# I. Open Enrollment – Getting Started
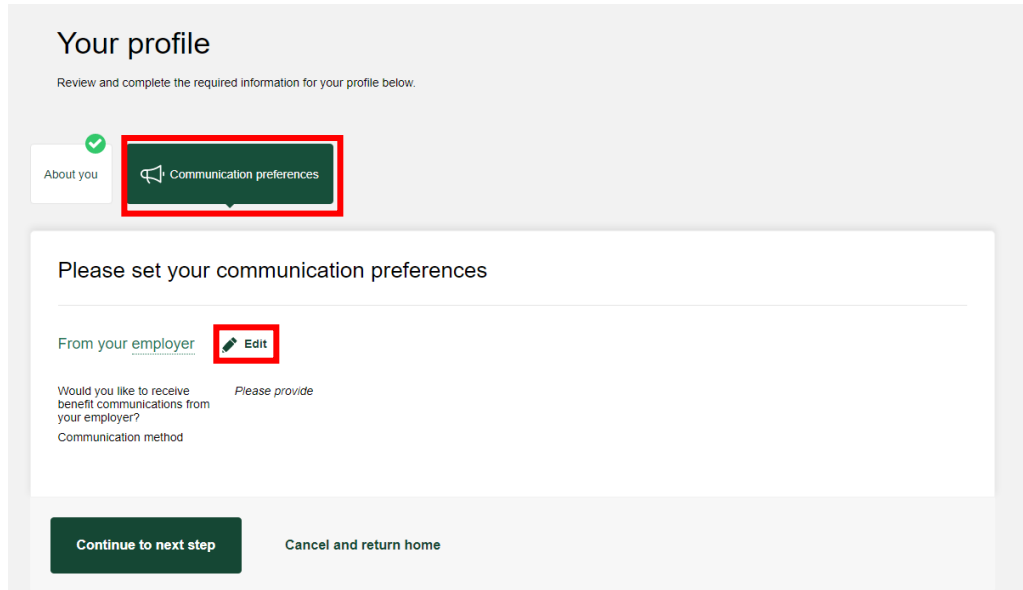
1. Login to Benefitfocus using your **Bear ID** and **Password**. Click the **Get Started** button on the Welcome Banner after logging in.

    a. *Note - The **Important Messages Banner** shows the number of days remaining to make elections with a Get Started button. Click **View Messages** to view the actionable item(s) and you may click the corresponding action link beside the message to continue working on the task at hand.*
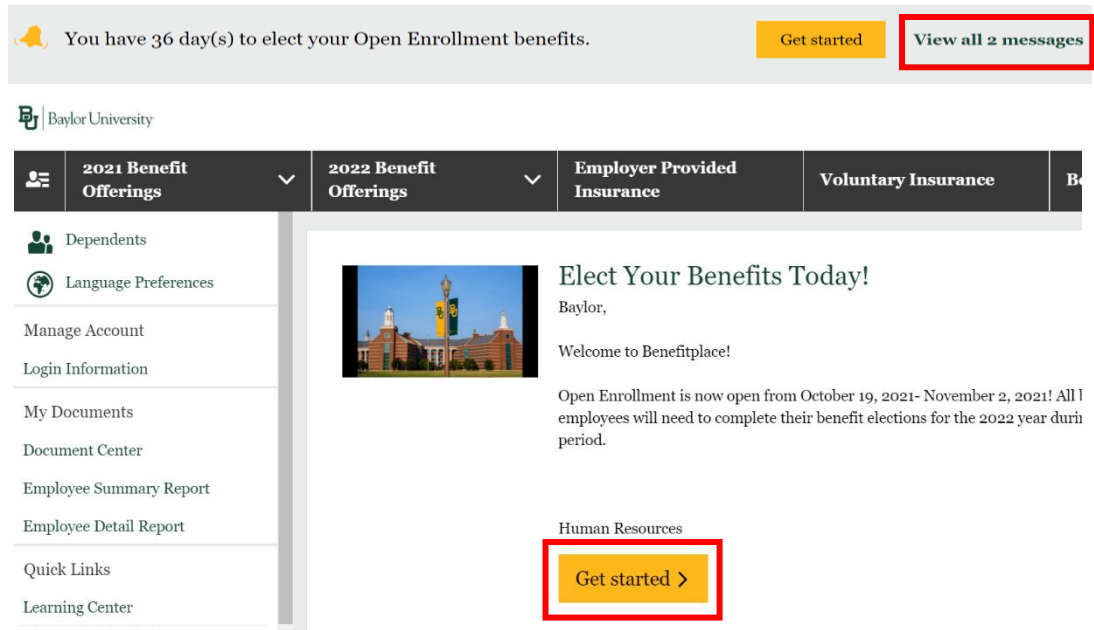


