EMPLOYEE USER GUIDE Open Enrollment 2018 10/03/2017 — 10/27/2017





browardschools.com/benefits

THE RATES LISTED ARE FOR ILLUSTRATION PURPOSES ONLY

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EMPLOYEE CHECKLIST FOR EMPLOYEE SELF-SERVICE (ESS) BENEFITS ONLINE OPEN ENROLLMENT 2018

Please make sure you have the following information to ensure that your Online Open Enrollment is successful:

Login ID:			
Password:			
Print out of current ben	efits information fror	m ESS	
Information for each de	pendent:		
NAME	DATE OF BIRTH	SS#	ADDRESS
			+

Flexible Spending Accounts (Dependent Care and/or Medical Reimbursement) must be entered as an **ANNUAL** amount. Minimum is \$100.00. The annual maximum amount for the Medical FSA is \$2,600 and the annual maximum amount for the Dependent Care FSA is \$5,000.

For general information on Voluntary Supplemental Insurance, please visit the Benefits Department website at browardschools.com/benefits, select the "BCPS Benefits" tab then click on the "Supplemental Insurance" link. THESE SELECTIONS WILL NOT APPEAR IN ESS. You <a href="mailto:multiple.com/mu

If you would like to cancel any of your Voluntary Supplemental Insurance (s), please complete the **Supplemental Insurance Deletion Form** located on the Benefits website at browardschools.com/benefits by selecting the "Rates & Documents" tab and return the completed form to the Benefits Department.

OPT-OUT PROCESS

Employees Currently Opted-Out of Health Coverage and Receiving Medical Opt-Out Supplement

Employees who are currently opted out of the health coverage and receiving the Opt-Out Supplement and would like to remain opted-out, are **NO longer required** to annually complete and submit the Medical Affidavit Form and proof of other coverage.

Employees Currently Opted-Out of Health Coverage and NOT Receiving Medical Opt-Out Supplement Employees currently opted-out of the health coverage and NOT receiving the Opt-Out Supplement but wish to receive it for 2018, MUST provide proof of other coverage to the Benefits Department by Friday, October 27, 2017. Please email your proof of coverage to optout@browardschools.com and include your name, personnel number and in the subject line: Medical Opt-Out Supplement. If your proof of coverage is not received by Friday, October 27, 2017, you will remain opted-out of the health coverage for 2018 and will not receive payment of the Medical Opt-Out Supplement.

Employees Opting-Out For The First Time MUST access Employee Self-Service (ESS) by Friday, October 27th and elect the Medical, Dental and/or Vision Opt-Out Plan Options. If you are currently opted-out, no action is required on your part. In addition, completion and submission by email of the Medical Affidavit Form and proof of other coverage by Friday, October 27, 2017 to optout@browardschools.com is required in order to receive the annual stipend of \$750. Submission of the Medical Affidavit Form and proof of other coverage is NOT required annually. Employees may also opt-out of the dental and/or vision coverage; however, no stipend is available for these options and submission of an Affidavit Form is not required. Your current opt-out records will automatically rollover to plan year 2018. If you are opting-out of the health coverage for the first time and do not submit the Medical Affidavit Form and proof of other coverage by Friday, October 27th, you will be placed into a Medical Non-Paid Opt-Out Plan for 2018. The Medical Opt-Out Affidavit Form can be found on the Benefits Department website at www.browardschools.com/benefits by clicking on the "Rates & Documents" tab.

For Opt-Out Status Changes outside of the Open Enrollment period, employees must access the Benefits Department website at www.browardschools.com/benefits in order to download the Opt-Out Affidavit Form(s) and submit the completed form(s) and insurance documentation to the Benefits Department. Please see further details regarding the requirements delineated on the form(s) located in the "Rates & Documents" section of the Benefits Department website.

A Summary Plan Document (SPD), which summarizes important information about your health coverage options is available on the Benefits Department website at <u>browardschools.com/benefits</u> by selecting the "BCPS Benefits" tab then by clicking on the Health link. A copy is also available, free of charge, by calling 754-321-3100.

ALL NEW HIRES

New Hires who would like to make changes to their benefit elections after completing their Benefits Orientation, these changes <u>MUST</u> be completed within your 30-day Benefits Election Window (within 30-days from the date you completed your Benefits Orientation) as indicated on the Acknowledgement of Time Limitation Form. New Hires may choose to opt-out of any or all of the following plans—Medical, Dental and/or Vision; however, the \$750 annual supplement is provided to those who opt-out of the <u>Medical Plan only</u>. In addition, proof of insurance <u>MUST</u> be submitted to the Benefits Department with the New Hire Enrollment Form or within 30-days of the Benefits Orientation date.

LIFE INSURANCE - MUTUAL OF OMAHA

The District provides Basic Life Insurance Coverage, at no charge to all benefit eligible employees who work a minimum of 20 hours per week. The District also provides eligible employees with the option to increase the basic benefit by electing to enroll in the Enhanced Life Plan.

For all employees (with the exception of Paraprofessionals), the Group Term Life Insurance and Accidental Death and Dismemberment (AD&D) amount is 125% of their annual salary, rounded to the next higher \$1,000, if not an exact multiple of \$1,000. The minimum amount is \$7,000 and the maximum amount is \$50,000. In the event of accidental death, the insurance is doubled. For Paraprofessionals, Group Term Life Insurance is 125% of their earnings, rounded to the next higher \$1,000, subject to a minimum of \$20,000 and a maximum of \$50,000.

The Enhanced Life Insurance and AD&D benefit is in addition to the Basic Life Insurance benefit and AD&D. The coverage is affordable and convenient; premiums are remitted through payroll deductions. Employees are able to purchase additional group Term Life Insurance at competitive rates. Newly eligible employees may purchase life insurance from 1.25 times their annual salary up to 5 times their annual salary, not to exceed \$500,000 on a Guarantee Issue basis. In the event of accidental death, the insurance is doubled. **Employees on Leave are not eligible to enroll in the Enhanced Life Insurance plan**.

If you did not select Enhanced Life Insurance at time of employment, you may only enroll during subsequent Open Enrollment periods, at which time Evidence of Insurability (EOI) will be required if increasing two or more levels. For benefit eligible employees, if you select Enhanced Life Insurance during Open Enrollment, no Medical Evidence of Insurability is required, unless you are applying for amounts over the Guarantee Issue amount and/or increasing more than one level.

The EOI can be downloaded by visiting the Benefits website at browardschools.com/benefits and clicking on the "Rates & Documents" tab. Please submit completed form to the Benefits Department by Friday, October 27, 2017. If the EOI Form is not received by the stated deadline, your Enhanced Life Insurance election will be reversed.

