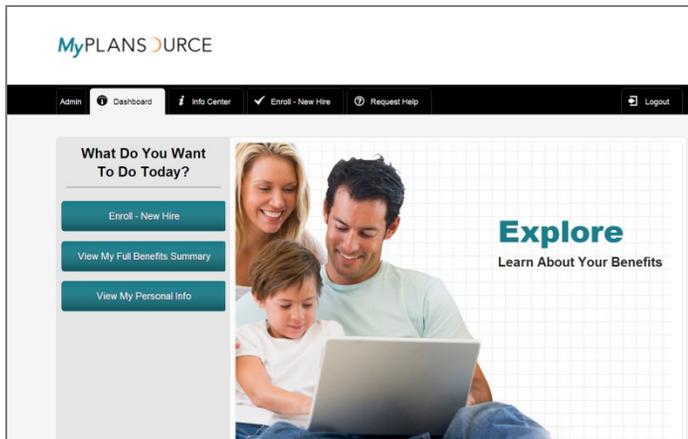


PLANSOURCE

BENEFITS ENROLLMENT & ADMINISTRATION. **SIMPLIFIED.**



Self-Service Enrollment Guide

The PlanSource Benefits Administration Web Enrollment Platform

Ver. 072312

TABLE OF CONTENTS

Enrolling In Benefits	3
Logging On	3
Welcome Screen	4
Introduction	5
Beginning The Enrollment.....	5
Your Info.....	6
Enrollment Navigation	7
About Your Dependents.....	7
Electing A Plan.....	10
Dependents On A Plan	11
Life Insurance Enrollment	12
Beneficiary Designation For Basic Life And Voluntary Life Elections	12
Your Evidence Of Insurability Status.....	13
Flexible Spending Account Options	14
Flexible Spending Account – Health Care and Dependent Care	14
Your Summary Page	15
Viewing Your Information At Any Time	16
Viewing Your Current Benefits.....	16
Changing Your Beneficiary Information.....	17
What To Do If You Experience A Qualifying Life Event.....	18
Qualifying Life Event Status Change Reasons and Documentation Needed	20

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PlanSource Self-Guided Enrollment Tour

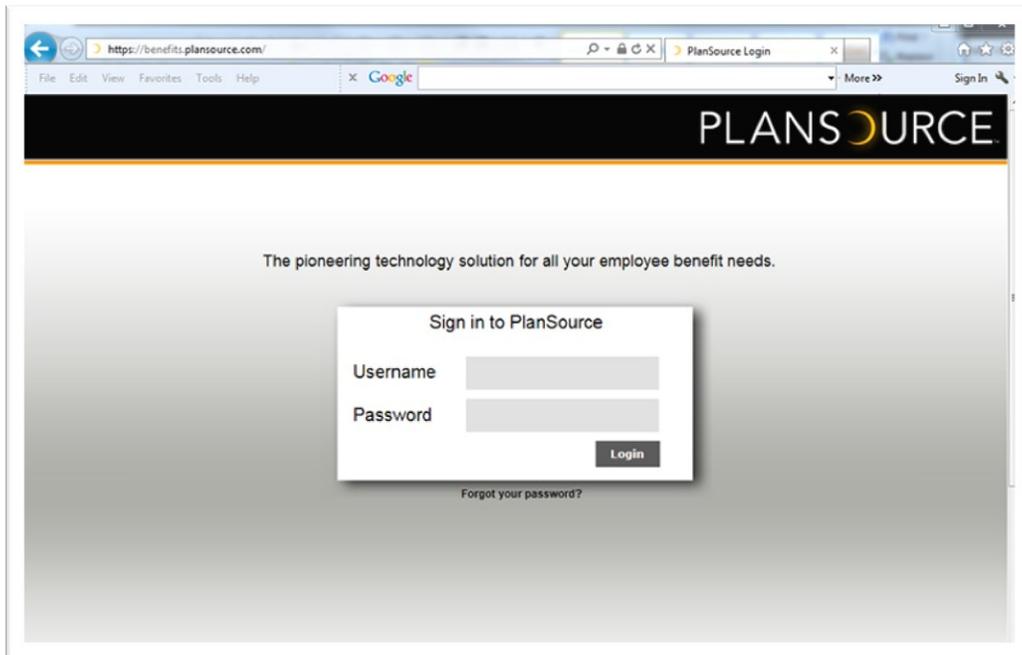
ENROLLING IN BENEFITS

Before you begin please make sure you have the following items:

- Social Security Number (SSN) for all legal dependents you wish to enroll in any coverage
- Date of Birth (DOB) for all legal dependents you wish to enroll in any coverage
- Beneficiary Information for Life Insurance, which includes your beneficiaries' name(s), DOB(s) and SSN(s)

LOGGING ON

Type in benefits.plansource.com into the address bar of your internet browser



If this is the first time you are using this site follow the instructions below for your user name and Password. Your **Username** consists of:

PLANSOURCE

1. First initial of your First Name;
2. First six characters of your Last Name;
3. Last four (4) digits of your SSN.

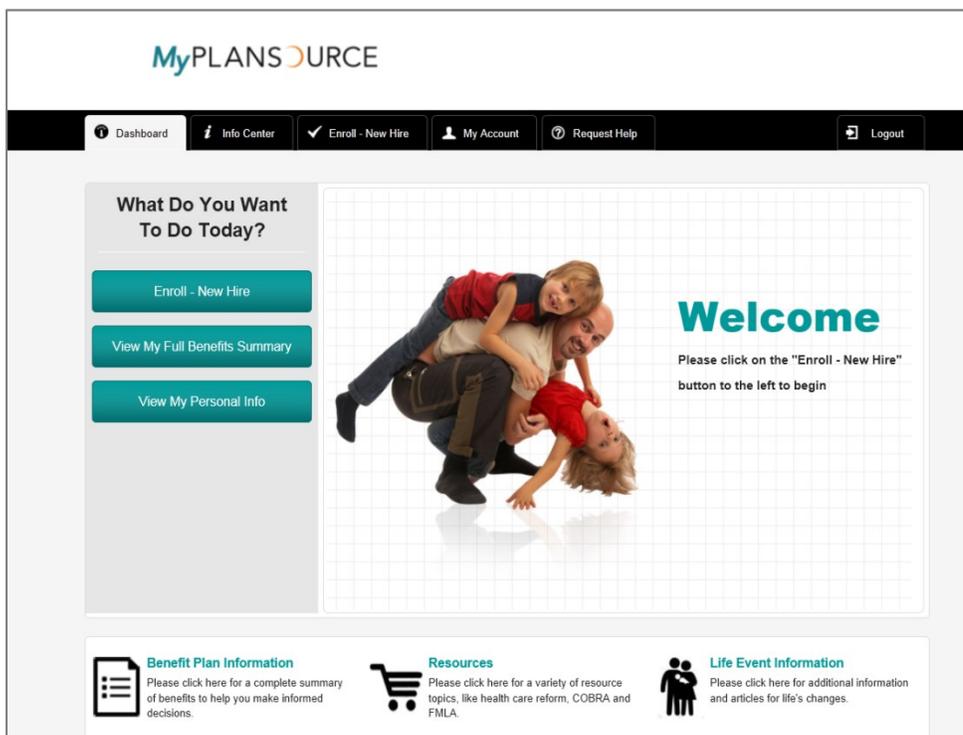
Example: John Employee, whose SSN is 000-00-1234, would have a login of **JEMPLOY1234**.

Your **Password** is your birthdate in the format YYYYMMDD. Example: a birthdate of February 7, 1975 would look like this: **19750207**.

First time users will be prompted to select a new Password. (**Note:** Every year during Open Enrollment your password will reset back to your birthdate in the YYYYMMDD format.)