2. You will be directed to the Your Profile page. Please confirm that your personal information is correct.  If any of your information, such as address or Last Name appear incorrect, *do not make changes in Benefitfocus*. You must login to Ignite to make changes to your personal information.
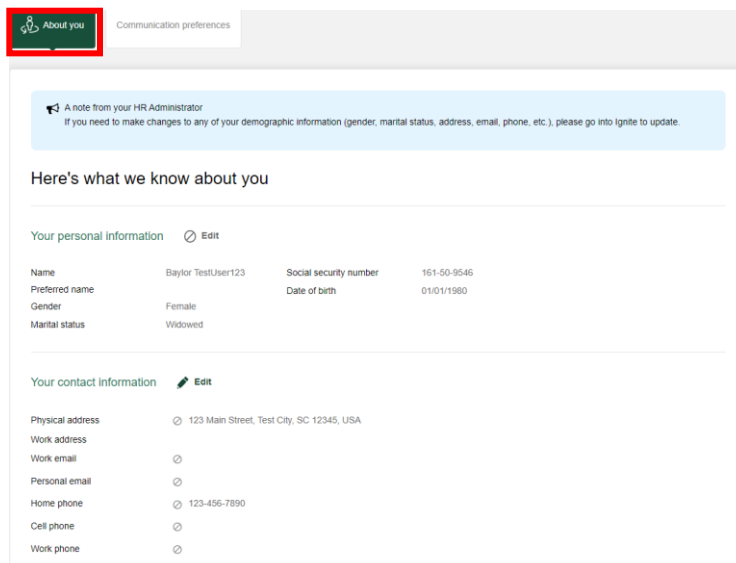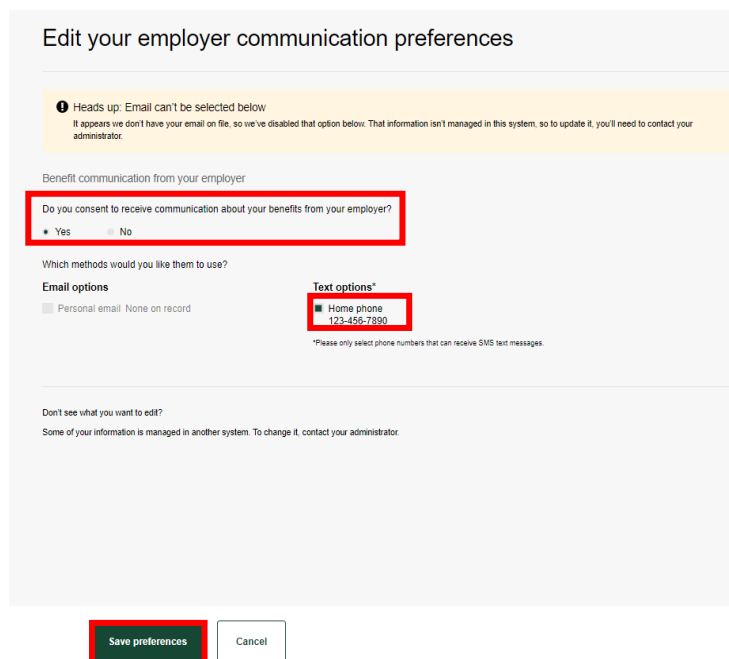
3. Next, verify your communication preferences by selecting **communication preferences** and clicking **Edit**.



4. You will need to **consent** and choose your **preferred method of communication**. This communication will only be used to notify you of necessary action regarding your benefits. When you've confirmed all information is correct, be sure to press **Save Preferences**.

5. At the bottom of the screen Click **Continue to Next Step**.



6. Next, Benefitfocus will prompt you to enter or update your dependents' information.

   a. If you do not have any dependent information to enter, click **Next**. Click **Edit** in the Actions menu if you need to update an existing dependent. Or click the **Add Dependent** button if you need to add dependents to include in your benefit elections.



   i. Enter the required information notated with a red asterisk, making sure to provide the social security number of each of your dependents over the age of 6 months. Once you've entered all dependent demographic information, click **Save**, followed by **Next** to begin enrollment.

