

## Annual Enrollment Instructions

### What to know about Annual Enrollment:

If you have no need to log in to make changes to your existing enrollments (i.e. add coverage, change dependent coverage, etc.), *your current PCA benefit elections will continue through 2017 with no re-enrollment needed.* Note that Premium and Life Term changes will apply as published on the 2017 Insurance Rate Sheet.

If your employer offers PCA **Dental** or PCA **Vision**, you may *change participation* between the Basic and Enhanced plans during Annual Enrollment. Opting to participate in Voluntary coverage (waived at initial enrollment) is also allowed during Annual Enrollment.

Any new coverage elected during Annual Enrollment will be effective 1/1/2017 unless a **Statement of Health** (SOH) is in process. Coverage requiring SOH will be effective on the first of the month following the approval by MetLife.

MetLife allows those who are current **Enhanced Life** participants to increase their existing coverage by \$10K each year during Annual Enrollment with no SOH required. The yearly increase is only available to those who are currently enrolled below the Guaranteed Issue (GI) level of \$100K.

### A note about Statement of Health (SOH):

Except as noted above, requests for additional PCA Life Insurance will require a Statement of Health to be completed prior to coverage approval by the carrier, MetLife. As we review a new request for PCA life insurance in SmartBen, a customized SOH packet and instructions will be generated and mailed to your current address (as listed in SmartBen).

Mail your completed SOH form directly to MetLife as instructed on the form. MetLife will review your SOH and circle back directly with you for clarification, additional medical consultation or with approval status. If your request for additional life coverage is approved, our office will receive this notice as well.

Please watch the mail for the SOH packet to arrive so your paperwork can be completed within the requested timeframe. If the SOH packet is not completed and processed for approval the additional coverage cannot be added to your current benefits.

*SmartBen is our online benefit enrollment tool. The site is accessible 24/7 via the Internet at <https://smartben.com/>*

## Steps to Complete Your Annual Enrollment

### STEP 1 – LOG INTO SMARTBEN

#### ***If you have previously logged into SmartBen:***

If you do not recall your current password, you may click on the **Recover Password** link which is below the login box to prompt an email from SmartBen that will contain your current password.

#### ***If this is your first time to log into SmartBen:***

Enter your Username: Social Security number with no dashes and Password: Six-digit Date of Birth, MMDDYY format.

Username Example: 123456789 for Social Security number 123-45-6789

Password Example: 061064 for date of birth June 10, 1964

LOGIN TO YOUR ACCOUNT

Username

Password

HR Professional

SUBMIT

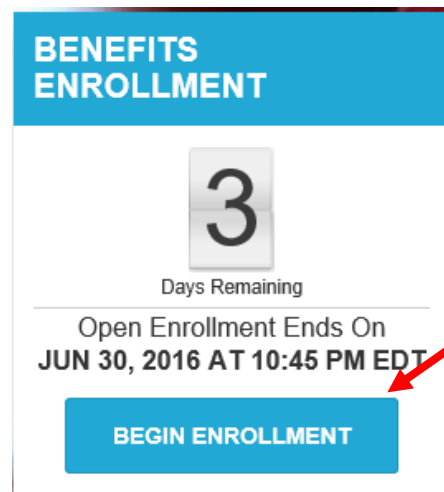
[Recover Password](#)

### Helpful Hints:

- ✓ Complete the steps in this document to the point you have the opportunity to print your **Enrollment Confirmation**.  
*If you logged out and did not see this option, your enrollment is not complete and cannot be approved by our office. You may log in again and complete the enrollment during the Annual Enrollment timeframe.*
- ✓ Use the **Recover Password** link if you need a reminder of your current password.
- ✓ If you select *Save* and the screen does not update, scroll up and look for the **yellow warning icon**. ⚠ Right click on it for additional instructions. Make the corrections as instructed and click on *Save* again to continue with your enrollment process.

## STEP 2 – BEGIN ENROLLMENT

On the home page, you will see a **Benefits Enrollment** box. This box has a countdown of the number of days remaining in Annual Enrollment. Underneath the countdown, there is a **Begin Enrollment** button. Click this button to start the enrollment process.



