



# Benefits Advisor

## New Hire Enrollment Guide



You want to make a difference. *So do we.*<sup>™</sup>



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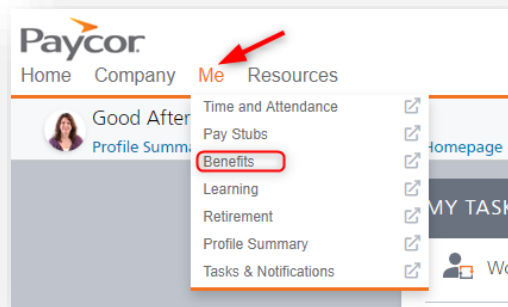
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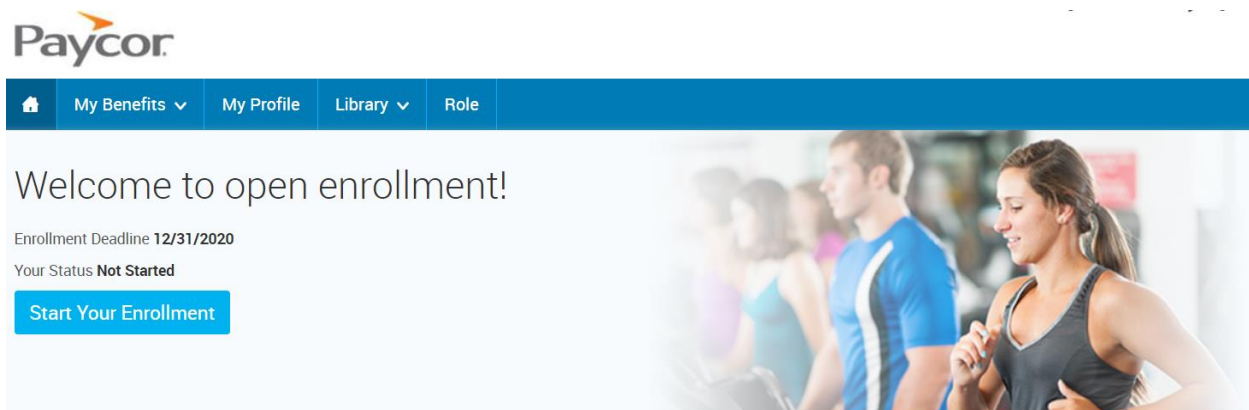
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## Accessing Your Online Benefits Portal

1. Login to Paycor. Hover over **Me**, and then click **Benefits**.



2. You will then be directed to your Benefits Home screen:



3. From this screen, you can:
  - Complete your Open Enrollment (when applicable)
  - View your current benefits
  - Get information on the plans you're enrolled in and 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

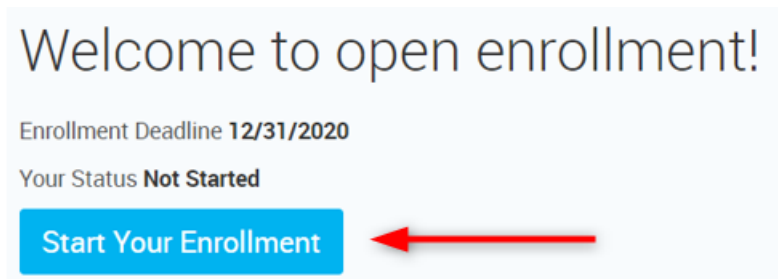
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**Note:** Demographic data changes must be made in Paycor's Perform system and will flow to the Benefits system as needed

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## 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.)

A screenshot of the "Employee Information" form. The form has a header "Employee Information" and a sub-header "Demographics". Below the sub-header, there are fields for "Prefix" (a dropdown menu), "First Name" (filled with "Jeff"), "Middle Initial" (empty), "Last Name" (filled with "Tester"), "Nickname" (empty), "Social Security Number" (filled with "xxx-xx-1111"), "Date of Birth" (filled with "9/18/1968"), and "Gender" (filled with "Male"). On the right side of the form, there is a vertical progress bar with four steps: "1 Your Info", "2 Your Benefits", "3 Enroll", and "4 Complete". The "1 Your Info" step is currently selected and highlighted in orange. Below the progress bar is a red "Continue" button.

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

A screenshot of the "CONTACT 2" form. The form has a sub-header "CONTACT 2" and fields for "Name", "Relationship" (a dropdown menu), "Phone" (filled with "xxx-xxx-xxxx"), "Cell Phone" (filled with "xxx-xxx-xxxx"), "Work Phone" (filled with "xxx-xxx-xxxx"), and "Work Phone Ext." (empty). Below the form, there is a blue bar with a green checkmark icon and the text "Verify that my personal information is correct." and a red "Continue" button. A red circle highlights the "I agree" checkbox.

## 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.

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	Jen Tester	Danny Tester	
Male Employee	Female Spouse	Male Child	
47 years old (9/18/1968)	36 years old (1/1/1980)	7 years old (1/1/2009)	
SSN: XXX-XX-1111	SSN: 999-22-2222	SSN: 999-33-3333	
<a href="#">Edit &gt;</a>	<a href="#">Edit &gt;</a>	<a href="#">Edit &gt;</a>	<a href="#">Add Dependents</a>

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

[Continue](#)

**Note:** If you wish 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 will require you to select a plan. This will be 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.

