Self-Service Enrollment Instructions

Courtesy of



Self-service Enrollment

BenAware's convenient self-service portal is available for use anytime during the open enrollment period.

STEP 1: VISIT ENROLLMENT WEBSITE

Click the 'Enroll Now' button

OPEN ENROLLMENT

ENROLL NOW

System Login Instructions

STEP 2: LOGIN

When prompted to login to the Benselect system:

- 1. Enter your Social Security Number (9 digits without dashes)
- 2. Your personal identification number (PIN) is comprised of the last four digits of your Social Security Number and your two-digit year of birth (ex: 432185)

3. Click 'Log In'

4. Follow the step-by-step process described in the following pages.



Enrollment Site

To use this website, you must have your employee ID or Social Security Number and your confidential Personal Identification Number (PIN). If you have questions or need help, please contact your Human Resources Department.

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Privacy Policy

Admin Site

Security Info

NOTE: Be sure to make note of your PIN. You'll need it to complete and authenticate your enrollment for the 2018/2019 plan year.

Navigating the system

STEP 3: CLICK NEXT

Once you are successfully logged into the system, click 'Next'

Home You & Your Family - My Benefits - Sign & Submit Logout

Welcome to Your Benefit Enrollment for Plan Year 2017-2018

At The Gramon Family of Schools, we know that benefit requirements change. That's why we have an open enrollment period each year.

For most benefits, Open Enrollment is the only time of year you are allowed to make changes in your benefits. Unless you experience some qualifying life event, you will only be able to make benefit changes during the Open Enrollment period. During open enrollment, you should consider the benefits you have today and ask yourself if they will serve you and your loved ones well in the coming plan year.

Benefit enrollment is easy! Just follow these steps.

- · First, review and contact HR to update personal information about you or your covered dependents.
- Review each of your benefit elections and make your choices.
- Sign the Enrollment Confirmation form to complete your enrollment.

Click Next to begin.

Press Next to review personal information and begin enrollment

ID 360

Your Benefit Options

Additional Flex Dollars

Accident Sritical Illness

Disabilit

al Illness - Spouse

Iness - Child

Dependent Care Long Term Disability

Basic Life

Basic AD&D

Medical

Dental Vision

Personal Information

STEP 4: VERIFY PERSONAL INFO

The system will first bring you to the 'Personal Information' page. Verify that your information is correct. (Please report any incorrect information to your Human Resources department).

STEP 5: CLICK 'YOU AND YOUR FAMILY'

| / | | | | | | | | |
|---|----------------|--------------------------------------|--------|---------|--|---------------|-------------|--|
| | 12 of 13 | in process (0% Complete) | | | | | | |
| Home You & Your Family • M | y Benefits 👻 | Sign & Submit | | | | | | |
| Personal Inform | ation | | | | | | | |
| - | | | | | | | | |
| Please review your personal inform Optional items are in <i>italics</i>. | nation to ensu | ire it is correct and complete. Plea | se cor | rrect a | iy errors and click the <i>Next</i> buttor | n when you an | e finished. | |
| Personal Info | | | | | | | | |
| | | | | | | | | |
| Name | : John | | F | R. | Tester | | C. ([] | |
| Date of Birth | First | 1090 | MI | / | Last | | Sumx | |
| | 12/31/ | 1300 | | | | | | |
| SSN | ***_** | 3009 | | | | | | |
| Gender | • 🔘 Mal | e 🔿 Female | | | | | | |

Adding Dependents

STEP 6: CLICK DEPENDENTS

If you have dependents and want to add them to your benefits, select 'You & Your Family'. Then click 'Dependents' from the drop down bar.

