

Core Benefits Administration

**Annual Enrollment
Reference Guide**

alight

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Chapter 1: Overview

Each year organizations offer their employees an opportunity to make changes to their benefit elections. This is known as the Annual or Open Enrollment period. This document explains the process of reviewing and/or electing benefits during the Annual Enrollment period from both the employee and Benefits Administrator perspectives.

Approximately two to three months before the Annual Enrollment period begins, the Alight Benefits Service Teams will begin working with clients to understand any changes that need to be made for the upcoming plan year (such as a new carrier or benefit plan), outline a project plan, and complete the required setup and quality assurance checks to prepare the system for the enrollment period.

Active vs. Passive Enrollment

During the annual enrollment planning phase organizations will decide whether they want an active or passive enrollment. Organizations can also choose to “mix-n-match.” For example, flexible spending accounts must always be set up as an active enrollment but the remaining benefits can be active or passive.

- **Active Enrollment** – the employee must access each benefit election screen and choose the level of coverage they wish. Any benefit they do not make an election for will automatically be waived when the enrollment window closes.
- **Passive Enrollment** – all benefits an employee is enrolled in for the current plan year will automatically be rolled over to the next plan year. The employee will see these elections reflected on the enrollment screens and they can choose to make changes or leave the elections as-is.
 - **IMPORTANT NOTE:** any benefit the employee waived for the current plan year will display a status of “Not Enrolled” for the future plan year. If the employee does nothing, that benefit will automatically be waived when the enrollment window closes.

Chapter 2: Logging In

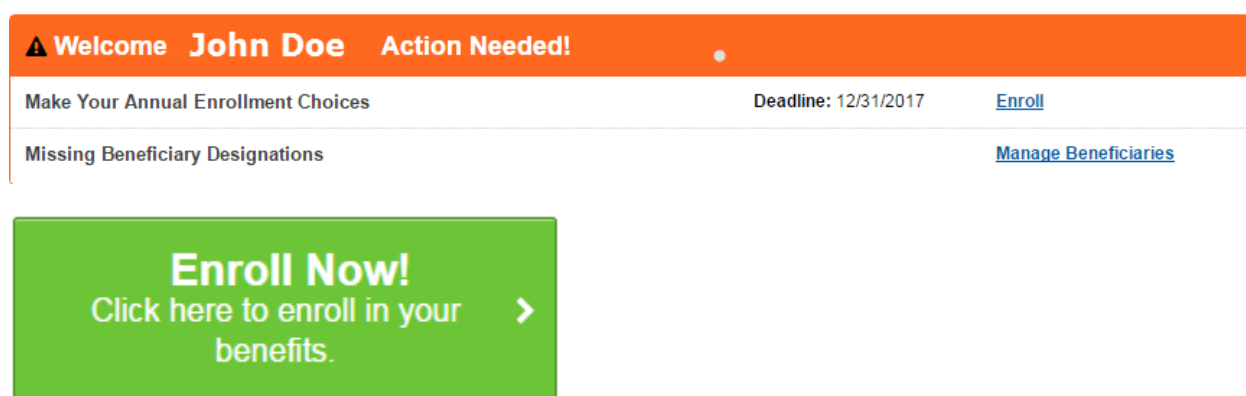
During Annual Enrollment employees will access the portal as they normally do. This process may vary per client. Employees may access the portal by logging in to another system being used by the organization (single sign on) or they may login to the portal through a direct link that is provided to the employee. Regardless of the method employees use to access the portal, instructions will be provided to them.

Chapter 3: Employee Experience

Once an employee has logged into the system the Portal Homepage will display. From the home page employees can access information on their benefit options for the upcoming plan year and when they are ready they can enroll in their benefits. The employee may see annual enrollment messages when they login either on the homepage or in the slide show section.

Enrolling in Benefits

To begin the enrollment process the employee can click on the Enroll link under the **Action Needed** section or click on the large **Enroll Now** button.



The screenshot shows the Alight employee portal homepage. At the top, there is an orange header bar with the text "Welcome John Doe Action Needed!". Below this, there is a table with two rows. The first row has the text "Make Your Annual Enrollment Choices" on the left, "Deadline: 12/31/2017" in the middle, and a blue link "Enroll" on the right. The second row has the text "Missing Beneficiary Designations" on the left and a blue link "Manage Beneficiaries" on the right. Below the table, there is a large green button with the text "Enroll Now! Click here to enroll in your benefits." and a right-pointing arrow.

Summary of Benefits

Once the employee has clicked on the Continue button it takes them to the **Summary of Benefits** page and they are now ready to enroll in their benefits.

The employee's current benefits along with the per pay period cost will be displayed as well as the options for the upcoming plan year. This allows the employee to compare what they currently have to their options for the future.

