



Benefits Advisor

Open Enrollment Employee Guide



You want to make a difference. *So do we.*[™]



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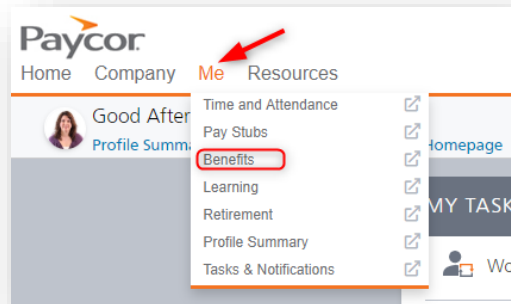
Accessing Your Online Benefits Portal

Paycor's New Homepage and Navigation re-design provide users with improved accessibility and readability to enable users to scan and consume volumes of info in a short time. This combined with the enhanced usability across devices provides leaders intelligent insights to make decisions quickly. While you are seeing the new updates currently, you have the opportunity to navigate back to the old view via the toggle option. This feature will be available as we continue to make updates to all pages in Paycor. Here are directions for both navigations:

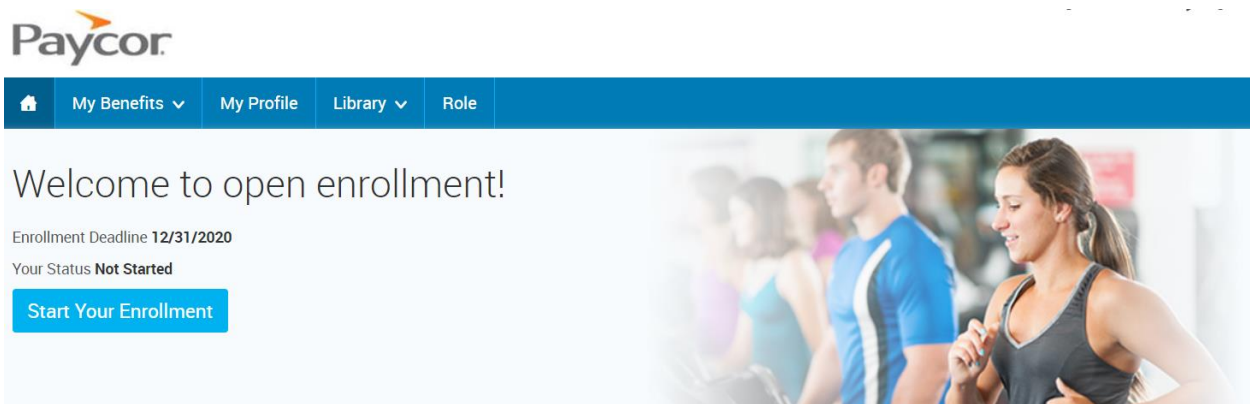
- Accessing Your Online Benefits Portal – Old Navigation
- Accessing Your Online Benefits Portal – New Navigation

