to select or update a plan.

3.9　Repeat until all available benefits are selected or waived.

—— CLICK *I'M DONE WITH MY SELECTION* WHEN FINISHED ——

NOTE

Elections screens vary per benefit (*i.e., health vs. life vs. HSA or FSA*).
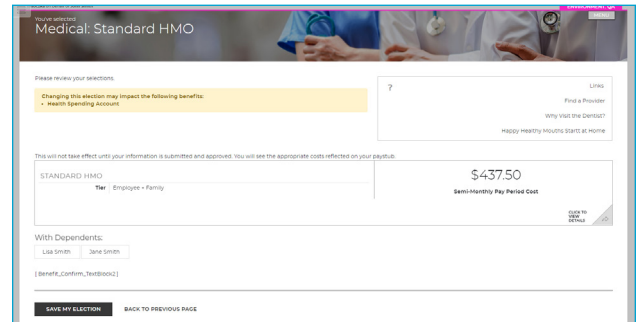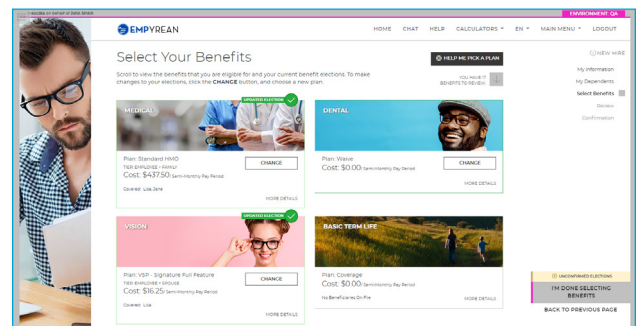

figure 6

figure 6a

EVENT REVIEW STEP — Review Beneficiary Allocation (figure 7)

4.1 Review, update or change designated beneficiaries.

4.2 Click ADD NEW BENEFICIARY to add one.

    a. Click on the *pencil icon* to edit data.

    b. To delete a beneficiary, click on the *X icon*.

    c. Click on *CHANGE ALLOCATION* to change allocations.

—— CLICK *I'M DONE WITH BENEFICIARIES* WHEN FINISHED ——

NOTE

- • A red warning sign / flag and message appears if:
- • A (required) beneficiary is not designated;
- • You didn't allocate a portion to each beneficiary;
- • Less than 100% is allocated to primary beneficiary/ies.
- • Follow message prompts.

figure 7

EVENT REVIEW STEP — Evidence of Insurability (EOI) and Dependent Verification (figure 8)

5.1 If applicable, complete/provide EOI,
and / or verify eligibility for any dependent added for coverage by uploading required document

5.2 A check mark means additional verification is not required at this time.

—— CLICK *I'M READY TO FINALIZE MY ELECTIONS* WHEN FINISHED ——

NOTE

A warning sign and message box will indicate pending actions. Follow message prompts to fulfill them.

If you continue enrolling without completing the pending actions, certain coverage may not fully apply until they are met.
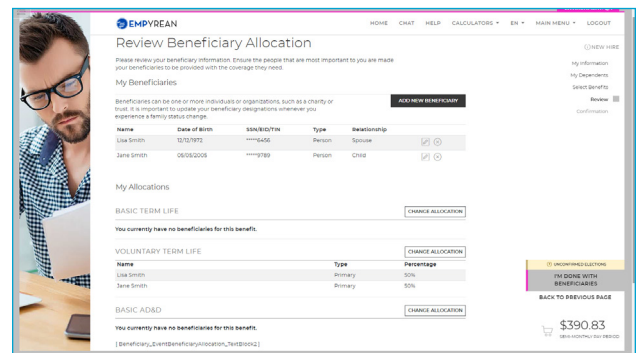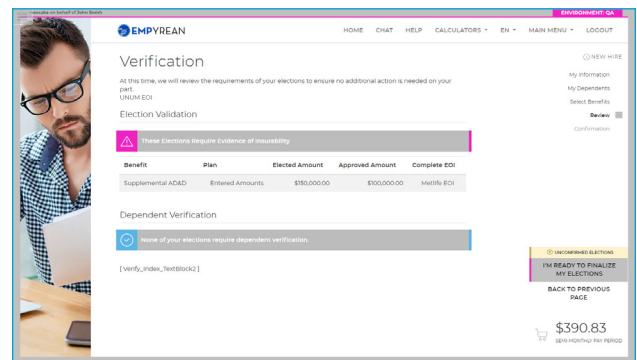

figure 8

EVENT REVIEW STEP — Final Review (figure 9)

6.1 Carefully review cost summary, benefit elections, and dependent data for accuracy.

• A part of additional life insurance is pending EOI, and/or

• Proof (as required) of a dependent's relationship to you has not been provided.

6.2 Click the *pencil icon* to make changes.

—— CLICK **SUBMIT MY ELECTIONS** WHEN FINISHED ——

One last pop-up message appears…

6.3 To continue reviewing or updating click on *DENY*
or
To confirm your enrollment click *ACCEPT*.

NOTE
When you click *ACCEPT*, updates are recorded into the system and ready to go into effect when annual enrollment closes.

If you do not click *ACCEPT*, pending updates will not take effect

CONFIRMATION STEP — Confirmation (figure 10)

7.1 Review the final confirmation summary and use the confirmation number for future reference.

NOTE
Total costs will not match approved costs in the first four columns if:
• A part of additional life insurance is pending EOI, and/or
• Proof (as required) of a dependent's relationship to you has not been provided.

7.2 To print for your records, click *PRINT*,
or
To print later, login and click *Benefits History*.

—— LOG OUT WHEN FINISHED ——

Return to manage your benefits whenever you need.
This includes creating a qualified life event to add/drop dependents or making benefit changes. You can do this by clicking.
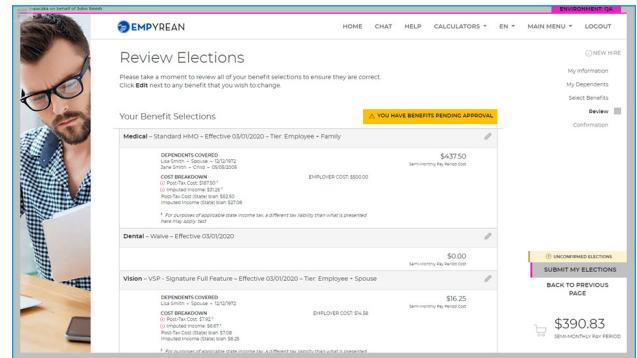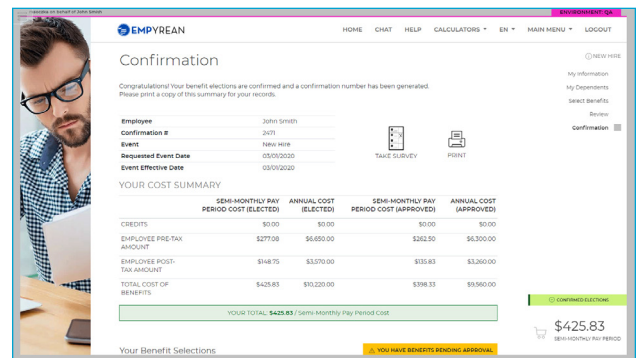
—— CLICK **CHANGE YOUR CURRENT BENEFITS**
WHEN FINISHED ——

figure 9

figure 10

Congrats! You're enrolled.