If you elect to enroll in the Enhanced Life Coverage, the premium will be deducted from your paycheck.

For rates and further details regarding the life insurance benefits, please visit the Benefits Department website at browardschools.com/benefits, select the "BCPS Benefits" tab then click on the Life Insurance link.

LIFE BENEFIT RIDER

The Living Benefit is available to employees who meet certain criteria. It is an innovative feature, which allows an insured employee to apply for an accelerated death benefit. This benefit will be paid during his or her lifetime, if the employee has a terminal condition, which is expected to result in death within twelve months. The maximum Living Benefit for which an employee can apply is 75% of his or her total life insurance amount with a maximum benefit of \$375,000. The amount paid under the Living Benefit will reduce the Beneficiary Life Insurance benefit.

DOMESTIC PARTNER ENROLLMENT

Employees may add a Domestic Partner to their coverage at any time during the year on a post-tax basis. This process **CANNOT** be completed through ESS. Employees **must** complete the **Domestic Partner Affidavit Form** and submit it to the Benefits Department prior to the activation of the insurance coverage and premium deductions.

The Domestic Partner Packet, along with instructions, can be found on the Benefits Department website at browardschools.com/benefits by selecting the "Rates & Documents" tab. Coverage for your Domestic Partner will become <a href="mailto:effective the first of the month following receipt of the completed Domestic Partner Affidavit Form and required supporting documentation as noted in the packet.

If you choose to enroll your Domestic Partner during the Open Enrollment period (October 3th—October 27th), effective for January 1, 2018, please make a note of this request on the Domestic Partner Affidavit Form. Otherwise, your request will be processed effective the 1st of the following month after receipt of the affidavit form and supporting documentation.

Employees may also discontinue coverage for their Domestic Partner by completing the **Statement of Disenrollment of Domestic Partner**. This form can be found on the Benefits Department website at browardschools.com/benefits by selecting the "Rates & Documents" tab. Coverage for your Domestic Partner will be discontinued effective the first of the month following receipt of the Statement of Disenrollment of Domestic Partner Form.

You are <u>not</u> permitted to file another Domestic Partner Affidavit Form Request for at least twelve (12) months from the time you filed a Statement of Disenrollment of Domestic Partner Form.

ENHANCED DEPENDENT ELIGIBILITY VERIFICATION PROCESS ACTION REQUIRED!!!

With its commitment to continuous improvement and in an effort to better manage the District's Employees Benefits Program, the District has enhanced the Dependent Verification Process to ensure all current and future dependents enrolled in the health, dental and/or vision plans, meet the District's established **Dependent Eligibility Criteria**.

Beginning September 1, 2017, employees who are currently covering their dependent(s) on their Medical, Dental and/or Vision plan(s), are required to present documentation to verify their dependent's eligibility in order to remain on the District's insurance plan(s) for January 1, 2018. Information regarding the implementation of the District's new Dependent Verification Process was disseminated on May 24, 2017, July 24, 2017, and August 28, 2017 via a BCPS Alert, in order to provide employees an opportunity over the Summer to visit the Benefits Department and verify their dependent(s). In addition, the Benefits Department has coordinated the scheduling of Dependent Verification Sites across the District, in order to ensure the highest level of convenience to employees who wish to verify their current dependents and/or verify dependents they may wish to add during this year's annual Open Enrollment period in October. A listing of the Dependent Department Verification website Sites be found the Benefits can on www.browardschools.com/benefits by clicking the Open Enrollment Link.

Employees who are currently covering or would like to add dependents during the Open Enrollment period, <u>are required to present their original document(s)</u> to a <u>Benefits Staff Member at the Benefits Department or at one of the listed Dependent Verification Sites, by Friday, October 27, 2017</u> in order to verify their dependent(s). If this deadline is not met, <u>unverified dependent(s)</u> will be deleted from or will not be enrolled on the your plan(s), effective, January 1, 2018.

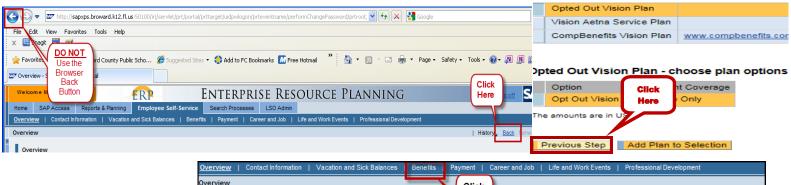
For further details regarding the Dependent Verification Process, please review the Dependent Eligibility Verification Documents, which can be found on the Benefits Department website at www.browardschools.com/benefits by clicking on the Open Enrollment Link.

ACCESSING BENEFITS OPEN ENROLLMENT VIA EMPLOYEE SELF-SERVICE (ESS)

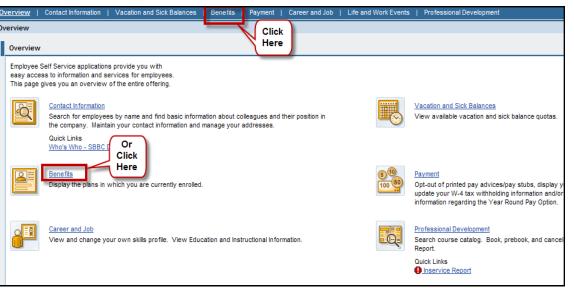
• Click on Employee Self-Service in order to access the ESS Menu



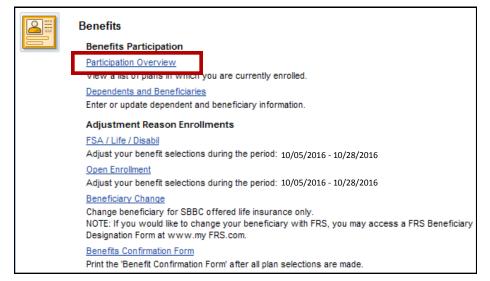
DO NOT USE THE BROWSER BACK BUTTON TO MOVE BETWEEN SCREENS



 Click either the Benefits tab from the top Navigation Bar or the Benefits link next to the Benefits icon to access the Benefits Menu.



 Click Participation Overview link to view your <u>current</u> Benefits information.