**BENEFITS ENROLLMENT**

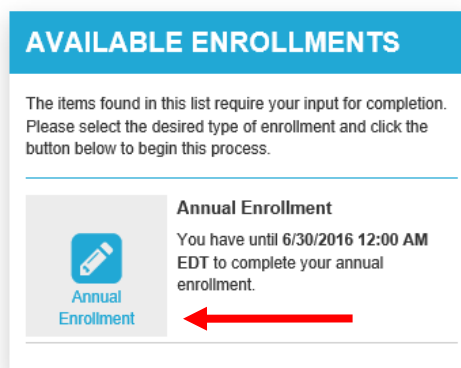
3  
Days Remaining

Open Enrollment Ends On  
**JUN 30, 2016 AT 10:45 PM EDT**

**BEGIN ENROLLMENT**

This opens the next window, where you see which enrollments are currently available in SmartBen. You will see a button for **Annual Enrollment**. Select the **Annual Enrollment** button to begin your enrollment session.

### Let's Get Started On Your Enrollment



**AVAILABLE ENROLLMENTS**









The items found in this list require your input for completion. Please select the desired type of enrollment and click the button below to begin this process.

**Annual Enrollment**  
You have until 6/30/2016 12:00 AM EDT to complete your annual enrollment.

**Annual Enrollment**

## STEP 3 – REVIEW BENEFITS AND MAKE ENROLLMENT ELECTIONS OR CHANGES

**Review and Elect Benefits:** You will enter the Enrollment process on the **Manage Benefits** page. The incomplete (or untouched) benefits are at the top of the page with a red light next to them. All benefits requiring changes will have a red light until you have clicked through the benefit and elected the coverage. All of the incomplete benefits must be elected (even if the election is Waived) so they are complete with a green light.

INCOMPLETE BENEFITS	
Plan Title	Employee Cost
 <b>Health Insurance</b> Opt Out - No Coverage <i>26 Deductions/Year</i>	\$0.00
 Opt Out - No Coverage <i>26 Deductions/Year</i>	\$0.00
 <b>Vision Insurance</b> Opt Out - No Coverage <i>26 Deductions/Year</i>	\$0.00
 <b>Healthcare Flexible Spending Account</b> \$0.00 <i>11 Deductions/Year</i>	\$0.00
 <b>Dependent Daycare Flexible Spending Account</b> \$0.00 <i>11 Deductions/Year</i>	\$0.00
 <b>Employer Provided Basic Life</b> 2 X Annual Base Salary (\$100,000.00) <i>26 Deductions/Year</i>	\$0.00
 <b>Employer Provided Basic Accidental Death &amp; Dismemberment</b> 1 X Annual Base Salary (\$50,000.00) <i>26 Deductions/Year</i>	\$0.00
 <b>Employer Provided Basic Spouse Life Insurance</b> \$5,000	\$0.00

**Turn All The Lights Green**

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

**ELECT & CONTINUE**

Your Total Cost  
**\$0.00**  
Per Pay Period

Your Estimated Paycheck  
**\$1,440.08**

**Manage Benefits:** Review your enrollment options and make your benefit elections. To enroll or make changes to a benefit, click on the benefit name.

### To Change or Process a Benefit Enrollment:

- 1) Click on the option you want to elect.
- 2) Select which individuals are being covered by making this selection in the **Who Is Being Covered** box on the right.
- 3) Then select the tier or plan you are enrolling. The selection you made will reflect the enrollment by changing from red to green.
- 4) Click the green *Continue* button at the top right of the page when you are finished.

**Who's Being Covered?**

Employee Only

Employee and Spouse

Employee and Children

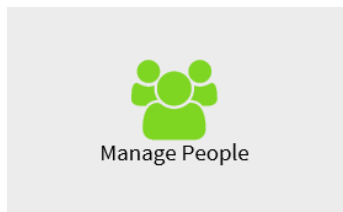
Family

Current Coverage Level: Opt Out - No Coverage

**Changes to Spouse or Dependent Coverage:** If you are enrolling a spouse or dependent for coverage, click on the box next to the dependent you wish to enroll. If you are dropping a dependent from vision and/or dental or dependent life insurance coverage, you must uncheck the dependent you are dropping.

**Note:** If you changed coverage levels (or tier) from family to employee + child(ren) or from family to employee + spouse, your spouse or child is automatically dropped when you make these changes.

If the person you wish to add to coverage is not listed, you will need to click the green **Add a Person** button to add them in **Manage People**.



**Manage People:** This is where your Personal, Spouse/Dependent, and Beneficiary information is stored.

**Personal Info** - Review your personal information and update if changes are necessary.

**Spouse and Dependent Info** – Click on the *Add a Spouse* or *Add a Dependent* button to add your spouse and dependent information if you are enrolling them in a benefit plan. Click *Save* when you are finished.

You will then return to **Manage Benefits** to activate the adding of the spouse/dependent to the dental, vision, or life insurance plan.

