I. Open Enrollment – Getting Started

1. Login to Benefitfocus using your Bear ID and Password. Click the Get Started button on the Welcome Banner after logging in.
   a. Note - The Important Messages Banner shows the number of days remaining to make elections with a Get Started button. Click View Messages to view the actionable item(s) and you may click the corresponding action link beside the message to continue working on the task at hand.

![Important Messages Banner]

You have 36 day(s) to elect your Open Enrollment benefits.

2. You will be directed to the Your Profile page. Please confirm that your personal information is correct. If any of your information, such as address or Last Name appear incorrect, do not make changes in Benefitfocus. You must login to Ignite to make changes to your personal information.

![Your Profile page]
3. Next, verify your communication preferences by selecting **communication preferences** and clicking **Edit**.

4. You will need to **consent** and choose your **preferred method of communication**. This communication will only be used to notify you of necessary action regarding your benefits. When you’ve confirmed all information is correct, be sure to press **Save Preferences**.
5. At the bottom of the screen Click **Continue to Next Step**.

6. Next, Benefitfocus will prompt you to enter or update your dependents' information.
   a. If you do not have any dependent information to enter, click Next. Click Edit in the Actions menu if you need to update an existing dependent. Or click the Add Dependent button if you need to add dependents to include in your benefit elections.
   
   i. Enter the required information notated with a red asterisk, making sure to provide the social security number of each of your dependents over the age of 6 months. Once you’ve entered all dependent demographic information, click Save, followed by Next to begin enrollment.
7. For any benefits which are neither enrolled nor declined, you will need to make benefit elections. You will make elections in the order presented. The eligibility of some plans is determined by your selections for other benefits. For instance, you can only enroll in an HSA if you enroll in a High Deductible Health Plan (HDHP). To begin making your elections, click the **Begin enrollment** button, or **Decline coverage**.

II. **Medical**

1. After selecting **Begin Enrollment**, you will be directed to the **Choose your Medical Plan** page. At the top, you will see a list of your dependents, and can select which individuals to cover on each plan by selecting or deselecting their name. You can also add dependents by clicking **Add Dependent**.

2. **Click on Plan Details** to see more details about each medical coverage option. If you need more information on the plan that best fits your lifestyle/family, each medical plan document is provided in **Plan Documents**.
3. You can also use the plan comparison tool to compare plans and estimate your family’s costs under each plan. Click the drop-down arrow to see more details.

4. The estimate is based on the national average, but you can customize based upon your family’s healthcare usage by selecting Customize Usage and adjusting the sliders to the right accordingly.
5. To compare, check the **Compare boxes** on the left side of the screen for each plan you’d like to see side-by-side. Then select the **Compare plans & estimate your cost** tool.

6. This will allow you to compare the cost of each plan side-by-side. When you’re ready, click **Select Plan** for the plan that best suits your needs. You will then be prompted to complete either HSA or FSA contributions depending on the medical plan selected.
7. For example, if you choose HDHP, you will be prompted to select your HSA contribution, select Yes, I would like an HSA and Continue.

1. Would you like an HSA?

- [ ] Yes, I would like an HSA.
- [ ] No, I do not want an HSA.

[Continue] [Previous] [Cancel & return home]

8. You will then be prompted to choose how you’d like to contribute to your HSA. You can choose to Maximize your contribution, select a custom amount, or receive the employer contribution.

1. How would you like to contribute to your HSA?

- [ ] Maximize contribution
  You will have 26 contributions of $137.31 and one last contribution of $177.25 to total $3,650.00 for the year.

- [ ] Custom amount
  Contribute a custom amount to be deducted from one or multiple paychecks.

- [ ] Employer only
  I don’t want to contribute right now (you will still receive your employer’s contribution).

[Continue] [Previous] [Cancel & return home]

9. If you choose to contribute a custom amount, you will be prompted to select a One Time Contribution (will take a set amount from one specific paycheck) or a Custom Paycheck Range, (enter the amount you want to be withdrawn from each paycheck and specify the start and end date). Once you have made your elections, click continue.

2. Select a way to contribute to your HSA
10. You will be directed to a Review page of your HSA contributions. If everything looks correct, select **Save & Continue**. You will be given a summary of the Medical Coverage benefit which you can review and make changes. Once you are ready to continue, click **Save** and continue enrolling.

### III. Dental

1. Next up is Dental. Begin by selecting either **Begin enrollment** or **Decline coverage**.

2. Select the **dependents** you wish to cover and click **Select Plan**. If you wish to decline coverage, you can click **I would like to decline Dental coverage**.

3. You will be taken to a Dental benefits summary page. Notice on the right-hand side of the screen, a running **benefits cost summary** is available – this will continue to update as you progress through Open Enrollment. Click **Save** to continue electing your benefits.
IV. Vision
1. Repeat steps 1-3 from section III (Dental) above.