WELCOME SCREEN

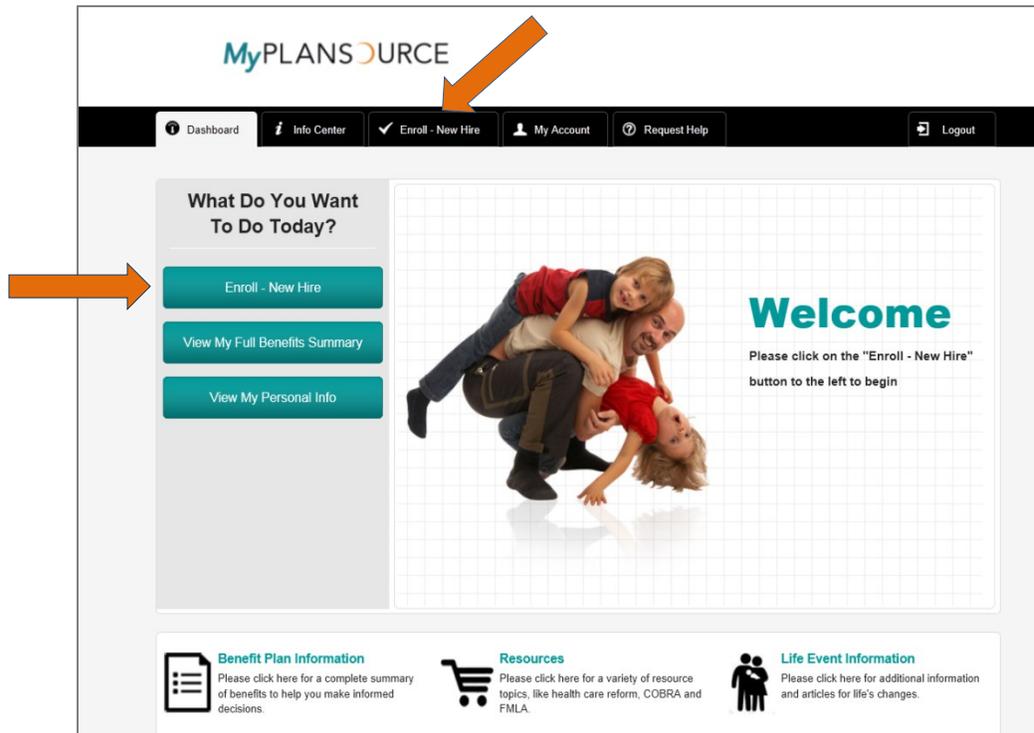
From this screen you will be able to enroll in or make changes to your benefits, see your benefits summary, review Benefit Plan Information among other resources. First we will go through the Enrollment Process; later in this document we will review steps to update enrollment information.



INTRODUCTION

You will be notified of the enrollment due date. You must complete your enrollment by this date. You also have until that date to revisit benefits.plansource.com to make any changes to your enrollment if necessary. Failure to enroll by the enrollment due date will result in **“NO COVERAGE”**.

- Click **Enroll – New Hire**



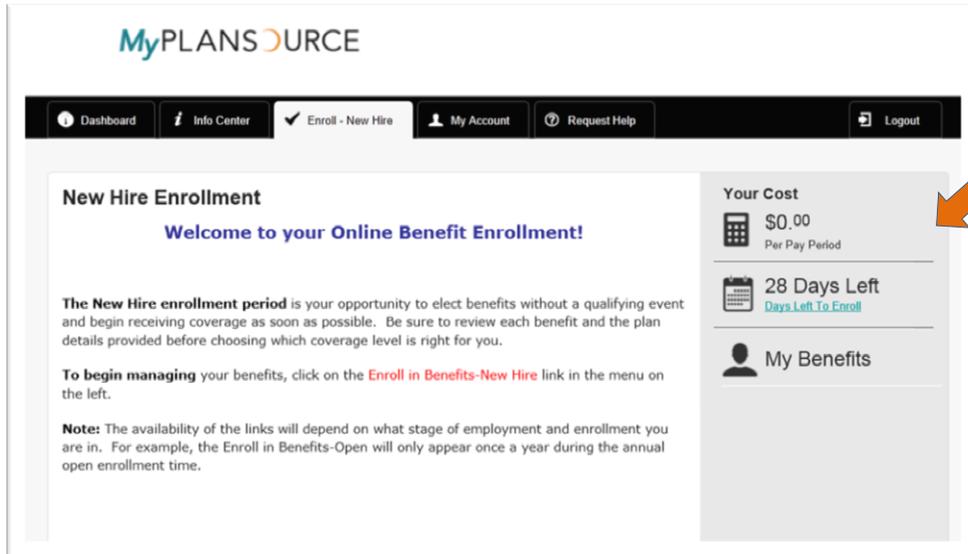
(During the Annual Open Enrollment period this link will say **Enroll - Annual**. If you are not a new hire and it is not Annual Enrollment, you will see a link on the Dashboard page that will say **Make a Change to My Benefits**.)