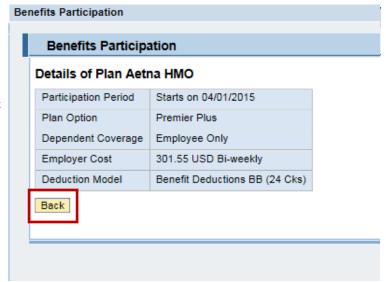
VIEWING YOUR CURRENT BENEFITS ENROLLMENT

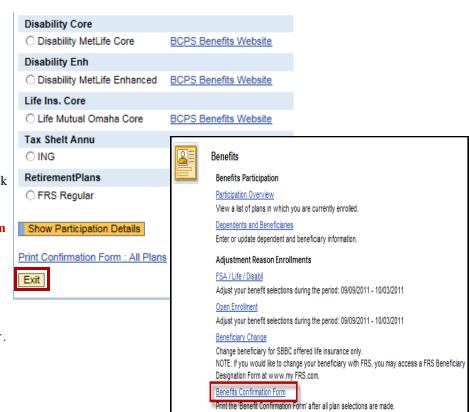
Go



- Click on the radio button in front of each plan <u>separately</u> to view your Participation Details for that particular plan.
- Then click on **Show Participation Details** to view the details of each plan.

• Click the **Back** button to take you back to the Participation Overview.





 Click on the Exit button to take you back to the main Benefits Menu.

 Click on the Benefits Confirmation Form link to print your Open Enrollment Confirmation Form which will open in a new window.

 On a MAC close "Benefits Confirmation" window by clicking the "RED" button in the upper left corner.

 Then click on the Benefits tab to return to the Benefits Main Menu.



DEPENDENTS AND BENEFICIARIES

 Click on Dependents and Beneficiaries link to display, create or update dependent and/or beneficiary information. Dependent and Beneficiary information MUST be added prior to completing the Open Enrollment section.

IMPORTANT: When adding or changing dependents/beneficiaries in the Open Enrollment section, you will be asked to select from the list of dependents/beneficiaries you have created in this section. If your dependents/beneficiaries **have not** been entered, you may not see the correct plans appear in Open Enrollment section. In addition, you will not be able to select the dependent(s) if they have not been entered in this section.

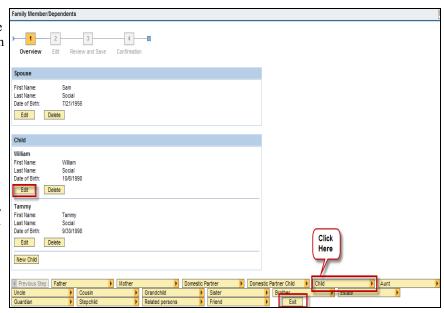
DEPENDENT TIP: Employees <u>MUST</u> enter the social security number (s), birth date(s) and addresses for each dependent before selecting benefit plans.



- If there are no changes, click the **Exit** link on the bottom of the page to return to the Benefits Main Menu.
- To add a dependent and/or beneficiary, click on the Family Member Type.

OR

- Click on the Edit link for the dependent/ beneficiary you wish to edit.
- YOU MUST CREATE YOUR DEPENDENT
 (S) AND/OR BENEFICIARY(IES) HERE IN
 ORDER FOR YOU TO SELECT THEM AS
 DEPENDENT(S) AND/OR BENEFICIARY
 (IES) IN THE ENROLLMENTS SECTION.

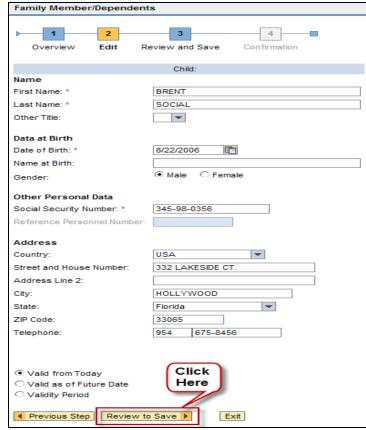


EDITING DEPENDENTS AND BENEFICIARIES

- Enter dependent(s)/beneficiary(ies) information.
- Fields with an * are required information.
- Also add address information. Remember you <u>MUST</u> first enter the Country prior to choosing the State.

- Click the **Review to Save** button.
- Then click the **Save** button.





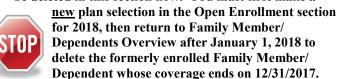
• Then click the **Save** button.

- Click the Go To Family Member/ Dependents Overview button to return to the Family Member/Dependents screen.
- Repeat these steps for each Family Member/Dependent(s)/Beneficiary(ies) you wish to add or edit.



DELETING DEPENDENTS

NOTE: Dependents currently covered in a plan <u>cannot</u> be deleted in this section now. You must first make a



- To delete a dependent after January 1, 2018, click on the Delete button below the dependent's name you wish to delete.
- Then click the Delete button next to "Previous Step" to return to the confirmation that "The following Family Member Data was deleted".
- You <u>must</u> first delete the dependent from the <u>plan</u> they are currently enrolled in the Open Enrollment section (only during the Open Enrollment window) before you can delete them from the <u>Dependents and Bene-</u> ficiaries section.





Click Here

EXITING FAMILY MEMBER/DEPENDENTS MENU

 Click the Go To Family Member/ Dependents Overview button to return to the Family Member/Dependents screen to make additional changes or review the updated Family Member Information.

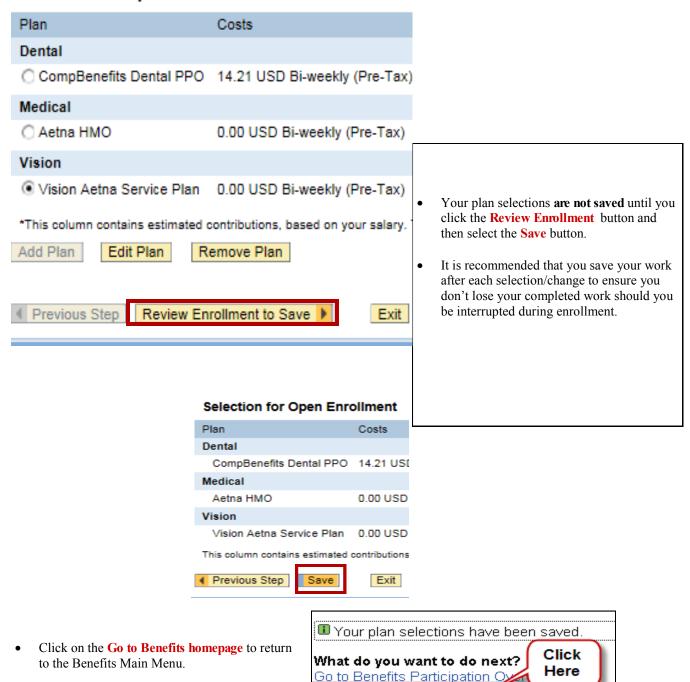
 OR click the Go to Benefits homepage to return to the Benefits Main Menu.