ACCESSING YOUR ONLINE BENEFITS PORTAL – OLD NAVIGATION

1. Login to Paycor. Hover over **Me**, and then click **Benefits**. You are not asked to log in again.



2. You are directed to your Benefits Home screen:



3. From this screen, you can:

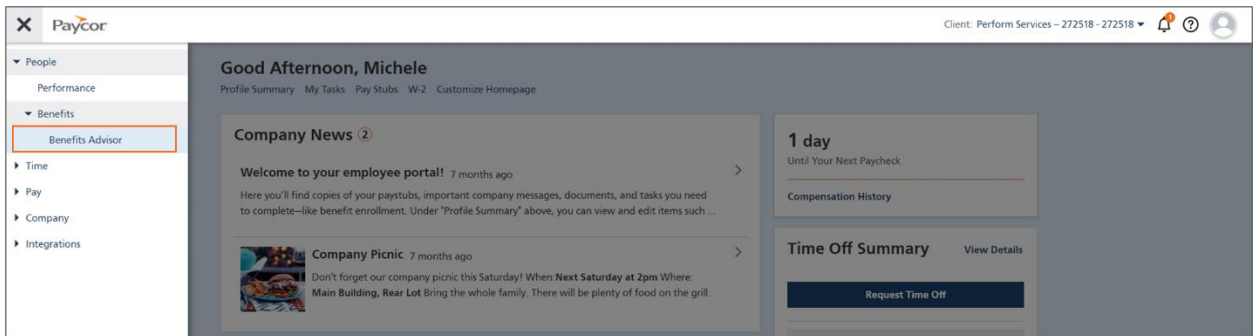
- View your benefits

- Get information on the plans you're enrolled in
- Find carrier information
- Process a life event change that allows you to update your benefits, such as:
 - **Marriage:** add a spouse
 - **Birth/Adoption of a child:** add a new child
 - **Divorce:** remove a former spouse
 - **Loss of coverage through a spouse's plan:** allows you to add benefits
- View demographic information on file. This includes name, address, phone numbers and email addresses.

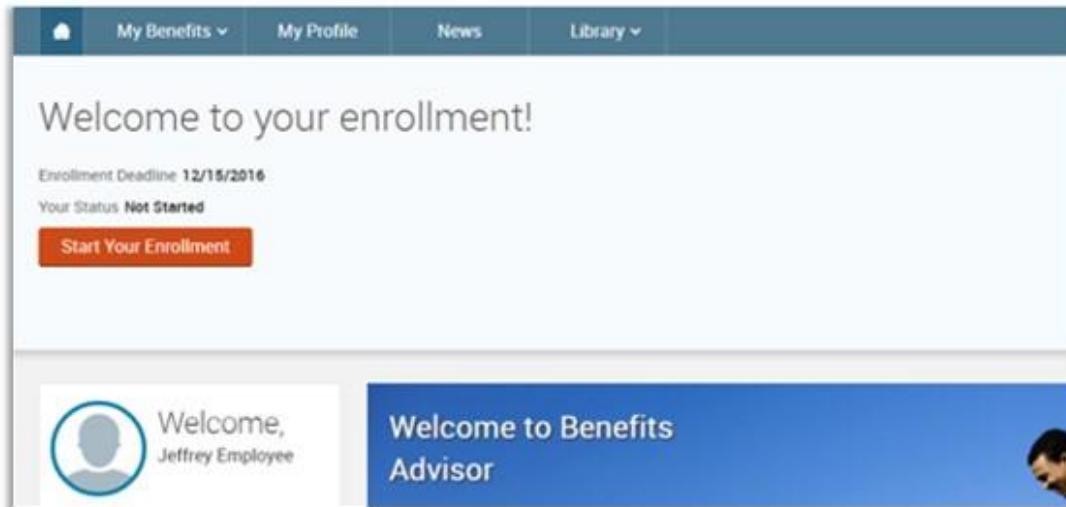
Note: Demographic changes **must** be made in the Paycor system. Any data changes made there flow to the Benefits system overnight.

ACCESSING YOUR ONLINE BENEFITS PORTAL – NEW NAVIGATION

1. Login to Paycor. Click **People > Benefits**, and then click **Benefits Advisor**. You are **not** asked to login in again.



2. You are directed to your Benefits Home screen:



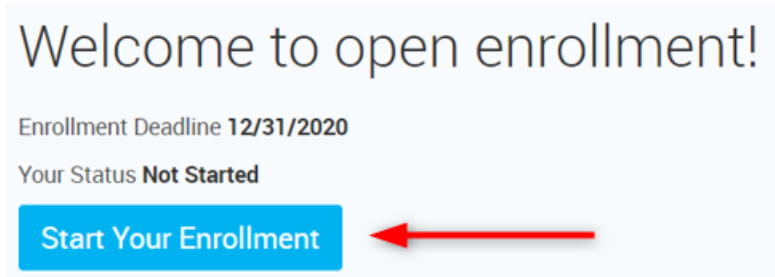
3. From this screen, you can:

- View your benefits
- Get information on the plans you're enrolled in
- Find carrier information
- Process a life event change that allows you to update your benefits, such as:
 - **Marriage:** add a spouse
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 - **Loss of coverage through a spouse's plan:** allows you to add benefits
- View demographic information on file. This includes name, address, phone numbers and email addresses.

