

How to Enroll in Benefitfocus

Introduction

This guide is intended to serve as a step-by-step walk through your benefits enrollment process through Benefitfocus. The instructions below include tips and images for your convenience.

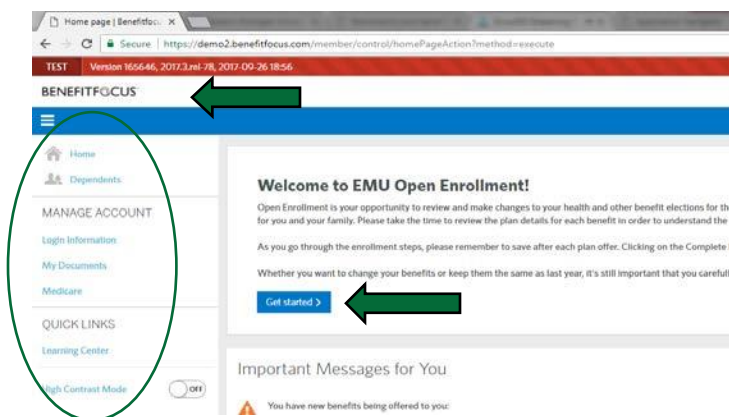
Logging In

- 1) Visit *my.emich.edu*
- 2) Click on the Employee tab and click the link under **Enroll in Benefits** listed on the right
 - To log in, use your EMU NetID Username and Password
 - After securely logging in, click the large **“Enroll Now”** button

Getting Started

1. To begin enrollment, click the **“Get Started”** button in blue

The welcome screen will look something similar to the image below. Options to add/edit dependents, manage your login information, upload required documents etc. (circled) are on the left hand side. You can update at any time and not necessarily prior to benefit enrollment.



Helpful Tip:

Avoid clicking the back/return arrow in your browser to avoid loss of data or log out. Instead, use the **“PREVIOUS”** button at the bottom.

To return to the Welcome screen click the **BENEFITFOCUS** logo in the upper left corner. Be warned that doing this may not save your work.

To navigate to the next screen, always click **NEXT**.

Dependent Verification

1. **Verify/Update/Add/Remove Dependents**

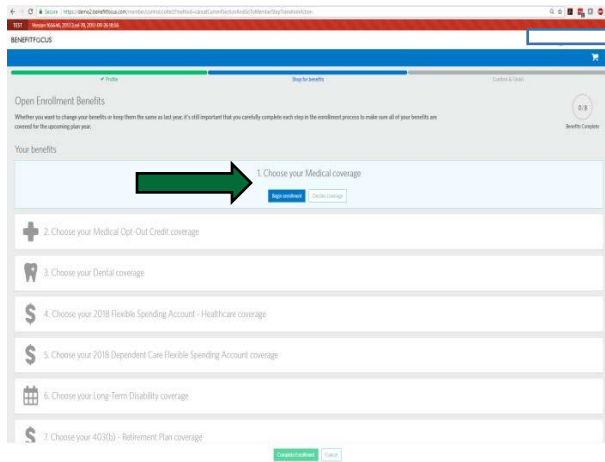
Dates of Birth and Social Security numbers are required if adding a dependent, and may be required for some current dependents. Proof of dependency documentation can be uploaded during or after the enrollment within 30 days by clicking on **“Document Manager”** or brought to the HR/Benefits Office within 30 days. You will have many opportunities throughout the enrollment process to edit your dependents.

Medicare Information - Medical, Dental, Vision, Tax Saving Accounts

1. Before you begin enrollment in your Health Offer, Benefitfocus will ask if you or any of your dependents are covered by Medicare. Please have the Medicare number ready and available. If this does not apply to you, please respond with **“NO”** and click on **“NEXT”**

Health Offer

1. Click on “Begin enrollment” on the main benefits enrollment page.

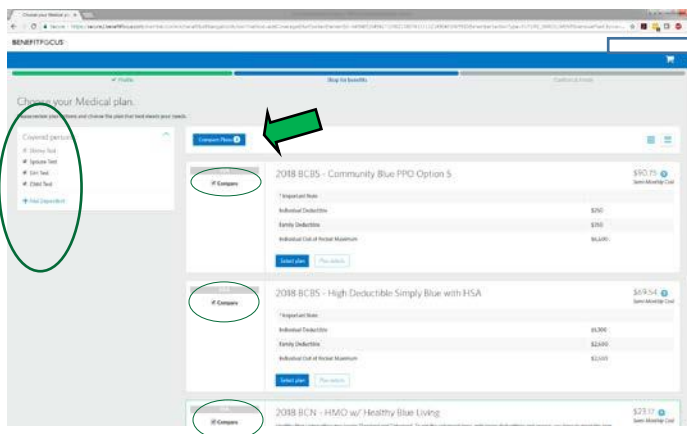


Helpful Tips:

Each “section” in Benefitfocus part of an “Offer”. Each offer must be completed in its entirety in order to save your elections. Once completed, the Shop for Benefits page will reflect your costs and coverage details. You can also click on “Edit” to make changes to your coverage from there.

You can view your progress of completing each section in the upper right. The benefits and information in each section is **specific to your employee class only**.

2. Before you enroll, respond truthfully to each question of the Spousal Affidavit survey. If you have stated that your spouse has access to subsidized medical and/or dental coverage, you may not be able to enroll him/her in medical and/or dental.
3. You will be asked who you want to cover. On the Medical plan screen, you can continue to edit your dependents in the “Covered persons” section on the left, using the check boxes. If you would like to cover a dependent that is not listed here, just select “Add Dependent” and follow the prompts. Date of birth and SSN will be needed. Please do not select dependents who are over the allowable age limits and spouses not eligible for coverage under our plans.
4. When selecting your Medical plan, make use of the “Compare Plans” feature by checking “Compare” circled in green in the image below. Check multiple plans and click the blue “Compare Plans” button above to compare coverage levels, cost, and other plan details.



