

Instructions for accessing benefits enrollment

- Before starting your enrollment you will need to have the birthdays and social security numbers for each of your dependents and names of your beneficiaries you want to enroll available.
- If you are adding dependents, go to <u>My Information</u> click <u>Profile</u>, then click 'Dependents' to add, edit or confirm your dependent information.
- To start your benefits enrollment, from the Employee Access home page click My Benefits.
- If you do not have a next to Enrollment, you cannot enroll at this time. Please contact the benefits coordinatr to confirm your enrollment status.
- When you click 'Enrollment' you will see the 'Welcome to Community Unit School District 308
 Benefits Enrollment' information page, and below the list of eligible benefits you may enroll in or change at this time. You may only enroll in those selections that are highlighted Make selection.
- When you click Make a 'Benefit selection' a short description of the plan, your benefit Class, your options for benefit coverage(s), and your employee and employer cost will be displayed.
- Please note current Voluntary Life and Flexible Spending Account (FSA) information might not appear. If you have questions regarding your information please contact Glenn Campos at gcampos@sd308.org.
- To view your existing enrollment status for any benefit, click the <u>View existing election</u> button in the upper right conner of each benefit selection page.
- If the benefit selection page includes a <u>Plan resources</u> link in the upper righthand corner, the link includes additional plan information for that benefit.
- You must ENROLL or DECLINE each benefit plan that is mark as <u>Make selection</u>, and click <u>Review & submit when you are finish</u>, otherwise your enrollment will not be processed.
- If you log in out, your information will be saved until you are ready to submit your enrollment.
- If you have questions or need assistance please contact Glenn Campos at gcampos@sd308.org.



Below are instructions for navigating through each benefit selections

1. Electronic Consent Authorization:

Information: You will need to select whether you want your IRS 1095 Form sent to you via email or mail to your home.

Instructions: Click the applicable method you wish to receive your 1095 Form and Save selection.

2. Employee Assistance Program:

Information. The Employee Assistance Program (EAP) provides 24 hours, 365 days, member phone assistance for employees and their dependents for mental and behavioral health, as well in person counseling. There is no cost to the employee for this benefit.

Instructions: Click the 'Acknowledge' button and Save selection.

3. Basic Life Insurance - Class:

Information: This is your Employer paid Basic Life insurance benefit. You must acknowledge acceptance and provide a beneficiary for this benefit.

Instructions: Click the 'Free Employer Provided' benefit and from the dropdown menu, click 'Add beneficiary' and select 'Person' or 'Trust' and complete the rest of relationship information for that beneficiary selection. NOTE, if adding a Spouse as a beneficiary, use 'Other' instead (spouse). Next, from your list of beneficiaries, check each beneficiary you want allocated for your life insurance benefit, then indicate the percentage you want for each beneficiary. Note the total for all your beneficiaries selected must equal 100%. You must complete this information for both Primary and Secondary boxes. Save selection.

4. Basic AD&D Insurance - Class:

Information: This is your Employer paid Basic AD&D insurance benefit. You must acknowledge acceptance and provide a beneficiary for this benefit.

Instructions: You must acknowledge this free benefit coverage, and select or add at least one person or a Trust for your Primary and Secondary beneficiaries If you are adding a new beneficiary, please refer to instructions for adding beneficiaries in Basic Life. Save selection.

5. Long Term Disability (Not available to OTA / Class 3):

Information: This is your Employer paid Long Term Disability benefit. You must acknowledge your acceptance for this benefit.

Instructions: Select the 'Free Employer Paid' benefit and select Save selection.

6. Summary of Benefit Coverage (Descriptions):

Information: This page includes links to each CUSD 308 medical Summary Benefit Coverage (SBC) that provides important questions and coverage information for each plan, as well as a link to district's intranet BCBS Summary Plan booklets

Instructions: You must click 'I Acknowledge Receipt of Information' and Save selection.



7. BCBS Medical:

Information: Use must make your medical selection or waive coverage from the BCO/PPO, HCA/PPO, or Blue Advantage HMO medical plans or Waive Medical Coverage.

Instructions: From plan drop down menu, select either the BCO, HCA, or HMO medical plan you want to enroll in. If applying for dependent coverage the screen will display your current eligible dependent(s) that you can enrolled. If not, you will need to add or edit your dependents; go to Profile and click Dependents and update your information. You may have to reset the page to see your updated dependents. NOTE: If you are enrolling in the HMO plan you must include the 3-digit (IPA) code provided by BCBS for the Primary Care Physician's (PCP) medical group. For example, the 3-digit code for a PCP associated with Fox Valley Medicine Ltd group is 199. To find a list of all HMO Medical Groups (IPA) please CLICK HERE.

Save selection when you are finish.

8. Delta Dental of Illinois:

Information: You may select Delta Dental of IL coverage for yourself and eligible dependents or Waive Dental Coverage. For additional plan information click the 'Plan resources' link in the top right corner.

Instructions: From the list of benefit coverages, select the option you want or Waive coverage and Save selection.

9. VSP Vision:

Information: You may select VSP Vision coverage for yourself and eligible dependents or Waive Vision Coverage. For additional plan information click the 'Plan resources' link in the top right corner.