7. For any benefits which are neither enrolled nor declined, you will need to make benefit elections. You will make elections in the order presented. The eligibility of some plans is determined by your selections for other benefits. For instance, you can only enroll in an HSA if you enroll in a High Deductible Health Plan (HDHP). To begin making your elections, click the **Begin enrollment** button, or **Decline coverage**.

## II.  Medical

1. After selecting Begin Enrollment, you will be directed to the Choose your Medical Plan page. At the top, you will see a list of your dependents, and can select which individuals to cover on each plan by **selecting or deselecting their name**. You can also add dependents by clicking **Add Dependent**.

2. Click on **Plan Details** to see more details about each medical coverage option. If you need more information on the plan that best fits your lifestyle/family, each medical plan document is provided in **Plan Documents**.

3. You can also use the plan comparison tool to compare plans and estimate your family's costs under each plan. Click the **drop-down arrow** to see more details.



4. The estimate is based on the national average, but you can customize based upon your family's healthcare usage by selecting **Customize Usage** and adjusting the **sliders** to the right accordingly.

5. To compare, check the **Compare boxes** on the left side of the screen for each plan you'd like to see side-by-side. Then select the **Compare plans & estimate your cost** tool.



6. This will allow you to compare the cost of each plan side-by-side. When you're ready, click **Select Plan** for the plan that best suits your needs. You will then be prompted to complete either HSA or FSA contributions depending on the medical plan selected.

7. For example, if you choose HDHP, you will be prompted to select your HSA contribution, select Yes, I would like an HSA and Continue.

## 1. Would you like an HSA?

- ● Yes, I would like an HSA.
- ○ No, I do not want an HSA.

[ **Continue** ]  [ Previous ]  Cancel & return home

8. You will then be prompted to choose how you'd like to contribute to your HSA. You can choose to Maximize your contribution, select a custom amount, or receive the employer contribution.

## 1. How would you like to contribute to your HSA?

- ○ Maximize contribution
  You will have 25 contributions of $117.31 and one last contribution of $117.25 to total $3,050.00 for the year.

- ○ Custom amount
  Contribute a custom amount to be deducted from one or multiple paychecks.

- ○ Employer only
  I don't want to contribute right now (you will still receive your employer's contribution).

[ Continue ]  [ Previous ]  Cancel & return home

9. If you choose to contribute a custom amount, you will be prompted to select a One Time Contribution (will take a set amount from one specific paycheck) or a Custom Paycheck Range, (enter the amount you want to be withdrawn from each paycheck and specify the start and end date). Once you have made you elections, click continue.

2. Select a way to contribute to your HSA

- ○ One time Contribution
  Schedule an amount to be deducted from one specific paycheck ⓘ
- ● Custom paycheck range
  Schedule an amount to be deducted from a custom range of paychecks ⓘ

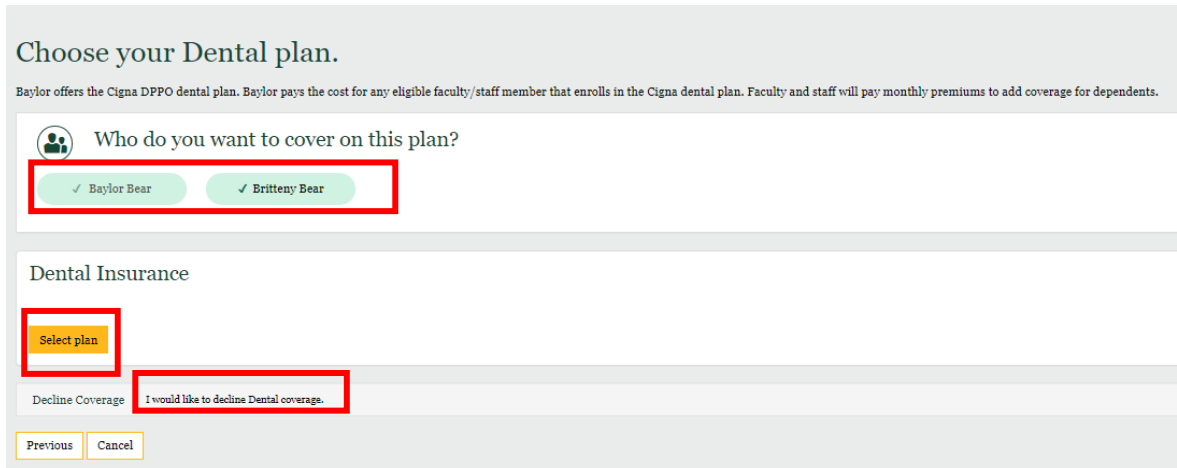| Amount | | Start date | | | End date | |
|--------|------|------------|---|---|----------|---|
| 100.00 | from | 01/14/2022 | ⌄ | to | 02/25/2022 | ⌄ |