BEGINNING THE ENROLLMENT

On each of the enrollment pages, the total Benefit Cost per pay period will appear in the upper right hand side of the enrollment screen as **Your Cost**.

- This figure will automatically update as you make each benefit plan selection, and will keep a current amount of your per pay period costs (based on your employer pay period information)

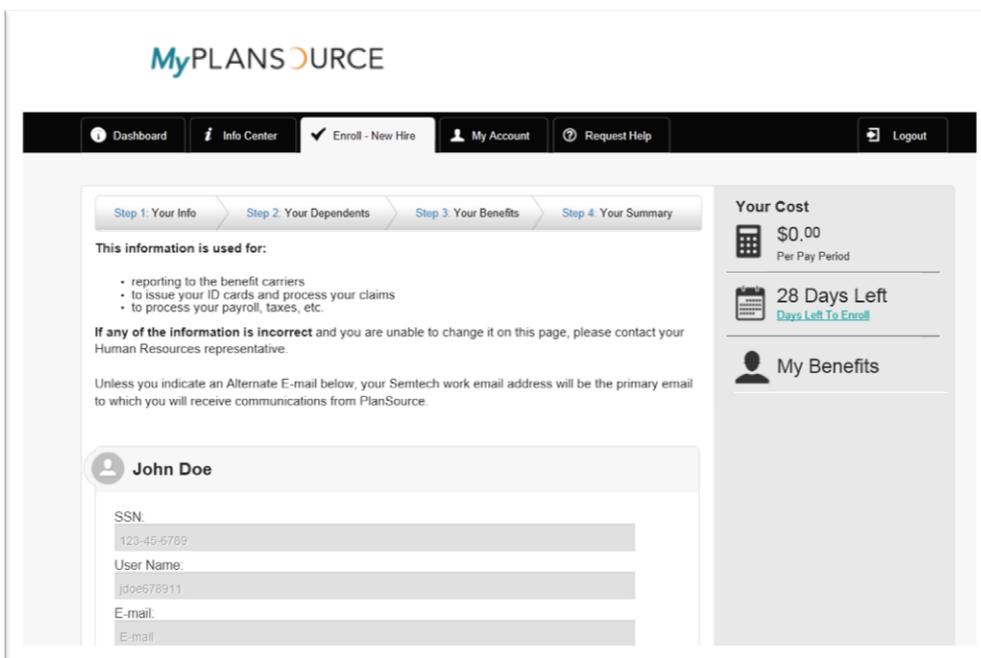
There is also a reminder calendar that will provide you with the number of days you have left to enroll in your benefits and a listing of the benefits you have enrolled in.



YOUR INFO

Start by clicking the Continue button at Step 1.

- Read through this page and verify that all information is correct; if there are errors, you can modify the information or contact your HR representative for corrections
- Complete any information where the field is empty or incorrect
- Click **Continue**



ENROLLMENT NAVIGATION

Proceed through each enrollment page by using the continue button.

Use the back button to go back to a previous page – Do not use your browser’s back button.