Medical

NO PLAN SELECTED

\* Selection Required

[I don't want this benefit \(waive\)](#) [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 a 'Medical' plan pod. At the top left is a green heart icon. The title 'Medical' is in bold. To the right, the cost '\$261.26' is displayed with a dropdown arrow, and below it, 'Your Cost per pay period'. The plan details show 'PLAN Core Plan / United Healthcare / View plan details' and 'COVERAGE Employee + Family'. A table lists three dependents: Lydia Employee (Employee, Covered), Lester Employee (Spouse, Covered), and Lilly Employee (Child, Covered). At the bottom left, a green checkmark and 'Completed' indicate the enrollment status. At the bottom right, there are two buttons: 'I don't want this benefit (waive)' and 'View Plan Options'.

DEPENDENT	TYPE	STATUS
Lydia Employee	Employee	Cover
Lester Employee	Spouse	Cover
Lilly Employee	Child	Cover

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 'Basic Employee Life' plan pod. At the top left is a green document icon. The title 'Basic Employee Life' is in bold. To the right, the cost '\$0.00' is displayed with a dropdown arrow, and below it, 'Your Cost per pay period'. The plan details show 'PLAN Basic Group Life / SunLife / View plan details' and 'COVERAGE \$25,000.00'. At the bottom left, a green checkmark and 'Completed' indicate the enrollment status. At the bottom right, there is a single button: 'View Plan Options'.

4. 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.

The screenshot shows a horizontal bar with three buttons. On the left, the text '\* Selection Required' is displayed in red. In the center is a button labeled 'I don't want this benefit (waive)'. On the right is a button labeled 'Keep My Selection'.

## Enroll in a Plan:

1. **View Plan Options** will bring 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.

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

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2. 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 should save the dependent and continue through the rest of the **Your Info** step.

The screenshot shows a web interface for selecting a medical plan. At the top, there is a dark blue header bar with a left-pointing arrow and the word 'Back' on the left, and the word 'Medical' in the center. Below the header, the main content area has a light gray background. It starts with the question 'Who will be covered by this plan?' in blue text. Underneath, there are three green checkmark icons, each followed by a name and a role: 'Jeff Tester Employee', 'Jen Tester Spouse', and 'Danny Tester Child'. To the right of these is a blue plus icon followed by the text 'Add Dependents'. At the bottom of the main content area, there is a light gray footer bar. On the left of this bar is a blue left-pointing arrow and the word 'Back'. On the right is an orange button with the word 'Continue' in white text.

## Plan Selection

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

The screenshot shows a plan selection pod for the 'Core Plan' by 'United Healthcare'. It includes details on deductibles, out-of-pocket maximums, and co-insurance. A 'View plan details' link is highlighted with a red circle. To the right, the cost is shown as \$261.26 per pay period for an Employee + Family tier, with a 'Selected' status and a 'Keep Selection' button.

Core Plan			Your Cost per pay period:
United Healthcare			\$261.26
DEDUCTIBLE: Individual: \$700 Family: \$1,900	OUT-OF-POCKET MAX: Individual: \$2,100 Family: \$4,200	CO-INSURANCE: 20%	Tier: Employee + Family
<a href="#">View plan details</a>			Selected
			<a href="#">Keep Selection</a>

2. 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.

This screenshot shows the same plan selection pod as above, but with a flyout menu open next to the cost. The menu, titled 'Cost Summary (per pay period)', breaks down the total cost into Total Premium, Spousal Surcharge, and Employee Cost.

Core Plan			Your Cost per pay period:
United Healthcare			\$261.26
DEDUCTIBLE: Individual: \$700 Family: \$1,900	OUT-OF-POCKET MAX: Individual: \$2,100 Family: \$4,200	CO-INSURANCE: 20%	Tier: Employee + Family
<a href="#">View plan details</a>			Selected
			<a href="#">Keep Selection</a>

Cost Summary (per pay period)	
Total Premium	\$752.92
Spousal Surcharge	\$0.00
Employee Cost	\$261.26

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

## Life Insurance

1. You may elect additional life insurance for you or your family members. When viewing the plan type, click Select then select an amount.
2. **Continue** completes the election choice.

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**Note:** The maximum is based on your plan parameters.

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[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

- If you elect more than the Guaranteed Coverage amount you will be 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](#)

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

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

**Beneficiaries**

Review and Confirm

Your Cost per month

**\$131.42**


**Continue**

## Review and Confirm

1. Carefully review all your benefit elections and covered dependents. Note that you may 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**  
Your total cost (pending approval) 

**\$303.26**  
Per Pay Period  
**\$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  
Beneficiaries  
Review and Confirm

4 Complete

Complete Enrollment

2. If you have elected more than the Guaranteed Coverage on a plan, information regarding completion of the Evidence of Insurability will be found on this page as well. You will be able to **download the required form** and can 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](#)

3. Once 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 off your confirmation statement of your elections.

**Your enrollment is complete!**

You may make changes to your elections until: **June 30, 2016**

You are now eligible to make changes to your benefits. Be sure to add any eligible dependents in the Family Information section prior to beginning your enrollment.

**Your Confirmation Statement is ready**  
Your Confirmation Statement is an overview of your new benefits and costs for your review and records.

[VIEW](#) [EMAIL](#) [PRINT](#)

**Note:** The EMAIL option will only appear if you have an email address on file.