[ Continue ]  Previous  Cancel & return home

10. You will be directed to a Review page of your HSA contributions. If everything looks correct, select **Save & Continue**. You will be given a summary of the Medical Coverage benefit which you can review and make changes. Once you are ready to continue, click **Save** and continue enrolling.
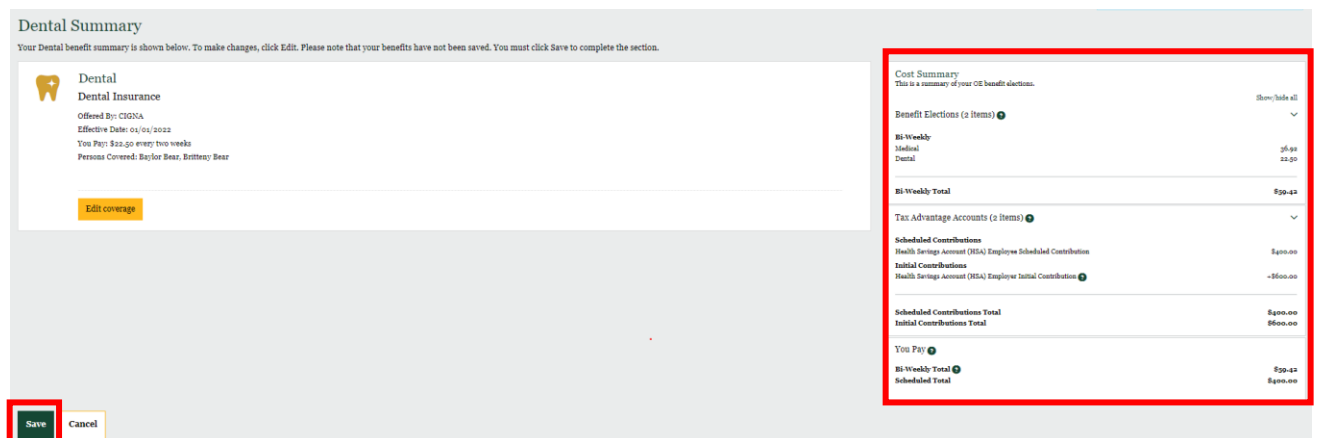
## III.   Dental

1. Next up is Dental. Begin by selecting either **Begin enrollment** or **Decline coverage**.

**3. Choose your Dental coverage**

Begin enrollment | Decline coverage
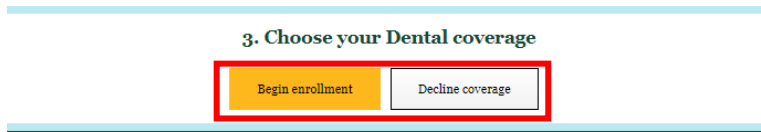
2.   Select the **dependents** you wish to cover and click **Select Plan**. If you wish to decline coverage, you can click **I would like to decline Dental coverage**.

### Choose your Dental plan.

Baylor offers the Cigna DPPO dental plan. Baylor pays the cost for any eligible faculty/staff member that enrolls in the Cigna dental plan. Faculty and staff will pay monthly premiums to add coverage for dependents.

**Who do you want to cover on this plan?**

✓ Baylor Bear    ✓ Britteny Bear

**Dental Insurance**

Select plan

Decline Coverage   I would like to decline Dental coverage.

Previous   Cancel

3. You will be taken to a Dental benefits summary page. Notice on the right-hand side of the screen, a running **benefits cost summary** is available – this will continue to update as you progress through Open Enrollment. Click **Save** to continue electing your benefits.

### Dental Summary
Your Dental benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.

**Dental**
Dental Insurance
Offered By: CIGNA
Effective Date: 01/01/2022
You Pay: $22.50 every two weeks
Persons Covered: Baylor Bear, Britteny Bear

Edit coverage

**Cost Summary**
This is a summary of your OE benefit elections.                    Show/hide all

Benefit Elections (2 items)                                  ⌄

**Bi-Weekly**
Medical                                                     36.92
Dental                                                      22.50

**Bi-Weekly Total**                                         $59.42

Tax Advantage Accounts (2 items)                            ⌄

**Scheduled Contributions**
Health Savings Account (HSA) Employee Scheduled Contribution   $400.00
**Initial Contributions**
Health Savings Account (HSA) Employer Initial Contribution     +$600.00