SAVING CHANGES

Selection for Open Enrollment



Go to Benefits homepage

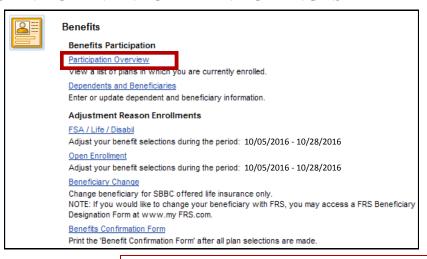
Print New Plan Selections

Go to Employee Self-Services homepage

NOT MAKING ANY OPEN ENROLLMENT CHANGES

Go

 Select the Participation Overview link

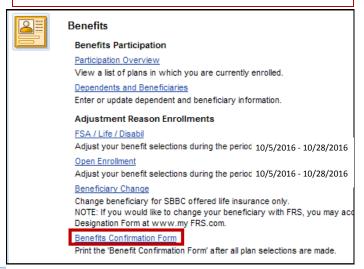


Show Participation Overview as of: 01/01/2018

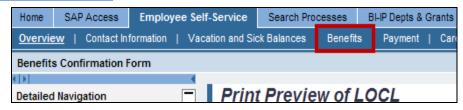
Participation overview as of 01/01/2018



- In the box to the right of **Show Participation Overview as** of: type in <u>01/01/2018</u> and select **Go**
- Then click on the Exit link which will take you back to the main Benefits Menu
- Click on the Benefits Confirmation Form link to print your Open Enrollment Confirmation Form which will open in a new window. The "Contribution for bonus" on the Confirmation Form is <u>not</u> an additional deduction. It is for Internal Use Only.
- On a MAC close "Benefits Confirmation" window by clicking the "RED" button in the upper left corner.



• Then click on the **Benefits** tab to return to the Benefits Main Menu.



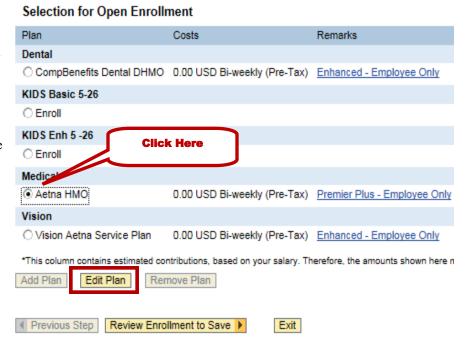
OPEN ENROLLMENT MENU

 To Access Open Enrollment click on the Open Enrollment link

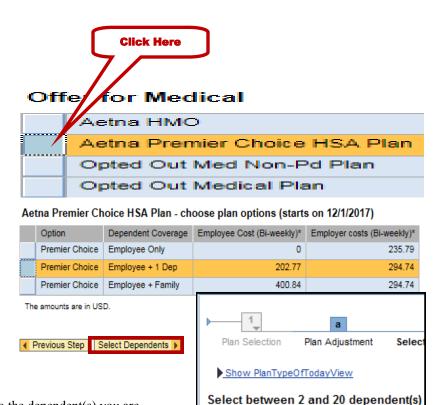


MAKING YOUR BENEFIT PLAN SELECTIONS AND BUILDING YOUR BENEFITS PLAN

- Click on the radio button in front of the plan you would like to edit and then click the Edit Plan button.
- Please note, the start date
 on the record represents
 the month in which the
 premium deductions, if
 applicable, for plan year
 2018 coverage will commence. Coverage will
 take effect, January 1,
 2018.



- Click the check box in front of the plan you want to select.
- Then click the check box in front of the plan <u>option</u> you want to select.
- Please note, the start date on the record represents the month in which the premium deductions, if applicable, for plan year 2018 coverage will commence.
- Click the **Select Dependents** button.



JOHN SOCIAL

MELISSA SOCIAL

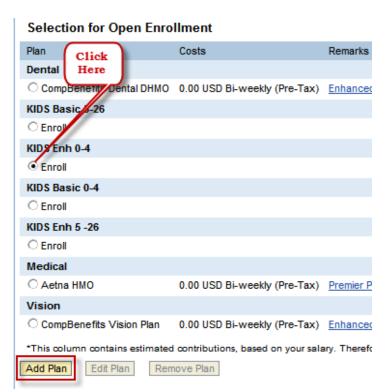
BRENT SOCIAL

◆ Previous Step

- Click in the check box next to the dependent(s) you are adding. If selecting Employee Only option, no dependents will be displayed.
- Then click the **Add Plan to Selection** link.
- Select **Review Enrollment to Save** then click the **Save** button to save your changes.

SELECTING A KIDS PLAN

- You can select the Aetna Kids HMO Basic or Enhanced Plan.
- Select the appropriate age group (0-4) means newborn up to 4 years old.
- Click on the radio button in front of the KIDS plan you want to choose.
- Then click on the **Add Plan** button to select dependents to add to the plan.
- Please ensure you choose the correct KIDS plan and age group.



Relationship

Add Plan to Selection

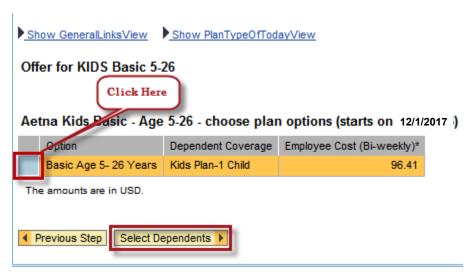
 $\overline{\mathbf{v}}$

Spouse

Child

Child

- Review plan option, dependent coverage and (Bi-weekly) cost.
- Click in the box in front of the plan based on the number of dependents you are adding.
- Then click on the Select Dependent (s) button to select the dependent (s) you want to add to the plan.
- This screen will display those dependents eligible for the plan type selected.
- Click in the check box to the right of the name to select dependent (s).
- Select Add Plan to Selection button
- Select Review Enrollment to Save then click the Save button.

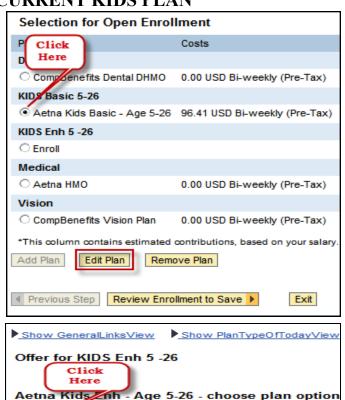




ADDING A DEPENDENTS TO A CURRENT KIDS PLAN

- Click on the radio button in front of the current KIDS Plan.
- Then click on the Edit Plan button to select dependent (s) to add to the plan.