Note: Demographic changes **must** be made in the Paycor system. Any data changes made there flow to the Benefits system overnight.

Enrolling in Benefits

On the home screen, select **Start Your Enrollment** on the message board:



Viewing Your Information

1. Before beginning your enrollment, please verify the accuracy of all your personal information (e.g. address, DOB, etc.).

Employee Information

Sometime before beginning enrollment, all of your personal and family information must be complete. Please complete the required fields below, or, if the information has already been entered, please make sure it is accurate. You'll need to agree to the information and then click Continue.

1 Your Info
Employee Info
Family Info

2 Your Benefits
3 Enroll
4 Complete

Continue

Demographics

Prefix: [dropdown]

First Name: Jeff

Middle Initial: [text box]

Last Name: Tester

Nickname: [text box]

Social Security Number: xxx-xx-1111

Date of Birth: 9/18/1968

Gender: Male

2. When you are finished, check and click **Continue**.

Cell Phone: [text box]

Work Phone: [text box]

Work Phone Ext.: [text box]

CONTACT 2

Name: [text box]

Relationship: [dropdown]

Phone: [text box]

Cell Phone: [text box]

Work Phone: [text box]

Work Phone Ext.: [text box]

1 Your Info
Employee Info
Family Info

2 Your Benefits
3 Enroll
4 Complete

Continue

I agree

Verify Your Family Information

In this section, please be sure to add all dependents that may be missing from the Family Information section before proceeding to the next section.

1. To do this, click the **Add Dependents** card.
2. To make corrections or add information to existing dependents, click the **Edit** link on the dependent's name and make the corrections or additions.

Family Information

Please enter all family information before beginning your enrollment regardless of whether the family members are to be covered by your benefits or not. To do so, click Add Dependents. To verify or edit the information of a family member who has already been entered, click Edit under their information. If you do not have any family members, click Continue.

Jeff Tester Male Employee 47 years old (9/18/1968) SSN: XXX-XX-1111 Edit >	Jen Tester Female Spouse 36 years old (1/1/1980) SSN: 999-22-2222 Edit >	Danny Tester Male Child 7 years old (1/1/2009) SSN: 999-33-3333 Edit >	 Add Dependents
--	--	--	--------------------

1 Your Info
Employee Info
Family Info
2 Your Benefits
3 Enroll
4 Complete
Continue

Note: If you want to add dependents, all fields with an asterisk (*) are required.

When all your family information has been entered, read through the **Dependent Information Notice** section, check **I agree** and click **Continue**.

Navigating the Plan Type Pods

Most plan types require you to select a plan. This is noted in the lower left corner of the plan type pod with red text - *Selection Required.

1. You can waive out of the plan by selecting **I don't want this benefit (waive)**. Selecting **View Plan Options** will open a plan selection page, detailed in the

Plan Selection section.

The screenshot shows a pod for the 'Medical' plan type. On the left is a heart icon. The title 'Medical' is in the top left, and 'NO PLAN SELECTED' is in the top right. Below the title, the text '* Selection Required' is displayed in red. At the bottom, there are two buttons: 'I don't want this benefit (waive)' and 'View Plan Options'.

2. After a plan is selected or the plan is waived, the plan type icon will turn green. The ***Selection Required** text changes to **Completed**. This lets you know the enrollment for that plan type is complete. The plan pod will display the plan's name, vendor, coverage level, and whether dependents are covered, not covered, or ineligible. Anytime during the enrollment process changes can be made by selecting **View Plan Options**.