**Scheduled Contributions Total**                           $400.00
**Initial Contributions Total**                             $600.00

You Pay

**Bi-Weekly Total**                                         $59.42
**Scheduled Total**                                         $400.00

Save   Cancel

## IV.   Vision

1.   Repeat steps 1-3 from section III (Dental) above.

## V.    Dependent Care

1.   To opt-in to the Dependent Care FSA benefit, click **Begin enrollment**. If you do not wish to enroll, select **Decline coverage**.
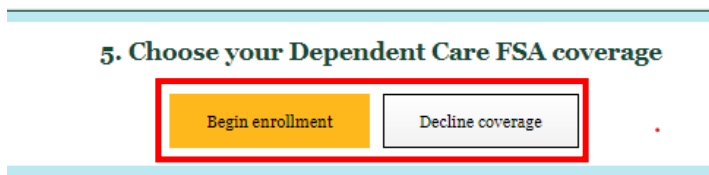


2.   Click **Select Plan** to enroll in the Voluntary Flex Spending Account for dependent care. This benefit is separate from the Health Flexible Spending Account and can be sued for non-healthcare related expenses to your dependents, such as covering the cost of a child attending preschool.

3. Enter the desired contribution between 100 and 5000 (per plan year) and click **Next**.

## Dependent Care FSA

How much money do you want to contribute to your *Dependent Care FSA* account?

You can contribute between $1.00 and $5,000.00 per plan year.

Contribution Amount

    1300

The **dependent care** Flexible Spending Account is separate from the **health** Flexible Spending Account and can be used for non-healthcare expenses related to your dependents

Next    Previous    Cancel

4. Review your elections and select **Save**.

# VI.  Life Insurance

1. Next you will select your life insurance, to begin select **Begin Enrollment**.

### 6. Choose your Life coverage

Begin enrollment

2. Baylor provides life insurance and AD&D at no cost to you. Benefitfocus automatically selects your coverage, so all you must do is click **Next**.

## Choose your Life plan.

As an employee, you will be provided with life insurance at no cost. Employees also receive AD&D at no additional cost.

### Employer Provided Life and Accidental Death & Dismemberment

Coverage amount: $50,000.00

✔ Currently Selected

**Please Note:**
This benefit cannot be declined.

Next    Previous    Cancel

3. You will need to select Beneficiaries for life insurance. Select the beneficiary type of **Person** to use your dependents, entered previously. You can also click Add Beneficiary if you don't have dependents or wish to use another person, estate, trust, or organization. Click **Next** to continue.



4. You will need to make sure that your **relationship** with your beneficiaries is defined. You will also need to add a **phone number** for the beneficiaries that you select. Click **Next** to continue.



5. Once you have entered your beneficiaries, you will then select **beneficiary type** (primary or secondary) and make sure the **allocation** of all your beneficiaries adds up to 100% - then click **Next**.

6. Continuing through the rest of the life coverage, The cost of dependent life coverage is also covered by Baylor. Select which dependents you wish to cover and click **Next**.