- Click in the check box in front of the Plan Option you want to which you want to add the dependent.
- Please ensure you choose the correct dependent coverage.
- Then click on the **Select Dependent (s)** link to select the dependent (s) to add.



Dependent Coverage

Kids Plan-1 Child

Kids Plan-2 Children

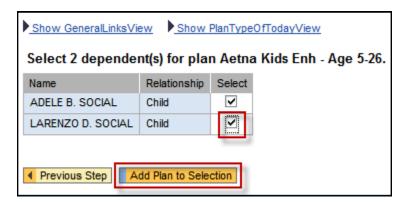
Enhanced Age 5 - 26 Years

Enhanced Age 5 - 26 Years

◆ Previous Step | Select Dependents ▶

The amounts are in USD.

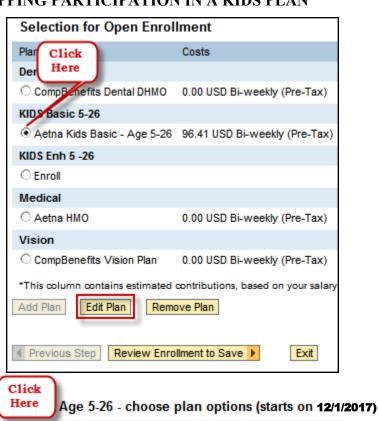
- This screen will display those dependent (s) eligible for the plan type selected.
- Review plan option, dependent coverage and per check cost.
- Click in the check box to the right of the name to select dependent (s).
- Then click the Add Plan to Selection link
- Select Review Enrollment to Save then click the Save button.

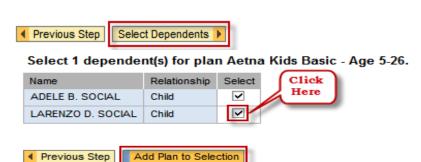


REMOVING DEPENDENT OR STOPPING PARTICIPATION IN A KIDS PLAN

- Click on the radio button in front of the plan from which you wish to stop participation of your dependent (s).
- Then click the **Edit Plan** link.

- Click on the check box in front of the plan option in which you wish to enroll (ex. If removing one dependent from the Kids Plan-2 Children, you would need to click in the box in front of Kids Plan-1 Child since you will now have 1 Child in that plan).
- Click the Select Dependent (s) link.
- Click in the check box next to the dependent you wish to stop participation, this will remove the check mark from the box.
- Then click the Add Plan to Selection button to return to the Enrollment Menu.
- Select Review Enrollment to Save then click the Save button.





Dependent Coverage

Kids Plan-1 Child

Kids Plan-2 Children

Employee Cost (Bi-weekly)*

96.41

192.82

Aetna KM

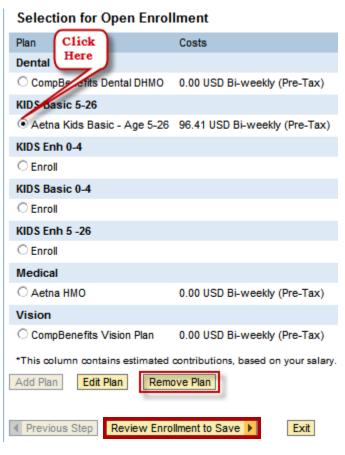
Option

Basic Age 5-26 Years

Basic Age 5- 26 Years

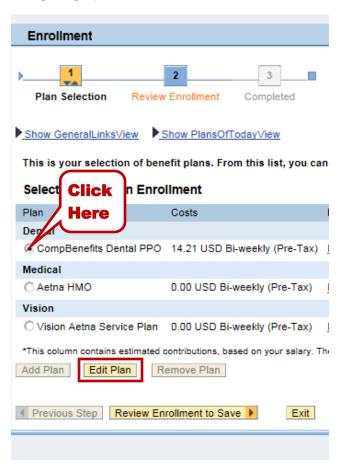
The amounts are in USD.

- To completely stop participation in a KIDS Plan, click on the radio button in front of the plan you wish to remove.
- Then click the Remove Plan button. This will stop participation in the plan and remove all dependents from the plan.
- Select Review Enrollment to Save then click the Save button.



MAKING A DENTAL PLAN SELECTION

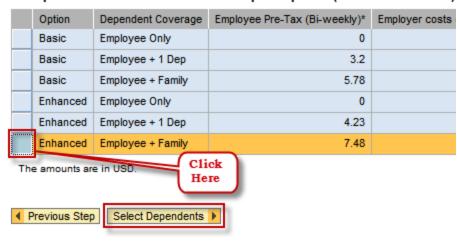
- To change Dental Plans and/or add/delete dependent (s), click on the radio button in front of your current dental plan.
- Then click on the **Edit Plan** button.



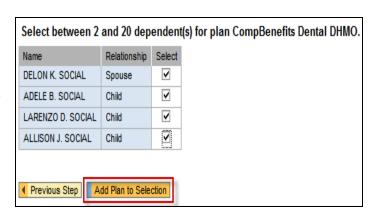


- Click on the check box in front of the plan in which you wish to enroll.
- Then click on the check box in front of the plan option you wish to choose.
- If choosing add/delete dependent coverage, click on the Select Dependents button.
- Please note, the start date on the record represents the month in which the premium deductions, if applicable, for plan year 2018 coverage will commence.

CompBenefits Dental DHMO - choose plan options (starts on 12/1/2017)



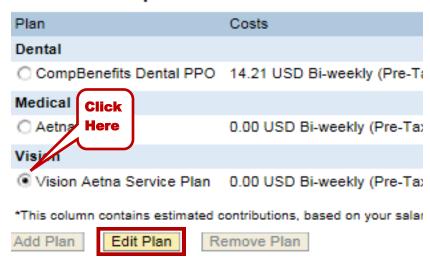
- Click in the check/deselect box next to the dependent you wish to add/delete.
- Then click the Add Plan to Selection button to return to the Enrollment Menu.
- Select Review Enrollment to Save then click the Save button.

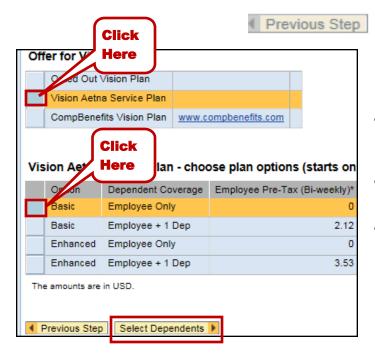


MAKING A VISION PLAN SELECTION

Selection for Open Enrollment

- To change Vision Plans or add/ delete dependent (s), click on the radio button in front of your current Vision Plan.
- Then click on the **Edit Plan** button.