Note: If the employee is a **New Hire** they will see **No Coverage** displayed in the current benefits section.

There are two options for enrolling in benefits:

- Click on the **Take Me Through Each Benefit** button. This will enable the guided enrollment option where the system will bring up each benefit option one at a time and allow the employee to make their elections.

- Click on the **View \ Change** button. This will pull up the enrollment page for that particular benefit and allow the employee to make their election. The employee can then move to the next benefit they want to select. They do not have to follow any particular order.

Below is a summary of your benefit elections. You can either use the **Take Me Through Each Benefit** button to the right to review and/or make changes to all of your benefits, or you can select individual benefits by using the **Make Changes** buttons.

Your Current Benefits		Your Benefits Starting 01/01/2018		Take Me Through Each Benefit	
				Pay Period	Annual
Medical	Cigna Traditional Plan with CVS/caremark RX Employee + Spouse (Aisha_Fake)	Your Pay Period Costs \$177.00	Cigna Traditional Plan with CVS/caremark RX Employee + Spouse (Aisha_Fake)	Your Pay Period Costs \$177.00	View / Change >
Health Savings Account	No Coverage	Your Pay Period Costs \$0.00	No Coverage Not eligible for update based on Medical enrollment	Your Pay Period Costs \$0.00	
Dental	MetLife Dental Plan Employee + Spouse (Aisha_Fake)	Your Pay Period Costs \$21.00	MetLife Dental Plan Employee + Spouse (Aisha_Fake)	Your Pay Period Costs \$21.00	View / Change >
Vision	VSP Vision Plan Employee + Spouse (Aisha_Fake)	Your Pay Period Costs \$10.67	VSP Vision Plan Employee + Spouse (Aisha_Fake)	Your Pay Period Costs \$10.67	View / Change >
Executive Basic Life Insurance	Executive Basic Life Insurance 3X Annual Salary \$1,390,000	Your Pay Period Costs \$0.00	Executive Basic Life Insurance 3X Annual Salary \$1,390,000 ⚠ You did not elect beneficiaries for this plan.	Your Pay Period Costs \$0.00	View / Change >

- Once the enrollment page for a particular benefit appears, the first action the employee needs to take is to select who will be covered. All of the employee's dependents that are currently in the system will display and they can put a checkmark in the box beside the dependent(s) they want covered by the particular plan.
- If a dependent is missing from the list the employee can use the **Add Dependent** button to add the missing dependent to the system.
 - All required information must be entered to add the dependent to the system.
- Once the employee has selected the dependent(s) they want covered by this benefit they click on **Continue to Step 2** to complete their benefit selection.

1 Choose Who You Want to Cover

✓ You

☒ **Aisha_Fake** (Spouse born on 06/15/1951)

Add Dependent

✕ Decline Coverage

Continue to Step 2

2 Select an Option

- All of the plan options will display so the employee can make their election.
 - **Note:** If the employee is a **New Hire** they will be prompted to make the election for the current year first.
- Once the employee has decided what plan they want to select they click **Choose This Option** beside that plan. If they do not want coverage they click **Choose Decline Coverage**.
- Once all selections are made the employee will click **Save and Continue**.
- The employee will follow the same basic process to enroll in their remaining benefits.

2 Select an Option

2 Plans Available Beginning January 1, 2018

Plan prices cover Employee + Spouse

Pay Period Annual



Cigna Health Savings Account Plan with CVS/caremark RX

\$125.50

Coverage

Providers

Prescriptions

Choose This Option >



Cigna Traditional Plan with CVS/caremark RX

\$177.00

Coverage

Providers

Prescriptions

✓ Selected Option >

✗ Decline Coverage

✓ Save and Continue >

- If the employee is a **New Hire** they will receive a message confirming their coverage for the current year and instructing them that the same coverage will automatically be applied to the upcoming or future plan year.
- If the employee does not want the same coverage for the upcoming or future plan year they can click on the **Make Changes** button to change their coverage for the upcoming or future plan year.
- Once they have made any desired changes the employee clicks on **Continue**.

Your coverage selection effective 10/30/2017 has been saved. This coverage will automatically be applied to your elections for the upcoming plan year which is effective 01/01/2018 to 12/31/2018. When your current year election is available in the upcoming plan year, it is automatically applied to your elections for that year. To make changes to your election for the upcoming plan year (effective 01/01/2018 to 12/31/2018) click the **Make Changes** button. If you are satisfied with your elections, click the **Continue** button to continue with benefits enrollment for the current plan year.

Coverage For The Current Plan Year
Ending 12/31/2017

Cigna Health Savings Account Plan with CVS/caremark RX
You are covering yourself for \$62.31 per pay period.

Coverage For The Upcoming Plan Year
Starting 01/01/2018

Cigna Health Savings Account Plan with CVS/caremark RX
You are covering yourself for \$62.31 per pay period.