7. Click **Select plan**.
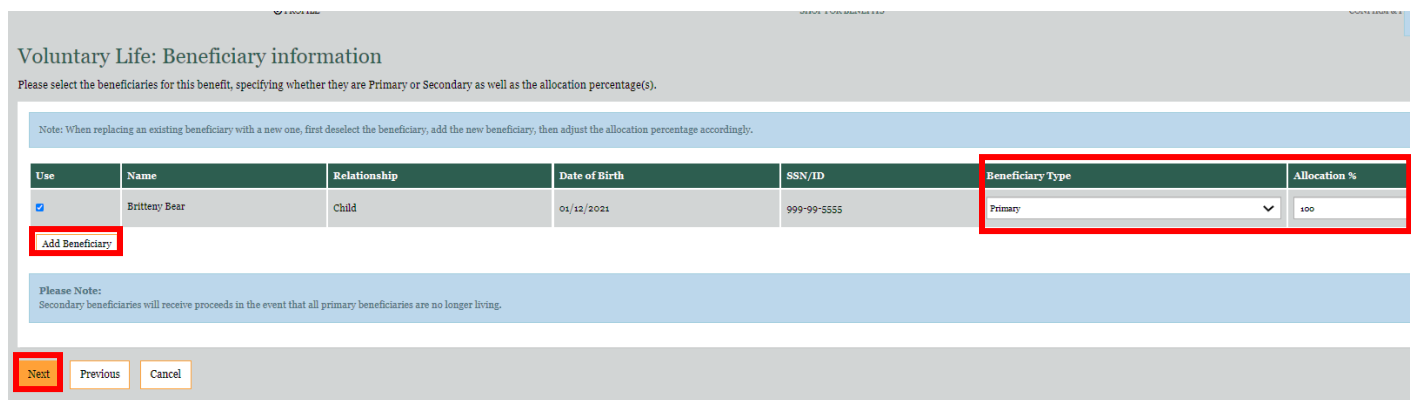


8. Review and click **Save.**

## VII. Voluntary Life

1. The next 4 benefits you will select are voluntary life insurance. Go through each of these and select your coverage level by clicking **Begin enrollment**. These benefits can also be declined by clicking **Decline coverage**.



8. Choose your Voluntary Life coverage

Begin enrollment | Decline coverage
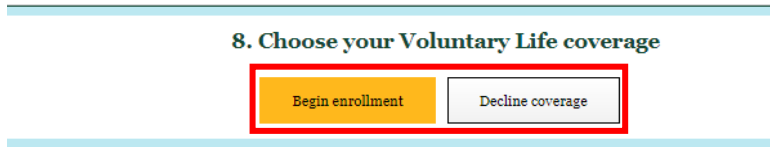
2. Begin by selecting your **coverage amount** and clicking **Next**.



Choose your Voluntary Life plan.

Enrollment in the Supplemental Term Life Insurance is guaranteed without evidence of insurability if selected during the first 30 days of employment. Evidence of Insurability is required along with application if selected any time after the initial enrollment period. Approval is subject to BCBS's underwriting department.

Voluntary Employee Life

| Coverage amount | Bi-Weekly Cost |
|---|---|
| $50,000.00 (1 times salary up to $500,000.00) | $2.31 |
| $100,000.00 (2 times salary up to $500,000.00) | $4.62 |
| $150,000.00 (3 times salary up to $500,000.00) | $6.92 |
| $200,000.00 (4 times salary up to $500,000.00) | $9.23 |
| $250,000.00 (5 times salary up to $500,000.00) | $11.54 |

Select plan

Decline Coverage    I would like to decline Voluntary Life coverage.

Next  Previous  Cancel

3. You will be prompted to select your beneficiaries. The beneficiaries you used for Employer Provided Life and AD&D will auto populate. If you wish to use a preexisting beneficiary, select Use. If you wish to add another, click **Add Beneficiary**. You will need to define the **Beneficiary Type** and **Allocation** (must add up to 100%). When complete, click **Next**.

   a. For more information on adding a beneficiary, see the Adding a Dependent or Beneficiary job aid.



Voluntary Life: Beneficiary information

Please select the beneficiaries for this benefit, specifying whether they are Primary or Secondary as well as the allocation percentage(s).

Note: When replacing an existing beneficiary with a new one, first deselect the beneficiary, add the new beneficiary, then adjust the allocation percentage accordingly.

| Use | Name | Relationship | Date of Birth | SSN/ID | Beneficiary Type | Allocation % |
|---|---|---|---|---|---|---|
| ☑ | Britteny Bear | Child | 01/12/2021 | 999-99-5555 | Primary | 100 |

Add Beneficiary

Please Note:
Secondary beneficiaries will receive proceeds in the event that all primary beneficiaries are no longer living.

Next  Previous  Cancel

4. Continue these steps for Spouse and Child Life.

5. Next, you will be prompted to select your coverage level for Voluntary AD&D. There are six different categories, the percentages represent how much of the coverage amount you will be receiving. For example, at a coverage level of $25,000 the Employee would receive $25,000, the Spouse would also receive $25,000, and the Child would receive $2,500 you will need to select one plan from this page by selecting a **coverage amount** and clicking **Select plan**.



6. Select your beneficiary, note the **Relationship Type** and assign an **Allocation** (must add up to 100%). When complete, click **Next**.