 Click on the check box in front of the Vision Plan you wish to choose.

Review Enrollment to Save

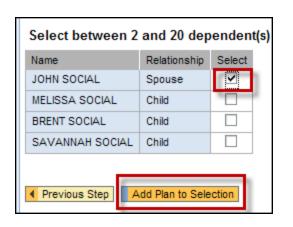
Exi

- Then click on the check box in front of the plan option you want.
- button or the Add Plan to Selection button, depending on which selection appears based on your enrollment.

• If choosing to add dependent coverage, click in the check box next to the dependent you wish to add.

OR

- If choosing to remove dependent coverage deselect the check box next to the dependent you wish to remove.
- Then click the Add Plan to Selection button.
- Select Review Enrollment to Save then click the Save button.



HEALTH SAVINGS ACCOUNT (HSA) EMPLOYEE CONTRIBUTION

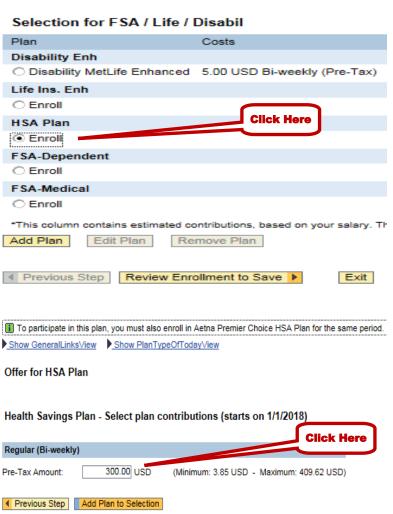
- Please note, in order to contribute to the HSA, you <u>MUST</u> be enrolled in the Premier Choice Plan.
- On the main Benefits
 Menu Click on the FSA/
 Life/Disabil link to view
 your plan options.
- Benefits Benefits Participation Participation Overview View a list of plans in which you are currently enrolled. Dependents and Beneficiaries Enter or update dependent and beneficiary information. Adjustment Reason Enrollments FSA / Life / Disabil Adjust your benefit selections during the per 10/03/2017 - 10/27/2017 Open Enrollment Adjust your benefit selections during the per 10/03/2017 - 10/27/2017 Beneficiary Change Change beneficiary for SBBC offered life insurance only. NOTE: If you would like to change your beneficiary with FRS, you may access a FRS Beneficiary Designation Form at www.my FRS.com. Benefits Confirmation Form Print the 'Benefit Confirmation Form' after all plan selections are made
- Click in the HSA Plan radio button and select the Add Plan button.
- Enter the Bi-Weekly amount to be taken from your paycheck based on the number of paychecks you earn per year. Please ensure you review the 2018 IRS Employee

 Contribution Limits in your 2018

 Open Enrollment Brochure. The brochure, along with other Open Enrollment information can be found on the Benefits Department website at:

http://www.broward.k12.fl.us/benefits/Open2018.html

- Select the Add Plan to Selection button.
- As a reminder, if you are <u>NOT</u> enrolled in the Premier Choice
 Plan, you will not be permitted to contribute to the HSA. You will receive an error message.



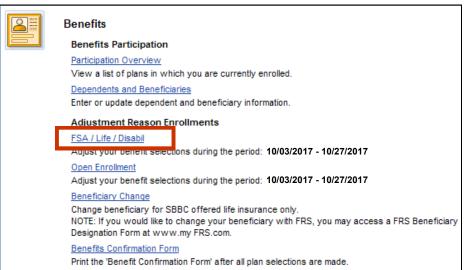
 To complete your enrollment, please select Review
 Enrollment to Save button then select the Save button.



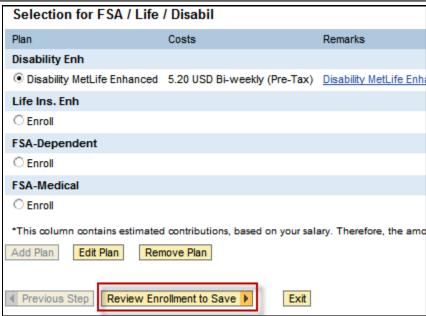
MAKING FLEXIBLE SPENDING ACCOUNT (FSA), LIFE INSURANCE & DISABILITY SELECTIONS

NOTE: All employees are automatically covered with the Core Disability Plan. There is no cost to the employee, as this is a District paid benefit.

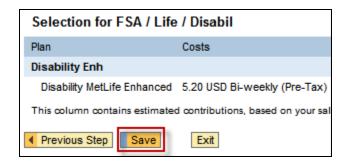
 On the main Benefits Menu. Click on the FSA/Life/Disabil link to view your plan options.



 To review your current enrollment click on the Review Enrollment to Save button.



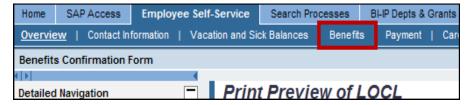
 If you are NOT making any changes to your current plans, click the Save link to return to the FSA/Life/Disability Enrollment Menu.



- Click on the Benefits Confirmation Form link to print your Open Enrollment Confirmation Form which will open in a new window. The "Contribution for bonus" on the Confirmation Form is not an additional deduction. This is for Internal Use Only.
- On a MAC close "Benefits Confirmation" window by clicking the "RED" button in the upper left corner.



 Then click on the Benefits tab to return to the Benefits Main Menu.



ADDING ENHANCED LIFE INSURANCE OPTIONS (OPTIONAL)

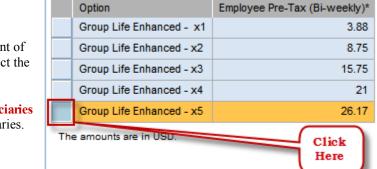
NOTE: All employees are automatically covered for Basic Life Insurance in the amount of 125% of your base salary up to \$50,000.00.

If you choose to enhance your Life Insurance from the Core Coverage (District provided) plan to more than one level, Evidence of Insurability (EOI) will be required. Please visit the Benefits Department website at www.browardschools.com/benefits and select the "Rates & Documents" tab to download the EOI Form. This form MUST be submitted to the Benefits Department by Friday, October 27, 2017.

- Enhancement for 2018 includes up to five (5) times an employee's basic annual salary.
- Click the radio button in front of Life Ins.
 Enh to enroll in Options 1 5.
- Click Add Plan button.