Make Changes >

Back

✓ Continue >

- As the employee enrolls in each of the benefits they can see their elections for each plan year on the benefits summary page.

Below is a summary of your benefit elections. You can either use the **Take Me Through Each Benefit** button to the right to review and/or make changes to all of your benefits, or you can select individual benefits by using the **Make Changes** buttons.

[Take Me Through Each Benefit](#)

Your Current Benefits Starting 10/30/2017		Your Benefits Starting 01/01/2018	
			Pay Period Annual
Medical	Cigna Health Savings Account Plan with CVS/caremark RX Employee Only	Your Pay Period Costs \$62.31	Cigna Health Savings Account Plan with CVS/caremark RX Employee Only Your Pay Period Costs \$62.31 View / Change >
Health Savings Account	No Coverage	Your Pay Period Costs \$0.00	No Coverage Your Pay Period Costs \$0.00 View / Change >
Dental	MetLife Dental Plan Employee Only	Your Pay Period Costs \$9.23	MetLife Dental Plan Employee Only Your Pay Period Costs \$9.23 View / Change >
Vision	VSP Vision Plan Employee Only	Your Pay Period Costs \$6.87	No Coverage Your Pay Period Costs \$0.00 View / Change >
Basic Life Insurance	Basic Life Insurance	Your Pay Period Costs	Basic Life Insurance Your Pay Period Costs View / Change >

- Once the employee has made all of their elections they click the **Complete Enrollment** button.
 - Please note:** The employee can return to the enrollment screens and make changes until the enrollment window closes.

Current Total Cost	\$78.41	Your total cost is \$6.87 less than what you are paying today.	\$71.54
Complete Enrollment >			

Enrollment Confirmation

Once the employee clicks on the **Complete Enrollment** button the **Enrollment Confirmation** page will appear. The Enrollment Confirmation page gives the employee a brief description and a summary of all their elections.

At the top of the enrollment confirmation page employees will see messaging regarding any action items and next steps employees need to complete such as:

- Verifying their Dependents
- Missing Email Address
- Missing Beneficiary Designations

Welcome
John Doe
Action Needed!

Verify Your Covered Dependent
You must verify the eligibility of your covered dependent by the deadline or coverage for your uncertified dependents will be terminated.

[Verify Now](#)

Enter Your Email Address
You do not currently have an email address within the system. A valid email address will allow you to receive email notifications with information about your benefits.

[Enter Email](#)

Beneath the action item section the employee can review a summary of all of their benefit elections by clicking on the Benefit Summary

If the employee is a **New Hire** they will see a summary of their benefit elections for the current plan year and by clicking on future a summary of their benefit elections for the upcoming or future plan year.

Your Benefits Summary

The benefits you are enrolled in are displayed in the summary below.

Status	Plan	Coverage Level	Employee Pays		Current Effective Date(s)**
			Pre-Tax Cost	Post-Tax Cost	
Enrolled	Cigna Health Savings Account Plan with CVS/caremark RX Q null	Employee Only John Doe	\$62.31*		10/30/2017
Enrolled	MetLife Dental Plan Q Find Dentists	Employee Only John Doe	\$9.23*		10/30/2017
Enrolled	VSP Vision Plan Q Find Eye Doctors	Employee Only John Doe	\$6.87*		10/30/2017
Auto Enrolled	Basic Life Insurance	2X Annual Salary \$200,000.00 John Doe		\$0.00	10/30/2017

Life Events during Annual Enrollment

Some changes in an employee's life or job can affect their benefits. For example, when an employee has a baby they may want to add him or her to their health plan coverage.

If an employee experiences a life event during Annual Enrollment they follow the normal steps for logging a life event. The system will prompt the employee to make the benefit elections for the current year and then for the upcoming or future plan year.

Chapter 4: Benefits Administrator Experience

During Annual Enrollment an administrator will see a few differences in the MSS system.

Employee Record Screen

- At the top of the employee record screen the **Enroll Now** link will be active and will display the enrollment window dates in parentheses. An administrator can click on this link to view the enrollment screens just as the employee sees them. This link can also be used by the administrator to complete an enrollment on behalf of the employee. Once the enrollment window closes, the link will no longer be active.
- Towards the middle of the employee record screen as well as the bottom of the screen an administrator can view the current eligibility group as well as the future eligibility group as well as the associated plan year for each eligibility group.
- An administrator can also use the **Go To Portal** link to view the employee's portal just as the employee sees it. This allows an administrator to help an employee with navigation issues or to locate benefit information.

alight Manager Self Service

Employee Search: John Doe

Enroll Now (Ends 12/31/2017) | Go To Portal | To-Do Items (0) | Notepad (0)

