City of Saint Paul

Enrolling for Benefits 2013 – Enrollment Guide

Getting Started:

Log on at **www.BenefitReady.com** from any computer that has internet access.

(You must allow pop-ups in your web browser to use BenefitReady. Your browser may alert you that BenefitReady is attempting to open a pop-up window. In Internet Explorer, you can go to the Tools menu and allow pop-ups for the BenefitReady site.)

After reading the E-Sign Consent to Use Electronic Records and Signatures, click on "I agree" and continue.

If you **have** visited BenefitReady in the past, see **Existing Users** (below).
If you **have not** visited BenefitReady in the past, see **First Time Users** (below).

Existing Users:

Log into the BenefitReady website using your user id and password.
If you have forgotten your login information, Click on **Did You Forget Your Login Info? Click Here** to have your information emailed to you (if you entered an email address in the BenefitReady system previously). Once you receive your user id and password via email, log into the BenefitReady website. If you are still unsuccessful, contact Risk Management at 651-266-6500 for assistance.

First Time Users:

Select the **Click Here** Button under **New User?**

Enter the **last four digits of your social security number**, your **last name**, and your **first name**. You must enter your last name and first name exactly as you see it listed on your paycheck. Click on **Continue.**

Create a User ID and Password by completing the **User ID** field
(7-12 characters using letters A through Z and/or numbers 0 through 9).

Create a Password by completing the **Password** field
(3-10 characters using letters A through Z and/or numbers 0 through 9).

Confirm your Password by completing the **Confirm Password** field
(Re-Type the password you entered previously).

Enter Your Email Address in the **Email Address** field
(The Email field is not required, but providing an email address will allow you to retrieve your User ID or Password should you forget them.)

Click on the **Submit** Button.

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Benefit Ready

Log into the **Benefit*Ready*** website using your user id and password.
You may change your password at any time, by clicking on the My Profile button and User ID and Password from the drop down menu on the **Benefits At A Glance** screen.

The **Knowledge Base** icon will always appear at the top of your screen in **Benefit*Ready.***
Click on this icon for important documents, benefit information, forms and website links.

Benefits At A Glance:

This screen lists your current benefits and contains tabs (Home, My Profile, Benefits, Enrollment) with drop down menus that allow you to accomplish various tasks.

Starting the Enrollment Process:

Click on the **Open Enrollment** button on the right side of the **Benefits At A Glance** screen to start enrolling in your benefit plans.

*To update your marital status or add/change your email address, click on the appropriate button, enter the change and click **Save.** For address, phone or name corrections, contact your payroll personnel. If you have questions about the information on this screen, contact Risk Management 651-266-6500 for assistance.*

Click on **Continue**.

Add Dependents Screen:

Please do not delete or remove data on the dependent rosters, as it will impact benefits for the rest of the 2012 plan year. If you wish to remove a dependent on your plan, simply do not check the box next to their name on the medical and dental plan screens. Only check the boxes of the dependents you wish to carry for the 2013 plan year.

If you do not have any eligible dependents, click on Continue to move to your beneficiary choices.

(Please add your eligible dependents even if you will not be covering them under any benefits. The City collects this information for Governmental Accounting Standards Board Reporting. Include social security numbers (the Centers for Medicare and Medicaid Services (CMS) and HealthPartners now require all health plans to report social security numbers of group plan enrollees).

Adding dependents to coverage is a two-part process:
*This screen is Part One. **THIS ALONE WILL NOT GIVE THEM COVERAGE**. Part Two is accomplished when you reach **Steps 4 and 5** of your Progress Bar and select the dependent(s) you want covered.*

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1. To reinstate a dependent who is currently "inactive":
Click on the ► symbol to reveal the dependent information. Click on the **Reinstate Dependent** button**.** As long as your dependent meets the plan eligibility rules, he/she will now be in an active status and eligible for coverage if you choose to elect family coverage for medical and/or dental. **Very Important: You will need to enroll them in coverage once you reach the medical and/or dental enrollment screen/s. Click on Continue.**

2. To add a dependent:
Click on **Add Dependent**. A pop up window will appear. Enter all your dependent's information and click **Save.**

Click on the ► symbol if you wish to review your dependent's information.

When you have added all of your dependents, click on **Continue.**

Any dependent that you add will automatically be added on the Beneficiary screen. They are not assigned to your life benefits. You will need to assign your beneficiaries to your life benefits.

Add A Beneficiary:

Beneficiaries are added in the same way as dependents. Enter the beneficiary information and click **Save**. When you have added all your beneficiaries, click on **Continue.** This is the first step. The final step involves assigning your beneficiaries to your life benefits and occurs later in the enrollment process.

Medical Plans:

This screen will show your current medical coverage.

The Primary Clinic Choice with Deductible Plan will not be offered in 2013. If you currently have the Primary Clinic Choice plan, you will be defaulted into the Open Access Deductible Plan with the same single or family level of coverage as 2012. Select one of the following:

The City will contribute into a VEBA/HRA if you elect Open Access with Deductible: $75 each month for single coverage; $25 each month for family coverage. This amount is pro-rated in some cases (ex. employees hired after January and part time employees). **This benefit is automatic**. **You do not have to elect it.**

1. **Keep My Current Election**. You will not be able to select this option if you do not currently have a medical plan election. Electing this option and clicking **Continue** will bring you to the **Dental Plan(s)** screen.