The screenshot shows the 'Medical' plan pod after selection. The heart icon is now green. The title 'Medical' is in the top left, and '\$261.26' is in the top right with a dropdown arrow, and 'Your Cost per pay period' below it. Below the title, the text 'PLAN Core Plan / United Healthcare / View plan details' is displayed. Underneath, 'COVERAGE Employee + Family' is shown. A table lists dependents and their coverage status:

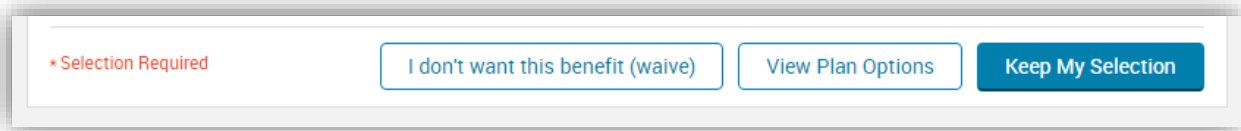
Lydia Employee	Employee	Cover
Lester Employee	Spouse	Cover
Lilly Employee	Child	Cover

At the bottom left, there is a green checkmark and the text 'Completed'. At the bottom right, there are two buttons: 'I don't want this benefit (waive)' and 'View Plan Options'.

3. When auto-enrolled or employer-paid plans without a waive option are offered, they'll appear in their own pod. Clicking the **View Plan Options** button opens the plan selection page for that plan type where you will find information about the plan entered by administrators, including plan data, benefit coverage and plan highlights.

The screenshot shows a pod for the 'Basic Employee Life' plan type. On the left is a document icon. The title 'Basic Employee Life' is in the top left, and '\$0.00' is in the top right with a dropdown arrow, and 'Your Cost per pay period' below it. Below the title, the text 'PLAN Basic Group Life / SunLife / View plan details' is displayed. Underneath, 'COVERAGE \$25,000.00' is shown. At the bottom left, there is a green checkmark and the text 'Completed'. At the bottom right, there is a 'View Plan Options' button.

- In enrollments where you may have a previous election (e.g. open enrollment), these can be re-saved without having to view or update plan selections by using the **Keep My Selection** button.

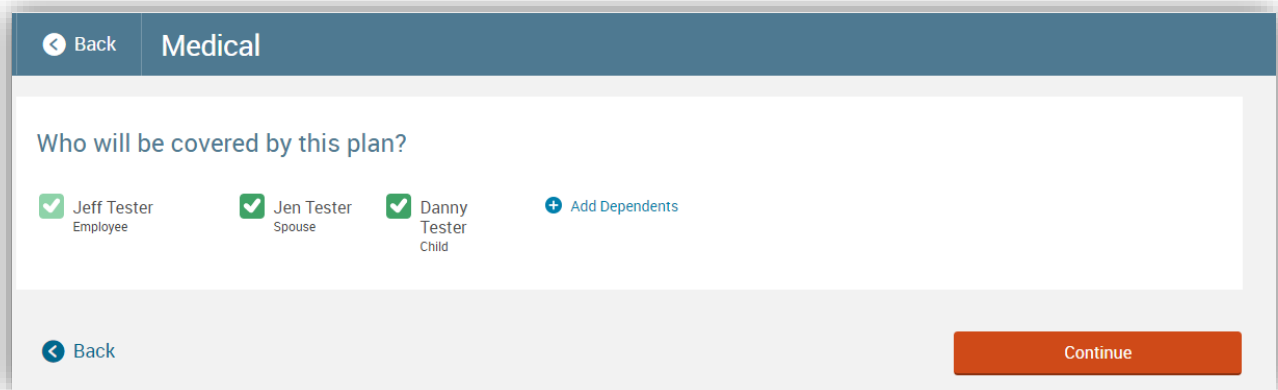


Enroll in a Plan:

- View Plan Options** brings you to the plan selection page. If the plan can cover your dependents, you **must** first choose which of those dependents to cover before being able to review all the plans available. You can cover a dependent by checking the box next to the dependent's name. Click **Back** to return to the landing page or click **Continue** to proceed after selecting dependents.