**Beneficiary Info** – *If you are electing Supplemental Term Life/AD&D coverage*, click on *Beneficiary* to add or change your beneficiary. Click *Save* when you are finished.

When your Spouse, Dependent and/or Beneficiary info is added, select the **Manage Benefits** button to return to the benefit listing to select the beneficiary and add the beneficiary percentage for each plan.

- ➔ **TIP:** If you need to add more than one beneficiary, click on the *Add a Person* button to designate the additional beneficiaries.
- ➔ **TIP:** During enrollment, click on the *Beneficiary Type* drop-down box to designate your beneficiary as primary or secondary.

## ELECT & CONTINUE:

Once all of your elections are complete each benefit will have a green light. To proceed to the next step, click the green button labeled **Elect & Continue**.

Annual Enrollment

COMPLETED BENEFITS			
	Plan Title	Employee Cost	Employer Cost
	<b>Cigna Open Access Plus Medical</b> Employee Only <small>26 Deductions/Year</small>	\$0.00	\$318.72
	<b>Cigna Dental Insurance</b> Employee Only <small>26 Deductions/Year</small>	\$16.15	\$0.00
	<b>Cigna Vision Insurance</b> Waive <small>26 Deductions/Year</small>	\$0.00	\$0.00

**Turn All The Lights Green**

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

**ELECT & CONTINUE**

Your Total Cost  
**\$16.15**  
Per Pay Period

## VERIFY REQUIRED DATA

If you have not entered all required information, SmartBen will not process your enrollment. Click on each item in the *Enrollment Task List* and SmartBen will take you to the required page for corrections.

Make your corrections, and click *Submit*, *Enroll* or *Save*, whichever is applicable.

Be sure to review any items in the **Information** box on this task page, select **Click Here** to make changes, and then click the green **Continue** button.

## Enrollment Verification Tasks

Information is missing required to complete your enrollment. Click on the link(s) provided below to complete the necessary information.

### SPOUSE INFORMATION

The spouse information for April aaaTester is incomplete! [Click here](#) to return to the Manage People section and complete the required information.

## REVIEW CONFIRMATION

Review your elections and confirm premiums are listed for each benefit elected.

## Enrollment Confirmation For Benny AaaFitz

Review the information thoroughly before clicking "Continue" at the right of the screen.

ELECTED BENEFITS			
	Plan Title	Employee Cost	Employer Cost
	<b>Medical Insurance</b> BCBS PPO Employee Only <small>12 Deductions/Year</small>	\$50.00	\$498.00
	<b>Dental Insurance</b> Waive <small>12 Deductions/Year</small>	\$0.00	\$0.00
	<b>Flexible Spending Account-Medical</b> \$0.00 <small>6 Deductions/Year</small>	\$0.00	\$0.00

**TO CONFIRM:** Scroll to the end of the benefit listing to enter your initials at the bottom of the *Confirmation* page to acknowledge acceptance of the completed benefit enrollments.

## AGREEMENT

Please initial below to indicate agreement:

MT

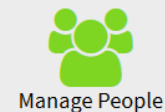
CONTINUE

Return To Lights

Scroll to the top of this page to click **Continue**.

## CONGRATULATIONS!

You have successfully completed the enrollment process!  
Select the *Click Here* link to print a copy of your enrollment **Confirmation Statement**.



Congratulations!

You have successfully completed the enrollment process.

PRINT YOUR CONFIRMATION STATEMENT

RETURN TO START

To get a printer ready copy of your elections, [click here](#) and feel free to continue using SmartBen Essentials.

## STEP 3 – REVIEW THE PRINTED CONFIRMATION STATEMENT

It's time to review your Confirmation Statement!

Carefully review your statement to ensure your benefit elections reflect your enrollment changes and a premium for each plan you selected. Print a second copy to give to your bookkeeper or treasurer as reminder of new changes for the monthly PCA invoice.

Keep in mind, this Confirmation Statement is *only* a confirmation of your **benefit elections**. If carrier approvals (e.g., Statement of Health for Term Life Insurance) are required, coverage will be subject to those requirements.

### **Important Note about Your Insurance Certificates:**

The documents that answer all your questions about your coverage and provide plan information are viewable and printable from SmartBen.

From the black bar along the top of the SmartBen Home page, select PLANS.  
You may select and print or save the PDF files associated with each plan.  
Be sure your beneficiary knows where these documents are kept.

You will *not* receive a separate copy of your certificate from PCA Retirement and Benefits.