

## New Hire Enrollment Instructions

SmartBen is our online enrollment tool. The site is accessible via the Internet at [www.baylor.edu/smartben](http://www.baylor.edu/smartben) and can be accessed 24 hours a day, seven days a week. The following tips will help you prepare for and complete the online enrollment process.

### Before You Enroll

#### Review Your Options & Make Your Choices

Take time to review the information in the *Plans* section. It will help you understand your benefit choices. Discuss it with your family, too!

Click on the *Plans* link at the top of your home page and select a plan to review the plan details.

- If you want to add a dependent for coverage, *now* is the time to do it. You may not add dependents *during* the plan year unless you have a qualified change in status, also known as a qualified life event. **You will need to provide the Social Security number and date of birth for any spouse or dependent you enroll.** If you have not received the Social Security number for a newborn, enter 111-11-1111. Contact Human Resources to update the dependent's Social Security number after you receive it.
- If you need to exit SmartBen before finishing your enrollment elections, click "sign out"

**If you do "sign out" before completing your enrollment, please log back in to complete your enrollment within 24 hours. Be sure to click all the way through until you reach the Congratulations page.**

## Steps to Complete Your Enrollment

### STEP 1

Log on to [www.baylor.edu/smartben](http://www.baylor.edu/smartben) and enter your username and password that you normally use to login to your email.

➡ **TIP:** Use the **Tab Key** to navigate through the site. DO NOT use the Enter Key. As with all Internet sites, when you use the Enter Key, it is the equivalent of hitting “submit” or “next”.

### STEP 2

On the home page, you will see a Benefits Enrollment box. This box has a countdown of the number of days remaining in your new hire window. Underneath the countdown, there is a Begin Enrollment button. Click the button to begin enrollment.

### STEP 3

On the next page, there is a box with *Available Enrollments*, telling you what enrollments are available. You will see a button for New Hire Enrollment. Select the New Hire Enrollment button to begin your enrollment session.

#### AVAILABLE ENROLLMENTS

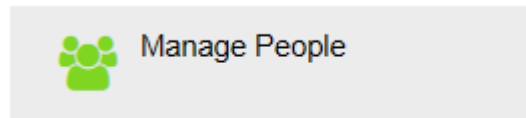
The items found in this list require your input for completion. Please select the desired type of enrollment and click the "Begin Enrollment" button to begin this process.

**New Hire Enrollment**  
You have until 9/1/2015 12:00 AM EDT to complete your new hire enrollment.

[NEW HIRE ENROLLMENT](#) ←

### STEP 4

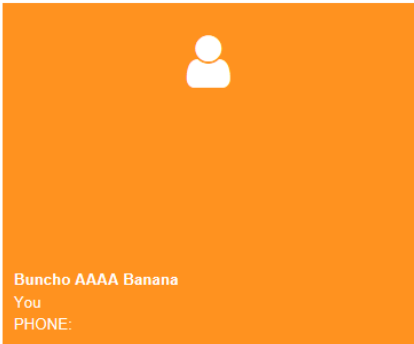
Click the Manage People button to enroll a spouse or dependent, and to add a beneficiary in the People Manager.



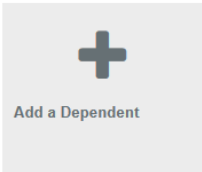
### People Manager

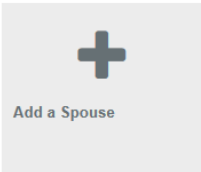
Manage the personal information about yourself and all the people associated with your benefits.

**Employee**

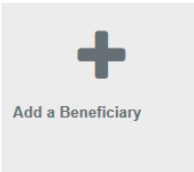
An orange rectangular card with a white person icon at the top center. Below the icon, the text reads: "Buncho AAAA Banana", "You", and "PHONE:".

**Dependents**

A grey button with a plus sign icon and the text "Add a Dependent".

A grey button with a plus sign icon and the text "Add a Spouse".

**Beneficiaries**

A grey button with a plus sign icon and the text "Add a Beneficiary".