Note: You can change the dependents covered on the next page as well.

- Add additional family members by clicking the **Add Dependents** link. Clicking this link takes you back to the Family Information page of the Your Info step, where you can enter information about the new dependent. To return to Your Benefits step after adding a new dependent, you **must** save the dependent and continue through the rest of the **Your Info** step.



Plan Selection

- Each plan offered is listed in a pod which explains the plan's name, vendor, and plan data. The **Plan Brochure** link, if available, downloads the summary of benefits and the **View Plan Details** shows more details.

Core Plan

United Healthcare

DEDUCTIBLE:
Individual: \$700
Family: \$1,900

OUT-OF-POCKET MAX:
Individual: \$2,100
Family: \$4,200

CO-INSURANCE: 20%

[View plan details](#)

Your Cost per pay period:
\$261.26

Tier: Employee + Family

Selected

Keep Selection

- The plan's cost appears to the right of any plan data. Clicking the arrow next to the cost opens a flyout menu with more detailed information, which typically includes the total premium and employer contribution. The coverage tier, if applicable, appears below your cost.

Core Plan

United Healthcare

DEDUCTIBLE:
Individual: \$700
Family: \$1,900

OUT-OF-POCKET MAX:
Individual: \$2,100
Family: \$4,200

CO-INSURANCE: 20%

[View plan details](#)

Your Cost per pay period:
\$261.26

Cost Summary (per pay period)

Total Premium	\$752.92
Spousal Surcharge	\$0.00
Employee Cost	\$261.26

When you have chosen a plan, the selection will appear in the corresponding benefit plan type pod on the landing page as complete.

Life Insurance

- You can elect additional life insurance for you or your family members. When viewing the plan type, click **Select** then select an amount.
- Click **Continue** to complete the election choice.

Note: The maximum is based on your plan parameters.

Back to Benefits Supplemental Employee Life

Coverage Calculator How Much Do I Need?

Life Insurance FAQ Select a question about Life Insurance

VOICEOVER AUDIO

Voluntary Life - Employee Symetra

Selected

View plan details

Coverage Amount: \$ 160000

Minimum Coverage Amount: \$25,000.00
Maximum Coverage Amount: \$232,942.32
Increments of: \$1,000.00
Guaranteed Coverage Amount: \$150,000.00

Cost Summary (per pay period)	
Total Premium	\$22.15
Employer Cost	\$0.00
Spousal Surcharge	\$0.00
Employee Cost	\$22.15

Continue

Waive Supplemental Employee Life Waive

3. If you elect more than the Guaranteed Coverage amount you are presented with the following message:

Voluntary Employee Life

Coverage amount exceeds the guaranteed issue from the insurance carrier. Therefore, you will need to complete an Evidence of Insurability form. You will be directed to the SunLife web page after confirming this enrollment and will need to select "Apply for Evidence of Insurability online" under "My Life insurance benefits". When the carrier approves the requested amount, your HR Manager will update the system and the new coverage amount will be reflected on your confirmation statement and in your pay check.

OK

Beneficiaries

Designate or add beneficiaries on this page. Your Totals for each plan **must** equal 100% to continue. When finished, click **Continue**.

Company Wide Enrollment

Beneficiary Information
Designate or add beneficiaries to this page. When finished, click Continue to review your elections and complete your enrollment.

Basic Employee Life
Please choose your beneficiaries
Primary Beneficiaries (required)

Name	Percentage
My Estate (Employee)	<input type="text"/> %
Jen Tester (Spouse)	<input type="text" value="100.00"/> %
Danny Tester (Child)	<input type="text"/> %

Total: 100%

[+ Add New Beneficiary](#)

[v Add Secondary Beneficiaries \(optional\)](#)
Secondary beneficiaries receive money if your primary beneficiaries are unable to inherit.