Employee ID	123456	Primary Residence	*****
Employment Status	Active		*****, FL 32826
Current Eligibility Group	Regular FT < \$300,000		United States
Future Eligibility Group	Regular FT < \$300,000		

Personal Data

Prefix: John

First Name: John

Middle Name: Doe

Last Name: Doe

Suffix:

Date of Birth: 1/1/1984

Address Line 1: *****

Address Line 2: *****

City: *****

State: FL

Postal Code: 32826

Country: United States

Employment Data

Record Date: 10/30/2017

Employee ID: 123456

Employment Status: Active

Hire Date: 10/28/2017

Division/Company Code: *****

Location: N/A

Location Desc: *****

Current Eligibility Group (1/1/2017 - 12/31/2017): Regular FT < \$300,000

Future Eligibility Group (1/1/2018 - 12/31/2018): Regular FT < \$300,000

Benefits Summary Screen

- There are three tabs on the Benefits Summary Screen. By clicking on the Future Benefits tab an administrator can view the employee's benefit elections for the upcoming or future plan year.
 - Note:** The employee's elections will continue to display on the Future Benefits tab until the first day of the new plan year when they will automatically be moved to the Current Benefits tab.
- Passive Enrollment** – The specific plan and tier carried over from the current plan year will display on the Future Benefits tab beginning the first day of enrollment for any benefits that are set up under a passive enrollment.
 - Note:** benefits an employee waived in the current plan year will display as “Not Enrolled” for the future plan year until the employee makes an election or waives the benefit. If the employee takes no action, the benefit will be automatically waived when the enrollment window closes.
- Active Enrollment** – Any benefit set up with an active enrollment will display with a “Not Enrolled” status until the employee makes an election or waives the benefit.

Future Benefits Summary								
Status	Plan	Coverage Level	Covered Participants	Employee Pre-Tax Cost	Employee Post-Tax Cost	Current Effective Date(s)**	Expiration Date	Edit
Enrolled	Cigna Health Savings Account Plan with CVS/caremark RX	Employee Only	John Doe	\$62.31*		1/1/2018	12/31/2018	Edit Plan
Enrolled	MetLife Dental Plan	Employee Only	John Doe	\$9.23*		1/1/2018	12/31/2018	Edit Plan
Cancelled	Vision							Edit Plan
Auto Enrolled	Basic Life Insurance	2X Annual Salary \$200,000.00	John Doe			1/1/2018	12/31/2018	Edit Plan
Auto Enrolled	Short-Term Disability	You are automatically enrolled in this benefit				1/1/2018	12/31/2018	Edit Plan
Auto Enrolled	Long-Term Disability	60% of Benefit Eligible Earnings	John Doe			1/1/2018	12/31/2018	Edit Plan
Auto Enrolled	Business Travel Accident Insurance	3X Annual Salary \$300,000.00	John Doe			1/1/2018	12/31/2018	Edit Plan
Auto Enrolled	Employee Assistance Plan	You are automatically enrolled in this benefit				1/1/2018	12/31/2018	Edit Plan

Transaction History

- The Transaction History, which captures details for all changes made to an employee's record, includes all benefit elections made by or for the employee. The log includes the date of the transaction, a description of the transaction as well as the person who made the transaction.

Employee Add
Employee Data
Benefits Data
Events/Tools
Life Events
Processed Events
Notifications
Document Manager
Transaction History
Payroll History
Data Sync
Customer Service
Access Information
To-Do List
Files
Reports
Online Training Course

Transaction Log - Search Results

Click on the Transaction Description below to view the detail of each transaction listed.

Transaction ID	Date Entered (CST)	Transaction Description	Plan Name	Effective Date of Change
153988237	10/30/2017 02:01:44 PM	Enrollment Completion Confirmed		10/30/2017
153988236	10/30/2017 01:59:27 PM	Coverage Change	Health - Vision	01/01/2018
153988235	10/30/2017 01:59:14 PM	Benefit Enrollment	Ecolab Vision - VSP Ecolab	01/01/2018
153988234	10/30/2017 01:59:12 PM	Benefit Enrollment	Ecolab Vision - VSP Ecolab	10/30/2017
153988233	10/30/2017 01:58:42 PM	Benefit Enrollment	Ecolab Dental - Metlife Ecolab	01/01/2018
153988232	10/30/2017 01:58:38 PM	Benefit Enrollment	Ecolab Dental - Metlife Ecolab	10/30/2017
153988231	10/30/2017 01:56:05 PM	Benefit Enrollment	Ecolab - Cigna-Health Savings Ecolab	01/01/2018
153988230	10/30/2017 01:56:01 PM	Benefit Enrollment	Ecolab - Cigna-Health Savings Ecolab	10/30/2017
153988229	10/30/2017 01:51:16 PM	Benefit Enrollment	Ecolab - Employee Assistance Plan	01/01/2018