Life Mutual Omaha Enhanced - choose plan options (starts on 1/1/2018)



Select Beneficiaries

◆ Previous Step

- Click in the check box in front of Group Life Enhanced to select the plan option you desire.
- Then click the **Select Beneficiaries** link to choose your beneficiaries.

• Enter the Beneficiary Percentage amount next to the beneficiary (ies) of your choice.

AMOUNTS MUST ADD UP TO 100%

- Then click the Add Plan to Selection button to return to the FSA/Life/ Disability Main Menu.
- To complete your enrollment, please select Review Enrollment to Save button then select the Save button.

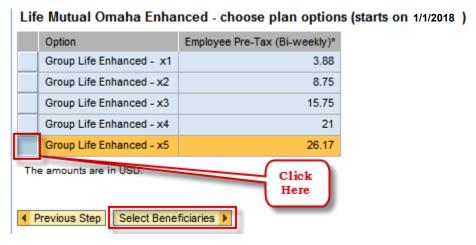
Select your beneficiaries and contingent beneficiaries for plan Life				
Name	Relationship	Beneficiary Percentage	Contingent Percentage	
DELON K. SOCIAL	Spouse	100	0	
ADELE B. SOCIAL	Child	0	34	
LARENZO D. SOCIAL	Child	0	33	
ALLISON J. SOCIAL	Child	0	33	
◀ Previous Step Add Plan to Selection				

CHANGING ENHANCED LIFE INSURANCE OPTION (OPTIONAL) (CHANGE FROM 1X TO 5X OR 2X TO CORE)

- Click the radio button in front of Life Insurance Enhanced change from either 1X to 5X OR 2X to Core Life Insurance.
- Then click the **Edit Plan** link.



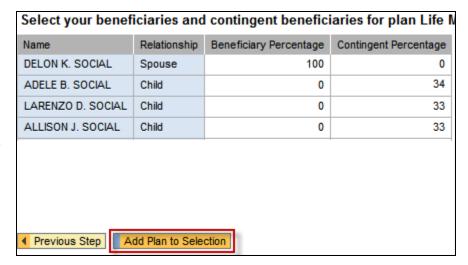
- Click in the check box in front of the Group Life Enhanced plan option in which you want to participate.
- Then click the Select Beneficiaries link.



 Enter the Beneficiary Percentage amount next to the beneficiary (ies) of your choice.

AMOUNT MUST EQUAL 100%

- Then click the Add Plan to Selection link to return to the FSA/Life/ Disability Main Menu.
- To complete your enrollment, please select Review Enrollment to Save button then select the Save button.



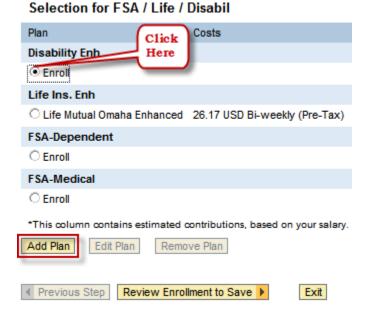
DELETING ENHANCED LIFE INSURANCE OPTION (OPTIONAL)

- To remove your current Enhanced Life Insurance option, click on the radio button in front of Life Insurance-Enhanced.
- Then click on the **Remove Plan** button.
- To complete your enrollment, please select Review Enrollment to Save button then select the Save button.



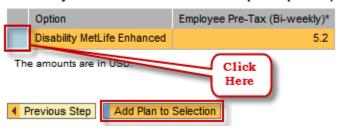
ADDING ENHANCED DISABILITY OPTION (OPTIONAL)

- To choose Enhanced Disability click on the radio button in front of Enroll Disability Enh.
- Then click on the **Add Plan** button.



Disability MetLife Enhanced - choose plan options (starts on 1/1/2018)

- Click the Add Plan to Selection button.
- To complete your enrollment, please select Review Enrollment to Save button then select the Save button.



DELETING ENHANCED DISABILITY OPTION (OPTIONAL)

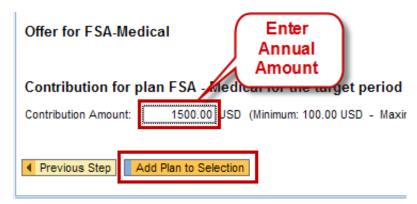
- Click the radio button in front of Disability MetLife Enhanced.
- Then click the **Remove Plan** button.
- To complete your enrollment, please select
 Review Enrollment to Save button then select
 the Save button.



ADDING FLEXIBLE SPENDING ACCOUNTS (FSA) (OPTIONAL)

- Please be advised, in accordance with IRS guidelines, employees who are currently contributing to a Medical FSA are NOT PERMITTED to maintain their Medical FSA if they enroll in the Premier Choice HSA Plan, effective, January 1, 2018.
- To enroll in a Flexible Spending Account (FSA) for either Dependent Care or Medical, click on the radio button in front of Enroll for the FSA Plan you want.
- Then click the Add Plan button.
- Enter the Annual Amount you wish to contribute for Dependent Care or Medical Expenses.
- Minimum amount is \$100.00 per year.
- Maximum amount is \$5,000.00 per year for Dependent Care Plan and \$2,600.00 for the Medical Reimbursement Plan.
- USD is United States Dollars.
- Then click the **Add Plan to Selection**.
- To complete your enrollment, please select Review Enrollment to Save button then select the Save button.





DELETING FLEXIBLE SPENDING ACCOUNTS (FSA) (OPTIONAL)

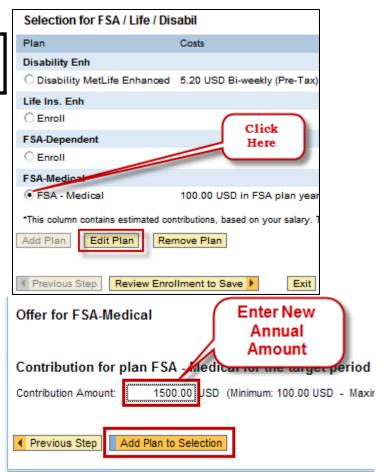
- To cancel a Flexible Spending Account (FSA) for either Dependent Care or Medical Expenses, click the radio button in front of the plan you wish to delete.
- Click the **Remove Plan** button.
- To complete your enrollment, please select Review Enrollment to Save button then select the Save button.



EDITING FLEXIBLE SPENDING ACCOUNTS (FSA) (OPTIONAL)

NOTE: If you do not change your Flexible Spending Account election, it will automatically rollover for 2018.