Helpful Tips:

 A note from your Benefits Team

There are pop-up messages from your HR Benefits team which appear periodically. Pay attention to these, as they include important information to consider. Close out of each Note after reviewing.

5. Continue through all the options in the Health Offer by making your selections, and clicking “Next”. At the end of the offer, there will be a Summary screen with your selections and costs.

6. For dental coverage, if you have a dependent between the ages of 19-25, you will be asked to “attest” that he or she is an IRS dependent. Otherwise, they are not eligible for coverage and their claims may be denied.
7. Once saved, you will be returned to the “Shop for Benefits” screen to begin enrollment in your next benefit offer. **This step will apply for each benefit offer below to completion.**

Helpful Tips:

- Be sure to cover only eligible dependents. For example, if you try to enroll a child older than the acceptable age, you will be asked to remove him/her
- Please note your Vision benefits are already pre-selected as a part of medical
- Costs may show as “Twice per Month”, which is the same as once per paycheck
- There are 24 deductions per calendar year, NOT counting 3rd pay in March/August

Life Offer - Employee Basic Life and AD&D Insurance and Supplemental Insurance for Employee, Spouse and Child(ren); Corporate Travel Insurance (if applicable), Employee Assistance Program

- Basic Employee Life Insurance is pre-selected, as this is an EMU-paid benefit, provided to all Faculty and Staff. Review and click on “Next”
 - Benefit reduction at age 65 and tax on imputed income over \$50K will apply
- You can assign primary and contingent beneficiaries for life and other insurances. Remember that the percentage allocation has to equal 100% for both primary and contingent beneficiaries.
- Supplemental Employee, Spouse, and Child Life Insurance coverage may be pre-loaded from last year’s election. If you currently purchase supplemental life insurance, you must complete the Life Offer and click on “Edit” before you can modify any of the pre-loaded benefits.
 - If you are newly enrolling in supplemental employee or spouse life insurance or wish to increase current coverage more than the allowable \$10,000 increments, you must complete and mail an Evidence of Insurability (EOI) to Aetna. Coverage will “pend” until approved.
 - Supplemental employee AD&D will not be pre-loaded.
- If Spouse and or Child Insurance is not applicable to you, click on “Decline Coverage” for each.

Disability Offer - Short Term Disability and Long Term Disability

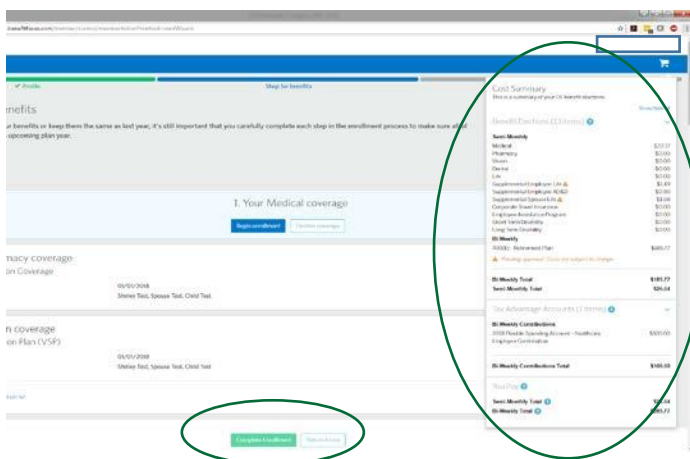
- EMU-provided Long Term Disability and Short Term Disability will be pre-selected as it is a free benefit (for some E-classes)
- If you are part of an E-Class with the option to purchase STD, your last year’s election will be pre-loaded for your convenience.
- If electing STD for the first time, you will be subject to an EOI. Complete, print, and mail form to Aetna for approval. Your coverage will show as “pending” until an approval is received.

Retirement Plan Offers - 403(b) and 457(b) Retirement Plans

- Please remember that EMU only matches on the 403(b) plan and not the 457(b) plan.
 - EMU does not match a dollar amount election. Elect a percentage to receive the match
- Your retirement plan beneficiaries can only be updated directly with TIAA. Please visit [tiaa.org](https://www.tiaa.org).
- 403(b) and 457(b) elections can be changed at any time and will be processed on the payroll following your election date (subject to payroll cut-off dates)
- Unlike all other deductions on a 24 pay schedule, 403(b) and 457(b) are processed on a 26-pay deduction schedule for Bi-Weekly staff.

Complete Enrollment

- Review summary detail, checking costs and benefits. If further changes are needed, click “Edit”. If satisfied, click on the green “Complete Enrollment” button at the end of the page and “Save”.



Helpful Tips:

In addition to reviewing on each Offer Summary screen, you can see your Cost Summary from the main Shop for Benefits page at any time by clicking on the shopping cart icon in the upper right hand corner

For Bi-Weekly staff, you may see your benefit deductions totaled by both Bi-Weekly and Semi-Monthly under the “You Pay” section of the summary. Simply add these two totals together to get your grand total per pay.

- If you are not able to complete enrollment in one sitting, you can exit or log out and come back at a different time; however it is important to remember benefit selections will ONLY be saved if you complete the entire offer and “save”.
- Click on “Complete Enrollment”
- Once finished, a green “Congratulations!” banner will show on the top of the page

Helpful Tips:

On the bottom right of the home screen under “Important Documents”, you will now be able to view and save (right click to print):

- **Benefit Statement** (benefit elections per covered individual)
- **Faculty and Staff Detail Report** (benefit elections with employee and EMU)