V. Dependent Care
1. To opt-in to the Dependent Care FSA benefit, click Begin enrollment. If you do not wish to enroll, select Decline coverage.

2. Click Select Plan to enroll in the Voluntary Flex Spending Account for dependent care. This benefit is separate from the Health Flexible Spending Account and can be sued for non-healthcare related expenses to your dependents, such as covering the cost of a child attending preschool.
3. Enter the desired contribution between 100 and 5000 (per plan year) and click **Next**.

![Dependent Care FSA](image)

**Dependent Care FSA**

How much money do you want to contribute to your Dependent Care FSA account?

You can contribute between $0.00 and $5,000.00 per plan year.

The dependent care Flexible Spending Account is separate from the health Flexible Spending Account and can be used for non-healthcare expenses related to your dependents.

![Next](image)

4. Review your elections and select **Save**.

**VI. Life Insurance**

1. Next you will select your life insurance, to begin select **Begin Enrollment**.

![6. Choose your Life coverage](image)

**6. Choose your Life coverage**

**Begin enrollment**

2. Baylor provides life insurance and AD&D at no cost to you. Benefitfocus automatically selects your coverage, so all you must do is click **Next**.

![Choose your Life plan.](image)

**Choose your Life plan.**

As an employee, you will be provided with life insurance at no cost. Employees also receive AD&D at no additional cost.

**Employer Provided Life and Accidental Death & Dismemberment**

Coverage amount: $50,000.00

![Currently Selected](image)

Please Note:
This benefit cannot be declined.

![Next](image)
3. You will need to select Beneficiaries for life insurance. Select the beneficiary type of **Person** to use your dependents, entered previously. You can also click Add Beneficiary if you don’t have dependents or wish to use another person, estate, trust, or organization. Click **Next** to continue.

4. You will need to make sure that your **relationship** with your beneficiaries is defined. You will also need to add a **phone number** for the beneficiaries that you select. Click **Next** to continue.

5. Once you have entered your beneficiaries, you will then select **beneficiary type** (primary or secondary) and make sure the **allocation** of all your beneficiaries adds up to 100% - then click **Next**.
6. Continuing through the rest of the life coverage, the cost of dependent life coverage is also covered by Baylor. Select which dependents you wish to cover and click **Next**.

   ![Dependent Life: Who do you want to cover?](image)

   **Choose your Dependent Life plan.**

   Baylor University provides a basic dependents' life benefit in the amount of $5,000.

   ![Who do you want to cover on this plan?](image)

   **Employer Provided Spouse/Child Life**

   Coverage amount: **$5,000.00**

   ![select plan](image)

   **Decline Coverage**

   I would like to decline Dependent Life coverage.

   ![Previous Cancel](image)

7. Click **Select plan**.

8. Review and click **Save**.
VII. Voluntary Life

1. The next 4 benefits you will select are voluntary life insurance. Go through each of these and select your coverage level by clicking Begin enrollment. These benefits can also be declined by clicking Decline coverage.

2. Begin by selecting your coverage amount and clicking Next.

3. You will be prompted to select your beneficiaries. The beneficiaries you used for Employer Provided Life and AD&D will auto populate. If you wish to use a preexisting beneficiary, select Use. If you wish to add another, click Add Beneficiary. You will need to define the Beneficiary Type and Allocation (must add up to 100%). When complete, click Next.
   a. For more information on adding a beneficiary, see the Adding a Dependent or Beneficiary job aid.
4. Continue these steps for Spouse and Child Life.

5. Next, you will be prompted to select your coverage level for Voluntary AD&D. There are six different categories, the percentages represent how much of the coverage amount you will be receiving. For example, at a coverage level of $25,000 the Employee would receive $25,000, the Spouse would also receive $25,000, and the Child would receive $2,500 you will need to select one plan from this page by selecting a coverage amount and clicking Select plan.

6. Select your beneficiary, note the Relationship Type and assign an Allocation (must add up to 100%). When complete, click Next.

7. Review your voluntary life deductions and click Save.
VIII. Long-Term Disability

1. Finally select your long-term disability plan. This is also provided by Baylor and cannot be declined.

2. Click Next to continue.

3. Review and click Save.

4. Once you have selected coverage for all your benefits you will see a summary of all the benefits that you have elected. From here you can edit your coverage and make any changes. You will see the cost you be deducted for every benefit on the right-hand side. It has your bi-weekly or monthly total listed at the bottom. Once you are finished you can click Complete Enrollment.
5. You will be directed to the Open Enrollment confirmation page. If you would like to print your benefits summary, click the print icon. Click Continue to next page.

6. An enrollment experience feedback survey will appear, please provide any relevant feedback to help ups continue to improve the enrollment experience and click Next.
7. Once you are completely enrolled in benefits you’ll be returned to the Benefitfocus homepage. You can view “Your benefits at a glance” at the bottom of the page. You can edit your benefits by clicking Edit your Benefits button.