2. If you wish to elect single coverage, click on **Select A Plan That Covers Only Me.**

3. If you wish to elect family coverage, click on **Select A Plan That Includes My Dependents**. If you elect coverage that includes your dependents, choose each dependent to be covered by clicking on the box next to their name.

4. If you do not wish to enroll in any medical coverage, click on **Waive Medical Election Coverage**. **If you waive medical coverage you will see a pop-up that states "waiving certain benefits can affect future eligibility". Do you wish to continue?"** Click **OK.**

Once you have selected your coverage option, Click **Continue**.

For all options except **Keep My Current Election and Waive Medical Election Coverage**, you will see your 2013 medical plan options. Click on **Select** to choose a plan.

Click on **Continue** to elect the plan.

Dental Plans:

This option is for electing additional dental coverage. Please note that you have preventive dental if you elected medical coverage.

Select one of the following:
1. **Keep My Current Election**. You will not be able to select this option if you do not currently have a dental plan election. Electing this option and clicking **Continue** will bring you to the **Life Election Options** screen.

2. If you wish to elect single coverage, click on **Select A Plan That Covers Only Me.**

3. If you wish to elect family coverage, click on **Select A Plan That Includes My Dependents**. If you elect coverage that includes your dependents, choose each dependent to be covered by clicking on the box next to their name.

4. If you do not wish to enroll in any dental coverage, click on **Waive Dental Election Coverage**. **If you waive dental coverage you will see a pop-up that states "waiving certain benefits can affect future eligibility". Do you wish to continue?" Click OK.** You will be brought to the **Life Election Options** screen.

For all options except **Keep My Current Election and Waive Dental Election Coverage**, you will see your 2013 dental election option (Dental Distinctions). Click on **Select** to choose the plan.

Click on **Continue** to elect the plan.

Life and Disability Plans:

Your Life and Disability Plans are divided into three screens:

- The first screen is the **Life Election Options** and contains the e*mployee* Accidental Death & Dismemberment plan, Voluntary Life and Basic Life (provided automatically by the City).
- The second screen is the **Disability Election Options** and contains the e*mployee* Long and Short Term Disability plans.
- The third screen is the **Dependent Election Options** and contains *dependent* Voluntary Life and Accidental Death & Dismemberment plans (these coverages will only appear if you have listed your spouse and/or children as dependents).

If you wish to keep your current elections click on **Continue** through all three screens. **Do not re-elect your coverages.**

If you wish to discontinue any of your current elections click the **Review Options** button, click **Cancel My Current Benefit.** Click on **Continue.**

If you wish to change your current elections for any of the voluntary plans, follow the steps below.

Click on the **Review Options** button that corresponds with the coverage you want to change.

Choose the **total** amount of coverage you want for 2013 in the pop up window and click **Continue** (top or bottom of page).

For Voluntary Life Insurance purchases or increases and/or electing Long Term Disability for the first time, a pop-up window will appear requiring completion of a health questionnaire (please note: if the increase you request for Voluntary Life insurance is denied you will retain your current coverage). Click on **click here for form and fax cover sheet**.

To be considered to receive the coverage you want, you must complete and fax the Health Questionnaire to Hays Companies. Click on **Close**.

Next, a pop-up window will show your beneficiary information. Check the box next to the beneficiary name; fill in the percentage and designation type (Primary or Contingent). Click **Save**. This is the final step in the beneficiary process and assigns your beneficiary to your life benefit. You may need to repeat this process for other life benefits. Click **Continue** to move to the next screen.

To Add/Change Beneficiary Information During the Year:

To add/change a beneficiary: You may add/change beneficiaries any time of the year and as many times as you wish. Simply log into Benefit*Ready* and from the **Benefits At A Glance** screen, click on My Profile, Beneficiaries, Add A Beneficiary. Enter the beneficiary information and click **Save**. For changes, you cannot delete a beneficiary's name; however you can change the percentage amount to a different amount or "0". Click on **Save** to complete your change.

Flexible Spending Options:

To elect a flexible spending account plan, click on the **Change** button that corresponds with the plan you want to elect.

Enter the dollar amount you wish to elect in the **Election Amount** field. Elect **annual** dollar amounts for the **Medical Expense FSA 2013** or **Dep Care (Daycare) 2013** plans. Elect **monthly** dollar amounts for the **2013 Transit Acct Parking**. Click on **Save Election** after each election made**.** When you have elected all your flexible spending and transit plans, click on **Continue.**

Completing the Enrollment Process:

Once you have all your benefits plans, you will have a chance to review your elections on the **Enrollment Summary & Accept** page. If you wish to change one of your elections, click on **Change** to the right of the benefit. You will be brought to that point in the enrollment process and may make your changes (refer to previous sections of this guide for enrollment instructions). Click **Finish** to return to the **Enrollment Summary & Accept** page.

Once you agree with all your elections, click on **Accept.**

Click on **OK** to complete the enrollment process. A Benefit Statement will pop up**. Print or Save the Benefit Statement to serve as your confirmation of 2013 elections**. Risk Management will be unable to assist you with enrollment issues after open enrollment unless you produce a benefit statement from your 2013 open enrollment elections. Click on the "**X**" in the upper right-hand corner of the Benefit Statement screen to close this window. When you are finished, click on **Logout** to leave Benefit*Ready***.**

To review your benefits, log into Benefit*Ready*. From the **Benefits At a Glance Screen**, click on Benefits, Benefit Statements, Open Enrollment, Open Statement.

You may go back into Benefit*Ready* and make changes throughout open enrollment. The last change made before October 26 at midnight will be your final selection.