- To edit a Flexible Spending Account (FSA) click the radio button in front of the FSA plan you want to edit.
- Then click the Edit Plan button to make changes in the annual amount.
- Enter the New Annual Amount.
- Minimum amount is \$100.00 per year.
- Maximum amount is \$5,000.00 per year for Dependent Care Plan and \$2,600.00 for the Medical Reimbursement Plan.
- Then click the Add Plan to Selection button.
- To complete your enrollment, please select Review Enrollment to Save button then select the Save button.



PRINTING BENEFITS ENROLLMENT CONFIRMATION

- Click on the Benefits Confirmation Form link on the Benefits Main Menu to print your Open Enrollment Confirmation Form which will open in a new window. The "Contribution for bonus" on the Confirmation Form is not an additional deduction. This is for Internal Use Only.
- On a MAC close "Benefits Confirmation" window by clicking the "RED" button in the upper left corner and then the <u>Back</u> link to return to the Participation Overview.



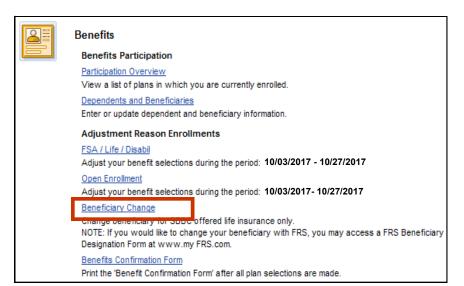
 Then click on the Benefits tab to return to the Benefits Main Menu.



ADD/CHANGE BENEFICIARY FOR SBBC LIFE INSURANCE

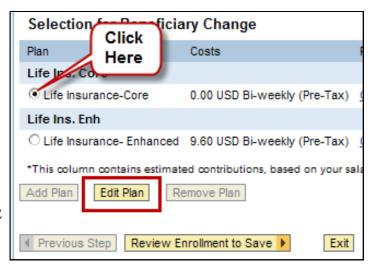
NOTE: YOU CAN ADD/CHANGE BENEFICIARY(IES) FOR SBBC OFFERED LIFE INSURANCE. AT ANYTIME, NOT JUST DURING OPEN ENROLLMENT.

- NOTE: You must have previously entered the beneficiary (ies) in the Dependents and Beneficiaries section of Benefits Participation. Please refer to Page 8 where these instructions are addressed.
- Click on the Beneficiary Change link.



- Click the radio button in front of **Life Insurance Core.**
- Then click on the **Edit Plan** button.
- You cannot add or delete Life Insurance Plan here, you must go to Open Enrollment to perform that function.

NOTE: IF YOU HAVE LIFE INSURANCE ENHANCED YOU WILL NEED TO COMPLETE THESE STEPS FOR BOTH CORE AND ENHANCED LIFE INSURANCE PLANS.



• Click on the **Select Beneficiaries** button.

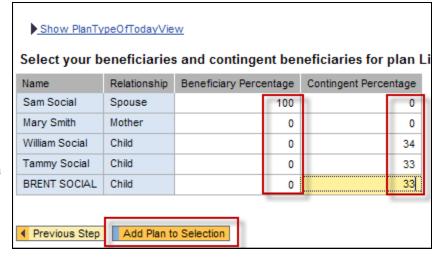


• Enter the Beneficiary Percentage amount next to the beneficiary (ies) of your choice.

AMOUNTS MUST ADD UP TO 100%

• Click the Add Plan to Selection button.

NOTE: Individual Beneficiaries can be selected only once-either for Beneficiary Percentage or Contingent Percentage, but not both.



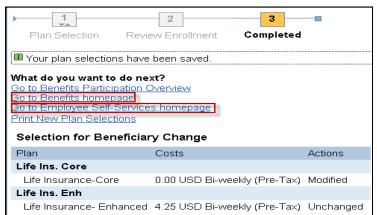
• Then click the **Review Enrollment to Save** button.



• Click the **Save** link to complete the Selection for Beneficiary Change.

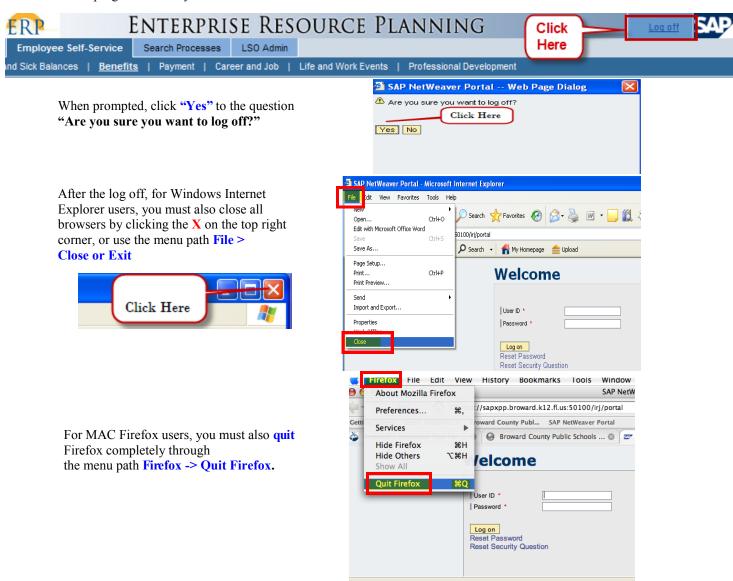


- You have now completed your Selection for Beneficiary Change.
- If you have Enhanced Life Insurance, you must also select beneficiaries for that plan.
- You can now Log Off (refer to instructions on Page 30 to securely log off).



LOGGING OFF OF EMPLOYEE SELF-SERVICE

In order to ensure that you are securely logged out of the ERP portal, you must select the "Log Off" link on the top right corner of your browser window.



WARNING! After "Log Off" please make sure to close all browser windows of Internet Explorer, or quit Firefox completely as explained above. Otherwise, if someone uses your computer and launches your Web browser, they WILL have access to your personal data. In addition, not logging off properly will result in the locking of employee records (any employees you were working on when you left the system) for all users including yourself if you log back in until the records are systematically released, up to 2 hours later.

CAN YOU MAKE CHANGES?

• Employees can make changes to any of their selection until 11:59 p.m. on 10/27/2017. Please note, the ETS Help Desk will not be available after 4:00 p.m., Mondays - Fridays nor on weekends.

Examples

- Add/delete a dependent (s)
- Select a different plan
- Select specific plan (s) you wish to change
- Employees <u>MUST</u> reprint their Benefits Confirmation Form each time a change is made. (Note: These are Date Stamped each time you print).