7. Review your voluntary life deductions and click **Save**.

## VIII. Long-Term Disability

1. Finally select your long-term disability plan. This is also provided by Baylor and cannot be declined.
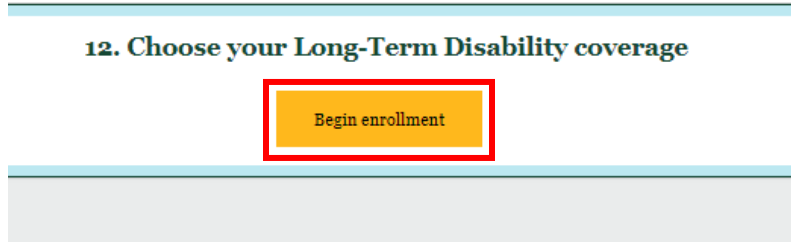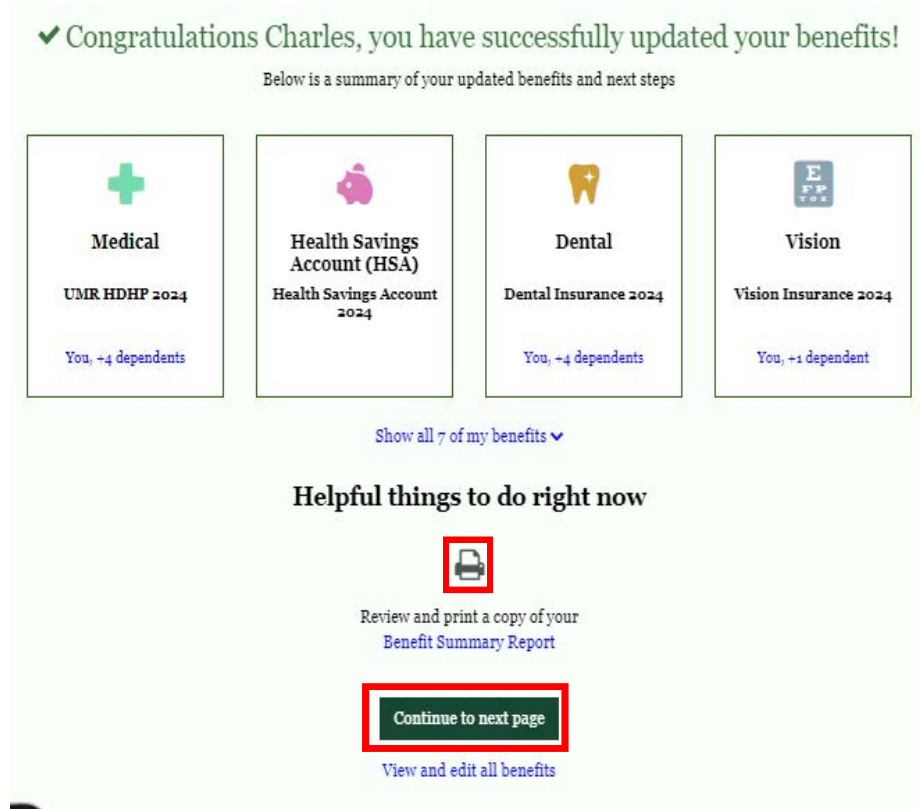


2. Click **Next** to continue.
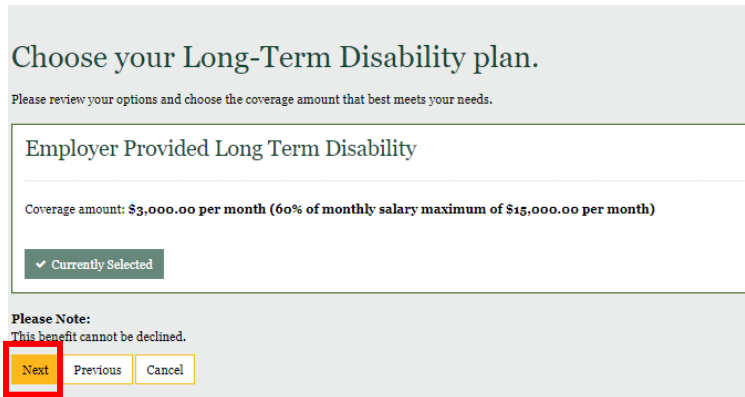


3. Review and click **Save**.

4. Once you have selected coverage for all your benefits you will see a summary of all the benefits that you have elected. From here you can edit your coverage and make any changes. You will see the cost you be deducted for every benefit on the right-hand side. It has your bi-weekly or monthly total listed at the bottom. Once you are finished you can click **Complete Enrollment**.
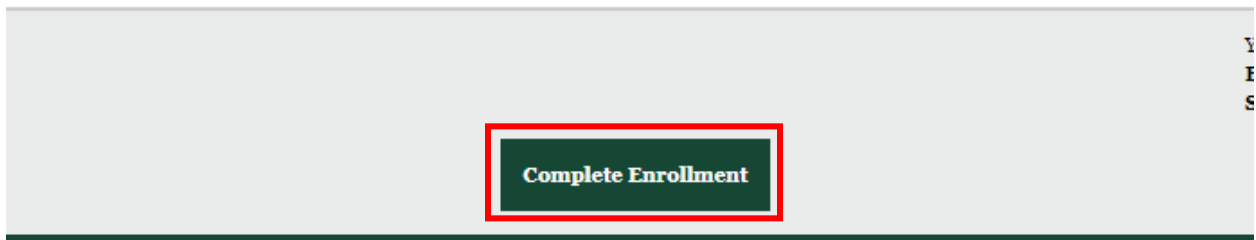
5. You will be directed to the Open Enrollment confirmation page. If you would like to print your benefits summary, click the print icon. Click Continue to next page.



