

City of Saint Paul

Enrolling for Benefits 2015 – Enrollment Guide

Getting Started:

Log on at **csp.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.)*

If you are logging in for the first time, an E-Sign Consent form will appear. 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 name and password.

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

First Time Users:

Click on “**Are you a New User?**”

Enter **your social security number**, your **date of birth**, and your **last name**. You must enter your last name exactly as you see it listed on your paycheck.

Create a User Name by completing the **Create User Name** field
(at least 7 characters using letters A through Z and/or numbers 0 through 9).

Create a Password by completing the **Create Password** field
(at least 6 characters long and must include at least 1 lower case and 1 upper case letter(s), 1 numeric character, 1 symbol character).

Confirm your Password by completing the **Password Again** 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.

Log into the **BenefitReady** website using your user name and password.

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You may change your password at any time, by clicking on the **User Name and Password** under the **My Profile** section at the lefthand side of the screen.

The **Knowledge Base** icon will always appear at the top of your screen and underneath the **My Home Page** section on the lefthand side of the screen. Click on this for important documents, benefit information, forms and website links.

My Home Page:

This screen lists your current benefits, your message center along with the ability to enroll or make changes to your benefits. Simply click on what information you want or action you want to take. On the lefthand side of the screen you are able to access any of your individual plan benefits along with your employee and dependent demographic information. You also have access to other sources of information on this panel.

Starting the Enrollment Process:

Click on **Open Enrollment/New Hire** on the right side of the **My Home Page** 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 Benefits 651-266-6500 for assistance.*

Click on **Continue**.

Dependents Screen:

Please do not delete or remove data on the dependent rosters, as it will impact benefits for the rest of the 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 enrollment screens. Only check the boxes of the dependents you wish to carry. If you wish to edit any dependent information, click on the **Edit** button next to your dependent's name.

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 . A pop up window will appear. Enter all your dependent's information and click **Add Dependent**.

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 if you click on Add dependent to Beneficiary Roster while adding or editing your dependent's information. 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 **Add Beneficiary**. 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 City will contribute into a VEBA/HRA if you elect Open Access with Deductible: \$75 each month for single coverage; \$35 each month for family coverage. This amount is prorated 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.

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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 disclaimer to initial as well as acknowledge a reason you are waiving coverage.**

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 current plan year 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 disclaimer to initial as well as acknowledge a reason you are waiving coverage.**

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 2015 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 *employee* 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 *employee*

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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.

Click on **I wish to change my election to:** and then choose the volume of coverage you want for the current plan year in the drop down 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).

Below your election coverage, you will see information for adding your beneficiaries to your life plan. Check the box next to the beneficiary name; fill in the percentage and designation type (Primary or Contingent). Click **Continue**. 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.

When you click on **Continue**, directions for completing and faxing Health Questionnaire will be the next screen if you have elected an amount over the guaranteed issue. **To be considered to receive the coverage you want, you must complete and fax the Health Questionnaire to AON.** Once you have downloaded the questionnaire, Click on **Continue**.

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 **BenefitReady** and from the **My Home Page** screen, click on Beneficiary Roster on the righthand side of the screen. Add A Beneficiary. Enter the beneficiary information and click **Add Beneficiary**. For changes, you cannot delete a beneficiary's name; however you can change the percentage amount to a different amount or "0". Click on **Submit** to complete your change.

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Flexible Spending Options:

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

Select the **I want to elect the following amount** radio dial and enter the dollar amount you wish to elect in the box. Elect **annual** dollar amounts for the **Medical Expense FSA** or **Dep Care (Daycare)** plans. Elect **monthly** dollar amounts for the **Transit Acct Parking**. Click on **Continue** 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 that specific benefit on the progress bar to the left of your screen. 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 the **Finish Enrollment** button.

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 2015 elections**. The Benefits Department will be unable to assist you with enrollment issues unless you produce a benefit statement from your 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 **BenefitReady**.

To review your benefits, log into **BenefitReady**. From the **My Home Page**, click on the **Benefit** on the left-hand side of the page to go directly to that benefit and see your coverage. You may also run a Benefit Statement or check for Administrator messages from the My Home Page at any time.