**People Manager:** This is where your Personal, Spouse/Dependent, and Beneficiary information is stored.

**Personal Info** - Review your personal information and make changes if necessary.

**Spouse and Dependent Info** – Click on the *Add a Spouse* or *Add a Dependent* button to add your spouse and dependents' information if you are enrolling them in a benefit plan. Click *Save* when you are finished.

Adding spouse/dependent information in *People Manager* **DOES NOT** assign your spouse/dependent to coverage. You will assign your spouse/dependent to each plan individually in order for them to be covered.

**Beneficiary Info** –click on *Beneficiary* to add or change your beneficiary for employer life insurance, supplemental term life and AD&D coverage. Click *Save* when you are finished.

Adding your beneficiary information in the *People Manager* **DOES NOT** assign a beneficiary percentage. You will assign the percentage later in the enrollment process.

Click on *Return to Lights* to continue the enrollment process.

- **TIP:** Click on the *Beneficiary Type* drop down box to designate your beneficiary as primary or secondary.
- **TIP:** If you need to add more than one beneficiary, click on the *Add a Beneficiary* button to designate the additional beneficiaries.

Once you have added your spouse, dependent and beneficiaries in the *People Manager* you will need to click on the *Continue* button at the bottom of the screen to begin selecting your benefits.

## STEP 5

Click on each benefit to make your election.

### New Hire Enrollment

COMPLETED BENEFITS			
	Plan Title	Employee Cost	Employer Cost
<input checked="" type="radio"/>	Medical Insurance Waive <small>12 Deductions/Year</small>	\$0.00	\$0.00
<input checked="" type="radio"/>	Dental Insurance Waive <small>12 Deductions/Year</small>	\$0.00	\$0.00

#### Turn All The Lights Green

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

**ELECT & CONTINUE**

Once you click on Medical Insurance, you will select your coverage under Who's Being Covered? Then you will select between the PPO and HDHP. Click Continue.

**WAIVE**  
CURRENTLY ENROLLED

**\$0.00**  
Per-Pay-Period

**SELECT**

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**BCBS PPO EMPLOYEE + SPOUSE**

<b>\$500/Individual</b> <b>\$1,500/Family</b> 20% after deductible <small>Deductible &amp; Coinsurance</small>	<b>\$4,000/Individual</b> <b>\$8,500/Family</b> Max Out of Pocket	<b>Primary: \$30</b> <b>Specialist: \$60</b> <b>Rx CoPays: \$10/</b> <b>\$40/\$80/\$120</b> <small>Copayments</small>	<b>\$363.00</b> Per-Pay-Period
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**SELECT** [MORE INFO](#)

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**BCBS HDHP EMPLOYEE + SPOUSE**  
CURRENTLY SELECTED

<b>\$1,500/Individual</b> <b>\$3,000/Family</b> 20% co-insurance after deductible <small>Deductible &amp; Coinsurance</small>	<b>\$5,000/Individual</b> <b>\$10,000/Family</b> Max Out of Pocket	<b>20% for generic</b> <b>and 30% for brand name</b> after deductible <small>Prescription Rx</small>	<b>\$199.00</b> Per-Pay-Period
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**SELECTED** [MORE INFO](#)

**CONTINUE**

[Return To Lights](#)

#### Who's Being Covered?

- Employee Only
- Employee and Spouse
- Employee and Children
- Family

Current Coverage Level:

Waive

#### Documentation

- [Health Calculator: Which Plan Should I Choose?](#)
- [Medical Quick Comparison](#)

If you elected the HDHP, you will need to elect an HSA (Health Savings Account) contribution before being prompted to assign dependents.

**HSA CONTRIBUTION**

You have elected the following HSA compatible plan:

**\$0.00**  
Per-Pay-Period

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Employer HSA Contribution for Medical Expenses: \$600.00

Employee Maximum HSA Contribution: \$2,775.00.

Enter the amount you wish to contribute to your HSA for the remainder of the year.