6. An enrollment experience feedback survey will appear, please provide any relevant feedback to help ups continue to improve the enrollment experience and click **Next.**
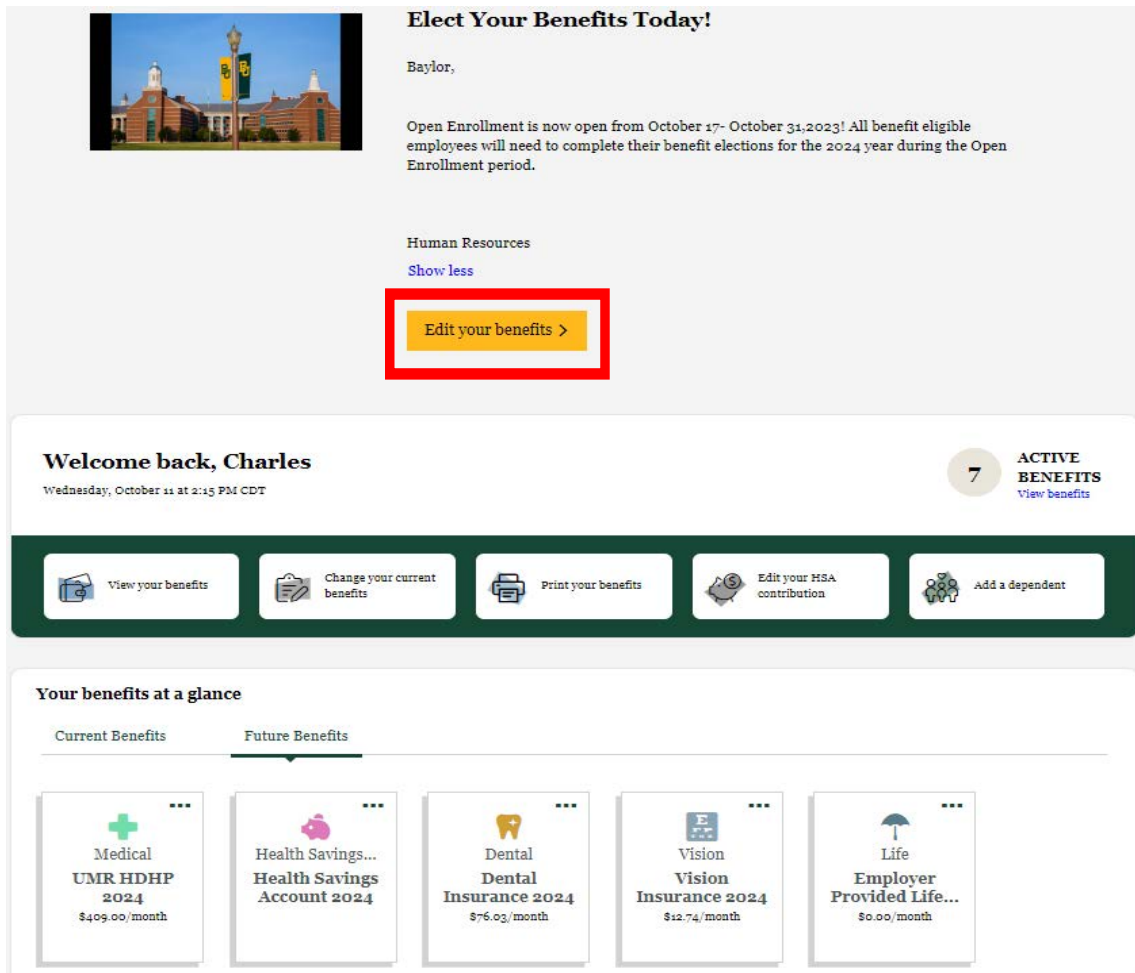
7. Once you are completely enrolled in benefits you'll be returned to the Benefitfocus homepage. You can view "Your benefits at a glance" at the bottom of the page. You can edit your benefits by clicking **Edit your Benefits** button**.**