| | 12 of 13 in process (0% Complete) | | | | V |
|---|--|----------------|--|----------------------------|----------|
| Home You & Your Family - My B | enefits 🗸 Sign & Submit | | | | |
| Personal Information Dependents | tion | | | | |
| Change My PIN | | | | | |
| Ploa | ion to onsure it is correct and complete. Ple- | aco corroct an | v orrors and click the Nextbut | ton when you are finished | |
| • Plea Optional items are in <i>italics</i> . | ion to ensure it is correct and complete. Ple | ase correct an | y errors and click the <i>Next</i> but | ton when you are finished. | |
| Plea Optional items are in <i>italics</i>. Personal Info | ion to ensure it is correct and complete. Ple | ase correct an | y errors and click the <i>Next</i> but | ton when you are finished. | |
| Plea Optional items are in <i>italics</i>. Personal Info Name: | ion to ensure it is correct and complete. Plea | R. | y errors and click the <i>Next</i> but | ton when you are finished. | |
| Plea Optional items are in <i>italics</i>. Personal Info Name: | John First | R. MI | y errors and click the <i>Next</i> but Tester Last | ton when you are finished. | |
| Plea Optional items are in <i>italics</i> . Personal Info Name: Date of Birth: | John First | R. MI | Tester Last | ton when you are finished. | |

Adding Dependents

All added dependents will show up on this screen. Verify that all your dependent information is correct. If you don't see your dependent(s) listed, you will need to add them.

STEP 7: CLICK ON THE PLUS SIGN TO ADD DEPENDENTS

Hover the cursor over the '+' symbol until it turns green. Click to add a new dependent.



Adding Dependents

STEP 8: FILL IN DEPENDENT INFORMATION

- 1. Fill in all requested information on the form
- 2. Click 'Save' when complete
- 3. Repeat steps for each dependent

| Home You a | & Your Family 👻 | My Benefits 🝷 | Sign & Submit | | | | | |
|-------------------|----------------------|------------------|---------------------------------------|---------|------------|---------|--------|--|
| Add De | penden | t | | | | | | |
| | | | | | | | | |
| Add information | ation on your depend | dents below. Opt | ional fields are marked in <i>i</i> i | talics. | | | | |
| No Dependent Info | ormation Available | | | | | | | |
| | Relationsh | ip: Spous | e | • | | | | |
| | Nan | ne: | | | | | | |
| | | First | | МІ | Last | | Suffix | |
| | Date of Bir | th:// | | - | | | | |
| | S | \$N: | | | | | | |
| \backslash | Gend | er: 🔘 Mal | e 🖲 Female | | | | | |
| | Addre | ss: San | ne as employee | | | | | |
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| | | City | | | ▼ Ctata | 7ia | | |
| | | City | | | June | μ | | |
| | Email Addre | 255: | | | | | | |
| | | À | Cancel | | | | | |
| | | Save | Cancer | | | | | |

My Benefits

The Benselect system will now guide you through your benefit options.

The 'My Benefits' page displays each benefit offering, and indicates whether you've enrolled

| | My Benefits |
|---|---|
| Below is a list of your current benefit elections. Click "Review" for benefit information and to elect or decline coverage. O Medical You have to complete enrollment in this plan. | W Medical 50 Dental 50 Vision 50 Additional Flex Dollars 50 Dependent Care 50 C Long Term Disability 50 |
| O Dental Revie You have to complete enrollment in this plan. | W Basic Life 50 Basic AD&D 401k 50 Assurity Accident 50 Assurity Critical Illness 50 Spouse Assurity Critical Illness - 50 Spouse Assurity Critical Illness - 50 Child |
| Vision Revie You have to complete enrollment in this plan. | Employer Cost S0 Pre-tax cost S0 Post-tax cost S0 |
| O Employer FSA Revie You have to complete enrollment in this plan. | w |
| O Additional Flex Dollars You have to complete enrollment in this plan. | o includes a |
| O Dependent Care | |

Making Changes

As you advance through the enrollment process, the system will lock in your selections.



When the chosen benefit screen appears, click 'Unlock' to make any necessary changes to that plan selection

Medical

Here is a summary of your current Medical election.

- If you wish to make a change, click the Unlock button.
 - Product Name: Medical Plan 1
 - Coverage Level: Employee Only



Benefit Summary

STEP 9: CLICK 'BENEFIT SUMMARY'

The drop-down bar under 'My Benefits' allows you to navigate to a specific page, or view a benefit summary page. To begin, click 'Benefit Summary'.



Review Benefit Options

STEP 10: BEGIN ENROLLMENT

Begin with the Medical plan, then proceed through each benefit option until enrollment is complete.