\$ 0

**CONTINUE**

[Return To Lights](#)

To assign a dependent to coverage, click the check box next to the dependents name. Click Continue.

**ASSIGN A DEPENDENT**


Tim aaatester (07/01/2005)

**CONTINUE**

[ADD A PERSON](#)

[Return To Lights](#)


NOTE: The system is programmed to set the Voluntary Flexible Spending Account benefit to Red. You will need to click on this benefit to either elect it or waive it. (If you have enrolled into the HDHP, you will always waive this benefit.)

INCOMPLETE BENEFITS			
	Plan Title	Employee Cost	Employer Cost
	<b>Voluntary Flexible Spending Account –Medical</b> \$0.00 <i>7 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.00</b>

## STEP 6

Once your elections are complete each benefit will have a green light. To proceed to the next step, click the green button labeled "Elect & Continue."


### New Hire Enrollment

COMPLETED BENEFITS		
Plan Title	Employee Cost	Employer Cost
 <b>Medical Insurance</b> BCBS PPO Employee Only <i>12 Deductions/Year</i>	<b>\$50.00</b>	<b>\$498.00</b>
 <b>Dental Insurance</b> Waive <i>12 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.00</b>
 <b>Flexible Spending Account-Medical</b> \$0.00 <i>6 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.00</b>
 <b>Flexible Spending Account - Dependent Day Care</b> \$0.00	<b>\$0.00</b>	<b>\$0.00</b>

**Turn All The Lights Green**

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

**ELECT & CONTINUE**

Your Total Cost 

**\$84.85**

Per Pay Period

## STEP 7

This page verifies that all information has been correctly entered into the system.

### Enrollment Verification Tasks

Review the information thoroughly before clicking "Continue" at the right of the screen.

#### ITEMS VERIFIED

Please click the "Continue" button to review your enrollment elections on the next screen.

**CONTINUE**

Return To Lights



**Manage People**

Click the green "Continue" button.

**STEP 8**

**Review Confirmation:** Review your elections thoroughly.

### Enrollment Confirmation For Benny AaaFitz


Review the information thoroughly before clicking "Continue" at the right of the screen.

ELECTED BENEFITS		
Plan Title	Employee Cost	Employer Cost
<b>Medical Insurance</b> BCBS PPO Employee Only <i>12 Deductions/Year</i>	<b>\$50.00</b>	<b>\$498.00</b>
<b>Dental Insurance</b> Waive <i>12 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Flexible Spending Account-Medical</b> \$0.00 <i>6 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.00</b>


To **confirm your elections** and to **authorize payroll deductions**, enter your initials at the bottom of the *Confirmation* page and click *Continue*.

**AGREEMENT**

Please initial below to indicate agreement:

**CONTINUE** 

[Return To Lights](#)

  
Manage People



## STEP 8

You will now be provided with a Total Compensation statement. **Click Continue** after you have reviewed this statement.

### Total Compensation

While your salary is the largest part of your employment compensation, your Total Compensation includes the other costs that are incurred by your employer. Below is breakdown of these costs for you to review so you can better understand your true compensation. Review the information below before clicking "Continue" at the right of the screen.



Your Total Compensation

CONTINUE

Return To Lights

## STEP 9

You have successfully completed the enrollment process! Select the *Click Here* link for a copy of your Confirmation Statement.

### Congratulations!

You have successfully completed the enrollment process.

PRINT YOUR CONFIRMATION STATEMENT

RETURN TO START

To get a printer ready copy of your elections, [click here](#) and feel free to continue using SmartBen Essentials.

## STEP 10

It's time to review your Confirmation Statement! Carefully review your statement to ensure your benefit elections are accurate. Keep in mind, this Confirmation Statement is *only* a confirmation of your benefit elections. If carrier approvals (e.g., Supplemental Term Life/AD&D Insurance) are required, coverage will be subject to those requirements.

**Note:** *At any time during your New Hire Window, you can log back into SmartBen and make changes. Always remember to print a Confirmation Statement to serve as your confirmation of benefit elections.*