Section 1: Accessing Benefits Enrollment

Newly Hired/Newly Eligible Associates

If you are a new employee or recently became eligible for benefits your event will be available from the Employee Dashboard. *Click* either "Enroll" button and proceed to Section 2.



Current Associates

If you are reporting a life event please choose the "Report an Event" button from the Employee Dashboard. This opens a pop up window. Please choose from the drop down menus to report your event.



20 minutes of inactivity and your elections will not be saved or recorded. If you need more time, it is very important that you click "Next" until you reach the Summary page. From the Summary page you will be able to click "Save & Return Later."

Important: you will be timed out after

If you press "Cancel" at any time during the process, your changes will not be saved and you will be returned to the Employee Dashboard.



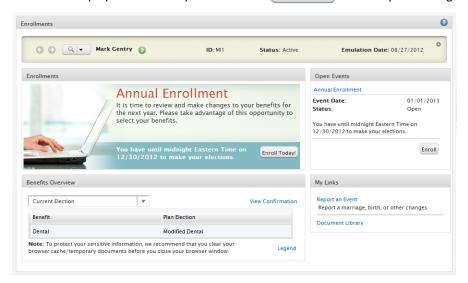


Important: Life event options will not go into effect until approved. See Section 4 for additional information.

Your Life event will be avaliable for 24 hours. If you re-enter the system during your 24 hour period you may access the event from the Employee Dashboard, *click* either "Enroll" button.

Annual Enrollment

From the Employee Dashboard you can *click* the Enroll Today! button anytime during the Annual Enrollment Period.



Section 2: Adding and Managing Dependents

Dependents must be added to the system before they can be added to coverage. You will need your dependents names, birthdates and Social Security Numbers to complete this section.

Click the blue Manage Dependents hyperlink from the Summary page.

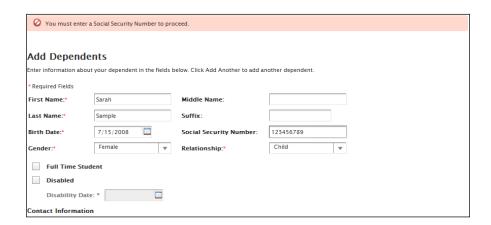


Any dependent already in the system will be listed on the Manage Dependents page.

To add a new dependent to coverage, *click* the green "+" sign to add dependents.



The "Add Dependents" page opens. Complete the dependent's information in the fields as required. *Click* the Done button after each entry. Repeat to add all dependents you wish to cover under your plan. Then *click* Submit.

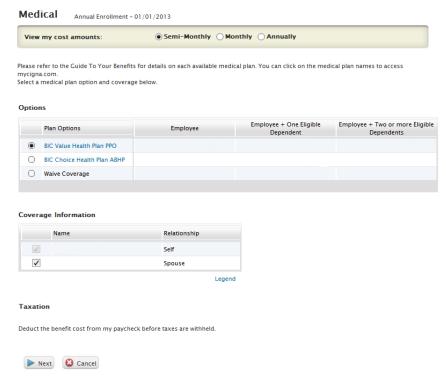


Important: Adding a Dependent to the system does not add the dependent to coverage. If you want a dependent to have coverage for Medical and/or Dental and/or Vision you must make those specific elections in each benefit area.

Section 3: Electing Benefits

Once you have completed adding your dependents, you may begin electing benefits.

Select the plan you wish to elect for the upcoming plan year using the radio buttons, then **select** the dependents you want to add to coverage by clicking the checkbox.



When you have finished making your benefit elections for all benefit areas, *click* the "Done" button to be returned to the Summary page. Review all of the information and if everything is accurate, *click* the "Confirm Elections" button at the bottom of the page, the Certification Statement opens. *Click* the "I Agree" button.

Use the radio buttons to specify if you want an email sent to notify you when updates are complete using the radio buttons. If an email address is not listed for you, you will need to type your email address each time you access this site. After you *click* "Submit", the Confirmation page opens, you will see a green bar appear across the top of your Summary with your confirmation number.



Important: Your elections will NOT be processed until you have completed the certifications steps and received a confirmation number.

Section 4: Pended Events and Dependents

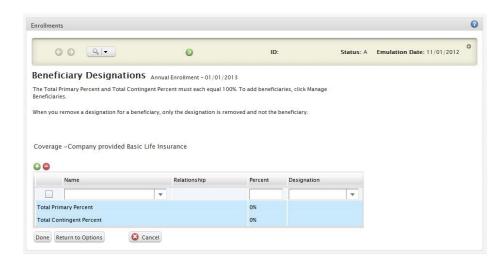
When you complete your new hire enrollment, report a qualified life event, add a dependent or add dependents to coverage, your changes will be *pended* until you provide the required documentation.

Event	Documentation Required
	Photocopy of birth certificate for dependent children, marriage
New Hire	license for spouse.
Marriage	Photocopy of marriage license
Divorce/Legal Separation	Photocopy of court order
Spouse Losing or Gaining Eligibility	Certificate of Creditable Coverage or letter from current employer
Birth/Adoption/Establish Guardianship	Photocopy of birth certificate or court order
Death of a Dependent or Spouse	Photocopy of death certificate
Your own loss or gain of other Coverage	Certificate of Creditable Coverage or letter from current carrier

The warning symbol and a yellow bar will alert you that your dependent or your event is pended and indicate the needed documentation.



Section 5: Beneficiary Designation



Click the green "+" sign to add your beneficiaries.

To designate a dependent you have previously added to the system as your beneficiary, simply select the drop down arrow under the Name cell to select your beneficiary.

You may also elect to add a beneficiary that is not a dependent under your benefit coverage including yourself. To do so, click on the down arrow in the Name cell to add the new beneficiary – select "Beneficiary not listed? Add one."

Elect the percentage you would like to designate to each beneficiary. You may select both Primary and Contingent designations, and each must total 100%. You cannot select the same person as both primary and contingent beneficiaries.