Instructions: From the list of benefit coverages, select the option you want or Waive coverage and Save selection.

10. Navia Medical Care - Flexible Spending Account:

Information: The district offers a Medical Flexible Spending Account through Navia Benefit Services to help save and pay for medical expenses. The amount you select for the year is available the first day your benefits start, and the total annual election is deducted over the course of your yearly paychecks. Please note any remaining funds over \$570 remaining in your account at the end of the year may be forfeited.

Instructions: You must Decline coverage or select an Annual Election, and enter the amount you want allocated to your FSA for the year. The per pay will be displayed after you <u>Save selection</u>.

11. Navia Dependent Care - Flexible Spending Account:

Information: The district offers a Dependent Care Flexible Spending Account through Navia Benefit Services to help save and pay for eligible dependent expenses. You may set aside up to \$5,000 annually for dependent care FSA. The amount you select for the year is deducted over the course of your yearly paychecks. You may only get reimbursed for funds that you have contributed up to date to your Dependent Care FSA account. Please note any remaining funds at the end of the year may be forfeited.

Instructions: You must Decline coverage or select an Annual Election, and enter the amount you want allocated to your FSA for the year. The per pay will be displayed after you Save selection.



12. Dearborn National (by BCBS) Voluntary Life:

Information: The district offers Voluntary Life to employees and dependents that want to enroll for additional life coverage. Employees paid the full cost of the premium.

Instructions: You must Decline coverage, or select the Voluntary Life option and then enter an amount for each of the Employee, Spouse and Child Annual Coverage Amounts. You must then enter at least one person for each Primary and Secondary Beneficiaries designations otherwise you will not be able to continue. If you are enrolling for the first time the maximum voluntary life amount you may enroll for yourself is 5x your annual salary (or \$500,000), and \$10,000 for children. Your spouse may enroll for coverage up to the same amount as the employee amount. If you are already active and want to add or increase your voluntary life benefit for yourself or spouse, you must also complete an Evidence of Insurability form and submit it to gcampos@sd308.org. Save selection.

13. Dearborn National (by BCBS) Voluntary Accidental Death & Dismemberment (AD&D):

Information: The district offers Voluntary AD&D to employees and dependents that want to enroll for additional AD&D coverage. Employees paid the full cost of the premium and must be enrolled in the Voluntary Life plan to also be enrolled in the AD&D plan.

Instructions: You must Decline coverage, or select the Voluntary AD&D option and then enter an amount for each of the Employee, Spouse and Child Annual Coverage Amounts. You must also enter at least one Primary and Secondary Beneficiaries otherwise you will not be able to continue. The maximum voluntary AD&D amount you may enroll for yourself is \$500,000 and \$10,000 for children. Your spouse may enroll for coverage up to the same amount as the employee amount. Please note you cannot enroll for Voluntary AD&D without being enrolled for Voluntary Life. Save selection.

14. MetLife - Accident:

Information: The district offers supplemental Accident insurance for employees and their eligible dependents that pays cash benefits for injuries associated with accidents. Employees paid the full cost of the premium.

Instructions: From the list of benefit coverages, select the option you want or Waive coverage and Save selection.

15. MetLife - Critical Illness:

Information: The district offers Critical Illness insurance for employees and their eligible dependents. Lump sum benefits are paid for certain diagnosed illnesses or diseases, or if a member undergoes a specified surgery. Employees paid the full cost of the premium. Instructions: If you wish to enroll for this benefit, select the coverage you want, i.e. \$10k, \$20k, \$30k, \$40k, \$50k, or Waive coverage. Next click the plan resources link in top right corner, and complete the entire MetLife Enrollment form, including coverage amount and tier, and send to gcampos@sd308.org. To determine your premium, use the applicable downloaded rate sheet and select if you are a 24 or 19 pay employee, and a smoking or non-smoking employee. Your per pay premium is displayed when you line up your age to the coverage column. Save selection.



16. MetLife – Hospital Indemnity:

Information: The district offers Hospital Indemnity insurance for employees and their eligible dependents. This benefit pays cash benefits if a member is hospitalized overnight for a regular hospital or ICU confinement admission. Employees paid for the full cost of this plan. Instructions: From the list of benefit coverages, select the option you want or Waive coverage and Save selection.

17. MetLife – Legal:

Information: The district offers employees access to expert legal help to help navigate and deal with unexpected legal issues and concerns. Employees paid for the full cost of this plan. Instructions: From the list of benefit coverages, select the option you want or Waive coverage and Save selection.

18. Info Armor – Allstate Identity protection:

Information: The district offers employees access to comprehensive identity monitoring protection to help to help navigate and deal protect your personal and financial exposure. Instructions: From the list of benefit coverages, select the option you want or Waive coverage and Save selection.

19. Review and Submit:

Instructions: You must click 'Review and Submit' to complete your enrollment. After you click 'Review and submit', a list of your benefit enrollments and/ or waived coverages will appear along with your premium cost each benefit. If you are done with your benefit enrollment. Click Confirm & Submit