Progress:
1 Your Info
2 Your Benefits
3 Enroll
4 Complete

Your Cost per month: \$131.42

[Continue](#)

Review and Confirm

1. Carefully review all your benefit elections and covered dependents.

Note: You can change your elections by clicking **Edit Selection** for any of your plan selections. The dependents you wish to have included in your coverage will be listed.

Review and Confirm

Almost Finished!

Please Review All of Your Selections

Once you have completed your review, click the "Complete Enrollment" button at right side of the page

*Indicates changed benefits

Your Total Cost **\$303.26**
Per Pay Period

Your total cost (pending approval) **\$307.46**
Per Pay Period

Medical* Your cost per pay period **\$261.26**

Core Plan United Healthcare
Coverage: **Employee + Family**

COST DETAILS PER PAY PERIOD

Total Premium		\$1,244.57
Employee Cost		\$261.26

Who will be covered on this plan:

Name	Relationship	Coverage
Lydia Employee	Employee	Cover
Lester Employee	Spouse	Cover
Lilly Employee	Child	Cover

[Edit Selection](#)

Basic Employee Life* Your cost per pay period **\$0.00**

Basic Group Life Plan CIGNA

COST DETAILS PER PAY PERIOD

- 1 Your info
- 2 Your Benefits
- 3 Enroll
- 4 Complete

[Complete Enrollment](#)

- If you have elected more than the Guaranteed Coverage on a plan, information regarding completion of the Evidence of Insurability is found on this page as well. You can **download the required form** and view the **current** coverage amount and premium versus the **pending** coverage amount and premium.

Supplemental Employee Life* Your cost per pay period **\$42.00**

⚠ This benefit election is pending until approved by HR Department

Your requested coverage amount exceeds the Guaranteed Issue Amount, so you will need to file an Evidence of Insurability Form. You may [download the form now](#), or it will be presented to you once you've completed your enrollment.

Pending coverage: \$110,000.00 Pending cost per pay period **\$46.20**

Voluntary Life - Employee CIGNA COST DETAILS PER PAY PERIOD

Coverage: **\$100,000.00**

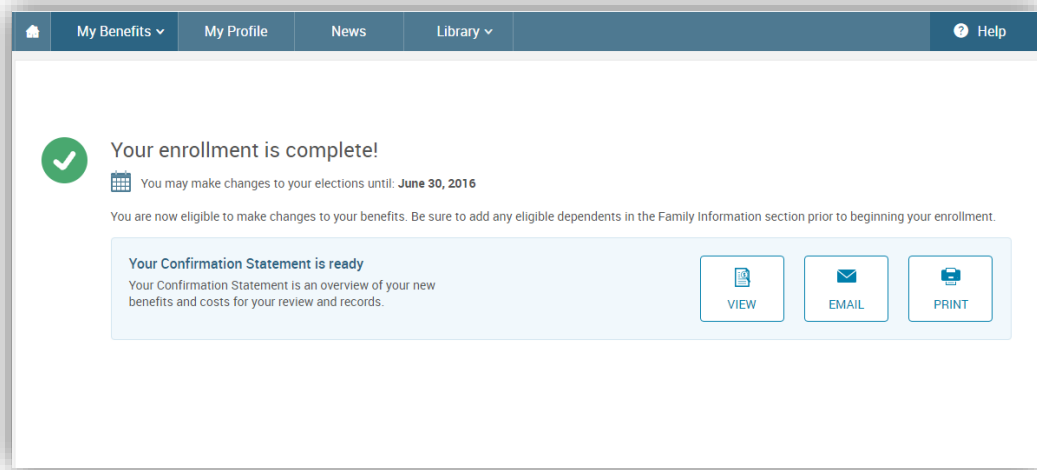
Total Premium	\$42.00
Employee Cost	\$42.00

[Edit Selection](#)

- When you have reviewed your selections, check **I agree** and click **Continue**.

Success Page

It is highly recommended that you send yourself an email or print your confirmation statement of your elections.



Note: The EMAIL option only appears if you have an email address on file.