Click the 'Review'_____ button in the box marked 'Medical' to review plan options and select or waive medical coverage.

| My Benefits | | |
|---|---|--|
| Below is a list of your current benefit elections. Click "Review" for benefit information and to elect or decline coverage. | My Benefits | |
| O Medical | Medical Dental Vision Employer FSA Additional Flax Dollars | \$0.00 \$0.00 \$0.00 \$0.00 |
| tou have to complete enroument in this parts | Dependent Care Long Term Disability Basic Life Basic AD&D 401k | \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 |
| O Dental Review You have to complete enrollment in this plan. | Assurity Accident Assurity Critical Illness Assurity Critical Illness Spouse Assurity Critical Illness- | \$0.00 \$0.00 \$0.00 |
| Vision Review You have to complete enrollment in this plan. | Child Assurity Disability Employer Cost Emails cont | \$0.00 \$0.00 |
| O Employer FSA Review | Post-tax cost Total Cost Per Pay Period | \$0 ⁰⁰ |
| You have to complete enrollment in this plan. | | |
| O Additional Flex Dollars Review You have to complete enrollment in this plan. | | |
| O Dependent Care Review You have to complete enrollment in this plan. | | |

Medical Benefits

STEP 11: SELECT COVERAGE

Beginning with the Medical plan, select the options you prefer.



Health Savings Account

STEP 12: SELECT HSA CONTRIBUTION AMOUNT

If you selected a medical plan, you will also be eligible to contribute pre-tax dollars into a Health Savings Account (HSA). You may contribute any amount up to the IRS limit of \$3,450.

- Use the calculator to determine your contribution amounts based on your individual needs.
- Click 'Calculate' and adjust the amount, as needed.
- To decline, click here
- After you've finalized your contributions click 'Next' to proceed to the next benefit option.

| Your HSA Election | | |
|---|---|------------------------------------|
| A health saving's account allows you to so minimum and maximum contribution an If you would like to enroll in the FS button next to the text which reads If you do not want to enroll in the F When you are finished, click on the | et aside pre-tax money to pay for expenses not covered by your insurance nounts for the next plan year are shown below. A plan, enter the amount you would like to contribute for plan year. Then "I wish to apply for this coverage". "SA, click on the button next to the text which reads "I wish to DECLINE th "NEXT" button to continue. | e. The click on t is coverag |
| Benefit Levels: | Employee Only Employee+Family | |
| Maximum Repual Contribution: | \$3,450.00 | |
| Maximum Air bat contribution. | | |
| Amount per pay period: | \$0.00 | |
| Amount per pay period: | 50.00 | |
| Amount per pay period: Number of periods: Total Amount: | \$0.00 12 \$0.00 | |

| 🕜 Me | dical | \$55.58 | | | | |
|--------|----------------------------|------------|--|--|--|--|
| 🕒 HSA | λ. | \$0.00 | | | | |
| 🕑 Dei | ntal | \$39.40 | | | | |
| 🕑 Visi | ion | \$8.19 | | | | |
| O Lor | ng-term Disability | \$0.00 | | | | |
| O Vol | untary Short-term | \$0.00 | | | | |
| Disa | ability | | | | | |
| O Hos | O Hospital Indemnity | | | | | |
| O Gro | oup Life & AD&D | \$0.00 | | | | |
| O Sup | oplemental Term Life | e& \$0.00 | | | | |
| AD8 | kD | | | | | |
| 😮 Chi | ld Term Life & AD&D | \$0.00 | | | | |
| O Acc | ident | \$0.00 | | | | |
| O Tru | O Trustmark Universal Life | | | | | |
| O Tru | stmark Cancer/Criti | cal \$0.00 | | | | |
| Illn | ess | | | | | |
| O Dep | pendent Care | \$0.00 | | | | |
| Rei | mbursement Accour | nt | | | | |
| | | | | | | |
| | | | | | | |
| | Employer Cost | \$500.29 | | | | |
| | Pre-tax cost | \$103.17 | | | | |
| | Post-tax cost | \$0.00 | | | | |
| _ | | | | | | |
| | Total Cost 🔇 | 10317 | | | | |
| | Per Pay Period 🤍 | 100 | | | | |
| | | | | | | |
| | | | | | | |

Dental & Vision Benefits

STEP 13: SELECT DENTAL AND VISION COVERAGE

The system will forward you through your dental and vision plan options. Follow the same steps as for medical benefit selection.

