ENROLLMENT INSTRUCTIONS

THEbenefits**HUB**

INTRODUCTION

THE_benefits_**HUB** gives you access to your benefits 24 hours a day, 7 days a week from anywhere you have Internet connection.

This guide is meant to walk you through the simple enrollment process, taking you page-by-page through your enrollment screens and providing information on how to efficiently complete your enrollment walk-through.

LOGGING IN

When you log in for the first time, you will be asked to change your password and/or electronically sign two acknowledgement pages. Outlined below is how to complete these actions, and what they mean.

If your company utilizes LDAP, your first-time login process will differ from what is outlined below. Please follow the instructions on your company's log in page.

Change Password:

When logging in for the first time, you will be brought to a page prompting you to update your password following your company's password policy. Once your new password has been set, click [Save And Continue].

System Acknowledgements:

The System Acknowledgements page is displayed when you log in to the system as an employee. Read this section carefully as it contains disclaimer information and requires an electronic signature.

To continue in the online enrollment process, read through each section, checking each applicable box to signify acceptance of the acknowledgment.

When you have checked all applicable boxes, click [I Acknowledge] at the bottom of the page to proceed. Note that by clicking this button, you are agreeing to the terms.

This will take you to the Company Acknowledgements page.

Company Acknowledgements

The Company Acknowledgements page is specific to your company. Read through each section, checking each applicable box to signify acceptance of the acknowledgment.

Click [I Acknowledge] to continue.

Please note, there may be documents presented containing additional information for both your System and Company Acknowledgements pages. If you have already given your electronic signature you will not be asked to sign again, but you can view your previous acknowledgments in the File Cabinet.

The **Employee Information Entry** process requires you to enter demographic information. You will need to review any pre-filled information for accuracy. Complete new or missing information and click on the Save And Continue button when you are ready to proceed to the next step.

*Please Note: All fields in **BOLD** are required.*

Personal Information: In addition to any other information, enter an email address if you have one. If you need to use the Forgot Password link on the Login page, the system will deliver your new login credentials to this email address.

Dependent Information: To add a dependent, click on the + icon. To edit an existing dependent, click on the icon or the name of the dependent listed. Click on the Save button after successfully adding information for each dependent. Click Save And Continue at the bottom of the page after all dependents have been added. *Please make sure to indicate if your child is a full-time student and/or claimed on your tax return as this could affect eligibility on some benefit plans.*

To revisit any of the sections mentioned select the Back button to return to the previous page.

BENEFITS ENROLLMENT

When you have completely entered all of your personal and dependent information, you will begin your online enrollment for any of the benefits in which you are eligible. Each benefit will appear on individual pages for your review. Choose your election and then click the [Sign And Continue] button to proceed to the next benefit.

- **View Important Plan Information:** Your benefits administrator will spotlight the importance of specific features in a plan or add any disclaimers that may be necessary in the "Plan Information" section. This section can be found at the top of the page.
- **Product Summary Video**: Videos are placed throughout the benefit election process. You can access product videos that explain the purpose, function, and importance by clicking on the (play button) icon when available.
- **View Benefit Descriptions:** To view, click on the **View Plan Outline of Benefit** link underneath the plan name. Doing so displays a plan summary and any available links or documentation related to this plan.
- **View Plan Cost:** Click on the checkbox next to each eligible family member or choose the coverage level you would like. The cost will automatically appear in the box to the right of the members' names. Additionally, the "Election Summary" box will be updated as coverage adjustments are made.
- **View Total Plan Cost:** While selecting plans, the cost will automatically adjust in the "Election Summary" box in response to your selections.
- **Forms:** *One or more of your Benefit Plans may require a paper form to be submitted with the Insurance Carrier.* If this is the case, **THE***benefits***HUB** will prompt you to print the necessary forms during your online enrollment session.

EVIDENCE OF INSURABILITY

This page is present if you have elected coverage pending carrier approval. For coverage to be submitted for carrier approval, please complete and submit any applicable Evidence of Insurability forms present.

Clicking the [Save And Continue] button will take you to your next step.

BENEFICIARY INFORMATION

You will be taken to the Beneficiary Information page if you have elected benefits that require beneficiary designations.

Once you have selected your beneficiaries, you will be taken to the Consolidated Enrollment Form.

Manage Beneficiaries –

You can select a dependent or a add a new beneficiary. Push the Add button to confirm that the information is correct. Bolded fields are required. Click Sign And Continue.

Beneficiary Designation –

Choose what percentage of your benefits go to each beneficiary. You may not exceed a total of 100% for your primary or contingent beneficiary designation for each product.

CONSOLIDATED ENROLLMENT FORM

If your Consolidated Enrollment Form says "Almost Done!"

! ALMOST DONE!
You have completed new hire enrollment for the current plan year. Please click the continue button below to complete your open enrollment.

you have completed your New Hire enrollment but still need to complete your company's Open Enrollment. Click [Continue] to begin your Open Enrollment.

If your Consolidated Enrollment Form says "Congratulations!"

✓ CONGRATULATIONS!
You have successfully completed your online enrollment!

this signals the end of your enrollment and the page will display information summarizing your enrollment. You may make changes to anything that is incorrect by clicking on the **Benefit Plan** name to restart your enrollment.

When you have completed your benefit selections, click the [Main Menu] button and you will be redirected to the Employee Menu screen.

EMPLOYEE MENU

After you have completed your enrollment in the system, you will see the following Employee Menu icons:

Personal Information: You can access and edit your information by selecting the menu items under **Personal Information**. This section will also allow you to change your **Password**.

Dependent Information: You can access and edit information for Dependents in this section. *Make sure the HR Department knows of any changes made as this may change eligibility status or give an opportunity to change enrollment in certain benefits!*

Benefit Plan Information: You can access and view benefits in this section. You will not be able to change benefit elections unless it is during your annual enrollment period. See a quick overview of all your elected information on the **Consolidated Enrollment Form**. In addition to accessing the Evidence of Insurability, Beneficiary Information, and Consolidated Enrollment Form pages, you can also access the File Cabinet, which will contain enrollment snapshots of pages like the Acknowledgments and Consolidated Enrollment Form
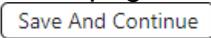
Company Communication: You can access and view certain employee documents in this section. It allows you to download forms, view news & bulletins from your company, consult your employee handbook, and view your company directory.

NAVIGATION & INFORMATION ENTRY TIPS

Below are tips to help you familiarize yourself with the **THE***benefits***HUB:**

- **HELP?** If you need assistance during the enrollment process, select **HELP** located at the upper right corner of the screen.

- **BACK & FORTH:** Please do not use your web browser's "back" or "forward" arrows while in the system. Use the navigation buttons in the **THE***benefits***HUB** instead.

  Sign And Continue | Save And Continue | Save

- **REQUIRED INFORMATION:** As noted on each page, the field names in **BOLD** are required to contain information before continuing to the next page. The more information you supply the system, the better the system will work for you. But you may skip non-bolded items if they do not apply.

- **MOVING ON:** When each election page is complete, go to the bottom of the page and select either the Sign And Continue button or the Save And Continue button.

- **UNABLE TO FINISH?** If for any reason you are unable to complete the enrollment process you may log out and log in at a later time. When you log in again, you will walk-through the same process. The information previously entered will be stored.

- **WHAT IS THAT SYMBOL?** = **Edit**

- **LINKS:** Any **words, names or phrases** that are written in your company's primary color are links to a designated section. They will become underlined once clicked.

Thank you for using
THE_benefits_**HUB**!

If you have any questions or concerns about your enrollment process, please feel free to contact your account representative.

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