- Select the radio button next to the coverage tier you choose, then click 'Enroll'
- To waive Dental or Vision coverage, click 'Decline'
- The system will automatically advance you to the next benefit option.



Disability Benefits

STEP 14: BEGIN ENROLLMENT

Disability benefit amounts will automatically default to to your employer's selected percentage.

- As before, select the radio button next to the options you choose (apply or decline)
- Click 'Next' to advance to the next screen

Voluntary Short-term Disability

| ing benefits | |
|--|--|
| Medical HSA Destal | \$55.5 \$0.0 |
| Vision Long-term Disability Voluntary Short-term Disability | \$0.0 \$0.0 \$0.0 |
| O Hospital Indemnity O Group Life & AD&D O Supplemental Term Life & | \$0.0 \$0.0 \$0.0 |
| | Medical HSA Dental Vision Long-term Disability Yoluntary Short-term Disability Hospital Indemnity Group Life & AD&D Supplemental Term Life & |

Long-term Disability



Life Insurance

STEP 15: SELECT LIFE INSURANCE

Your Group Life Insurance coverage amount will be automatically calculated.

 Select 'I wish to apply' or 'I wish to Decline' to accept or waive coverage.

- 2. Then click 'Next'-
- Click the '+'_____ symbol to add a beneficiary
- Enter beneficiary information, then click 'Save'

| | AITCL | | | | | |
|---|--------------------------------|--|----------------------------|------|--------|------|
| fe Insurance ount will be calculated. | Group | Life & AD& | D | syt | | |
| sh to wish to vaive | Please select the o | desired amount of covera Benefit Amount : Cost per pay period: | ige. \$50,000 \$0.00 | AL | | |
| 'Next' _' add a | I wish to a I wish to Back | apply for this coverage DECLINE this coverage | | | | Next |
| ficiary 1, Save' | Relationship: Name: | <choose relationship=""></choose> | | Last | Suffix | |
| | Gender: Type: | Male Female | • | | | |
| Save | Cancel | | | | | |

Voluntary Benefits

STEP 16: SELECT VOLUNTARY BENEFITS

Voluntary benefits provide additional coverage beyond the standard medical, dental, vision, and employer-paid life insurance. Note that some voluntary plans require you to answer additional questions to determine your eligibility for coverage. Please answer all questions accordingly.

- Additional information on your voluntary benefits will be provided right in the system
- Informational videos will show up like this

Prior to the enrollment screen, you may see an informational brochure

Accident

Accident insurance from Trustmark helps pay for the unexpected expenses that res beyond what your health insurance plan pays.

Watch: Accident Video

To apply, select *I wish to apply for this coverage*. If you do not wish to purchase this coverage, choose *I wish to DECLINE this coverage*. Press Next when you are finished.

Coverage

Employee Only

HospitalPlan

Let's talk life. Accident Insurance

Accident insurance is designed to that result from all kinds of accidents. Emerg One trip to ER may involve many services – a medicines and physician fees. Acci measure of financial security by helping to ta from an accident, so you and your family can

How Accident Benefits can add up Example: If you or a family member breaks a leg, here's how accident benefits may be paid.



©2013 Trustmark Insurance Company

Plan 4

Additional Questions

You may purchase coverage for yourself or you and your eligible family members. Please indicate the desired level of coverage and whether or not any individuals to be covered smoke. Then select the desired benefit amount from the list below. If you want to select a different amount, enter it in the space provided at the bottom of the list and click *Calculate*.

Þ

If you do not wish to be covered under this plan, select *I wish to DECLINE*... before clicking *Next*.

| Coverage 💿 Emp | olayee Only | |
|--|--|---------|
| ndicate whether any of the proposed ins tobacco in any form within the last 12 mo | ureds have smoked cigarettes or used Tes Yes | ¥ |
| ost per Pay Period | Benefit Amount | |
| § <u>\$18.59</u> | 10.000 | |
| <u>\$26.17</u> | 15,000 | |
| \$33.76 | 20.000 | |
| <u>\$48.93</u> | 30,000 | |
| <u>\$64.10</u> | 40,000 | |
| Cost per Pay Period: | 18.59 | |
| Benefit Amount: | 10,000.00 | |
| oplication riders | | |
| Base Policy | | \$17.34 |
| Health Screening Benefit (H | 50 | \$1.25 |
| EZ Value Plan (EZVFP) | | |
| | Total Premium: | \$18.59 |
| I wish to apply for this coverage | | |

I wish to DECLINE this coverage

STEP 17: ANSWER HONESTLY

- Progress through all informational media for voluntary benefits.
 When you arrive at the enrollment page, continue to select your benefit options as you've done previously.
 - Answer any additional questions accurately and completely
- Click 'Next' when finished

Verify Benefit Elections

STEP 18: VERIFY YOUR BENEFIT ELECTIONS

- > Review your benefits to ensure everything is correct.
- You will also see an itemized breakdown of your elections, costs, and pre-tax/post-tax expenses.

| Plan | Description | Pretax Cost | Posttax Cost | Employer Paid |
|--------------------------------------|--|-------------|--------------|---------------|
| Medical | Medical Plan 1; EO | \$55.58 | \$0.00 | \$500.29 |
| HSA | Waived | | | |
| Dental | Dental Plan 1; EO | \$39.40 | \$0.00 | \$0.00 |
| Vision | Waived | | | |
| Long-term Disability | Long Term Disability; \$4,350 | \$0.00 | \$0.00 | \$6.96 |
| Voluntary Short-term Disability | Short Term Disability; \$1,010 | \$0.00 | \$51.21 | \$0.00 |
| Hospital Indemnity | Basic Care Hospital Indemnity Insurance; EO | \$0.00 | \$34.34 | \$0.00 |
| Group Life & AD&D | \$50,000 | \$0.00 | \$0.00 | \$4.75 |
| Supplemental Term Life & AD&D | \$150,000 | \$0.00 | \$16.50 | \$0.00 |
| Child Term Life & AD&D | N/A | | | |
| Accident | Accident Insurance; EO | \$0.00 | \$10.01 | \$0.00 |
| Universal Life | Waived | | | |
| Cancer/Critical Illness | Cancer/Critical Illness Combo benefit: \$10,372 Health Screening Benefit \$50 | \$0.00 | \$13.00 | \$0.00 |
| Dependent Care Reimbursement Account | \$16.68 | \$8.34 | \$0.00 | \$0.00 |
| Total | l | \$103.32 | \$125.06 | \$512.00 |

Signatures

STEP 19: REVIEW AND SIGN FORMS

If your signature is required, you will be guided through a series of forms and asked to sign electronically. When finished, click 'Next'.

| Review / Sign Forms |
|--|
| Your enrollment will not be complete until you review and sign the forms listed below. By entering your electronic signature below, you are giving your consent to the electronic signature (e-signature) process and authorization to use electronic records and electronic signatures connected with your enrollment. If you decline the e-signature process, you will not be able to complete your enrollment electronically. Please review each document carefully and place a checkmark next to each before signing. |
| Form Name |
| A-607/A E Application for Accident Coverage |
| 1573-NWB-387/R 1111 Acknowledgement and Authorization to Obtain Information |
| CL-205 ND Trustmark Application for Insurance |
| OA-807 ND V2 R10-12 NO Outline of Coverage |
| Employee: By clicking the Sign Form button, I am electronically signing the form listed above. |
| Sign Form |

Submission

STEP 20:BENEFIT VERIFICATION FORM

- If a signature box appears, please click 'Use Pin' on left of signature box.
- Enter your PIN (last 4 digits of your SSN and 2 digit year of birth) to authorize and sign form.
- Once you enter your PIN and sign, you will be able to access the "Verification" form for printing or future reference.

CONGRATULATIONS! Your enrollment is complete.