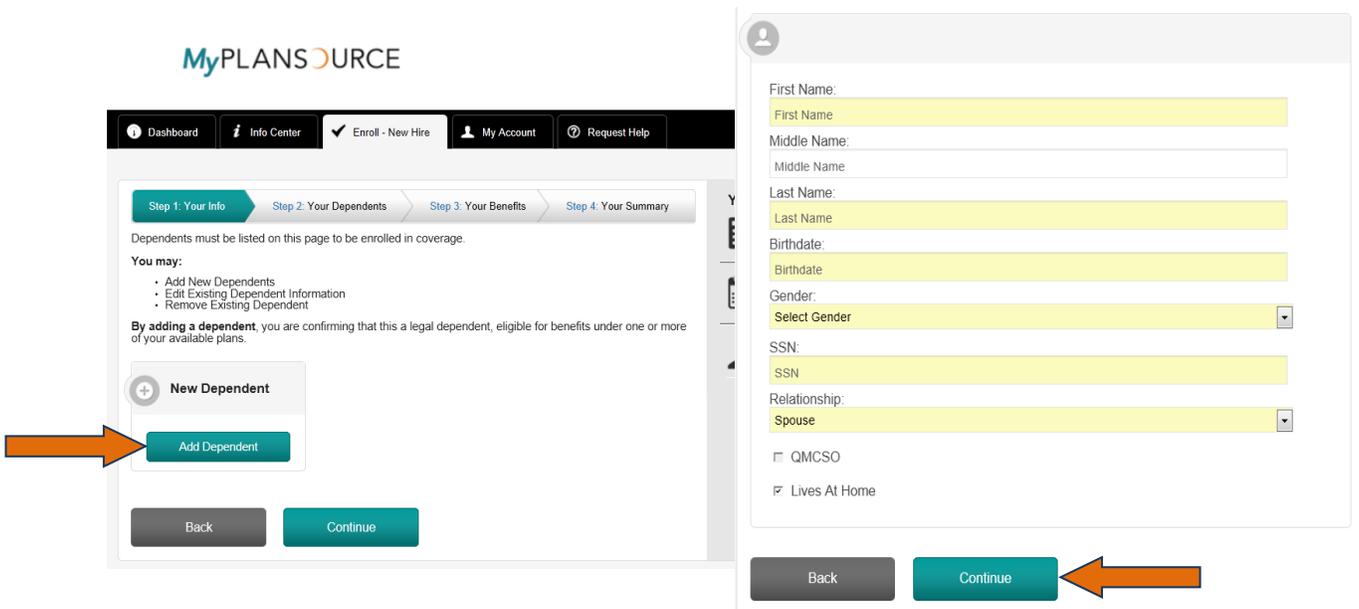


Please note: It is necessary to use the **Continue** button at the bottom of every page to access the next enrollment step. **Pressing Continue will also save your selections and enroll you in the plan that you selected.** You can logout and return to finish your enrollment at a later time (within your specified enrollment period)

ABOUT YOUR DEPENDENTS

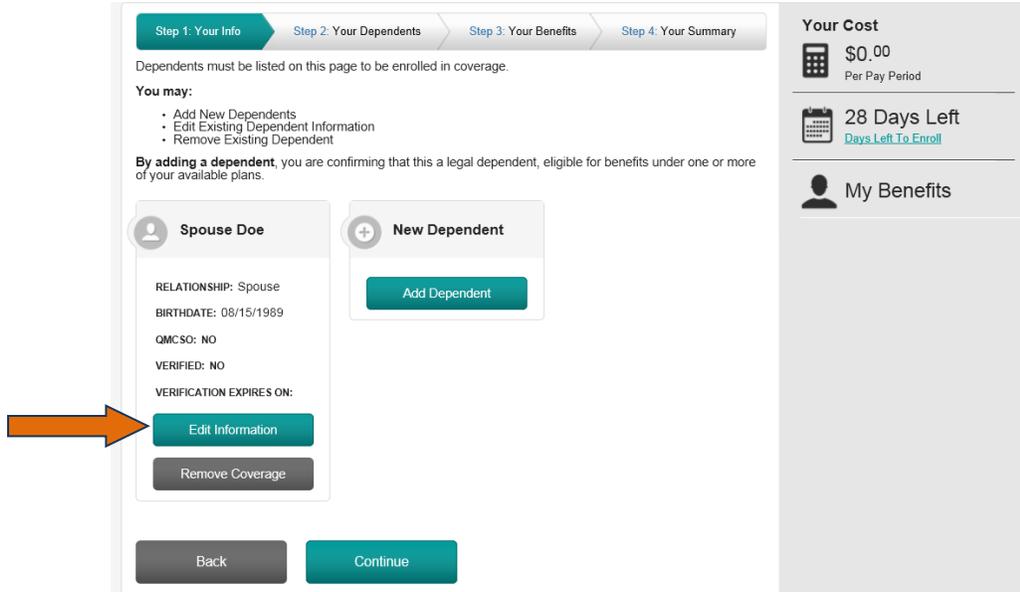
Any dependents (i.e. Spouse, Partner, and Child) need to be entered on this page. To enter a new dependent not currently listed on the page:

- Click **Add Dependent**
- Enter *Dependent Information* (including SSN and DOB)
- Click on **Relationship** drop down box and choose appropriate relationship
- If the dependent does not live at home, uncheck the “*Lives at Home*” box and add the address
- When you are finished adding all Dependents, Click **Continue**



To edit a dependent listed on the page:

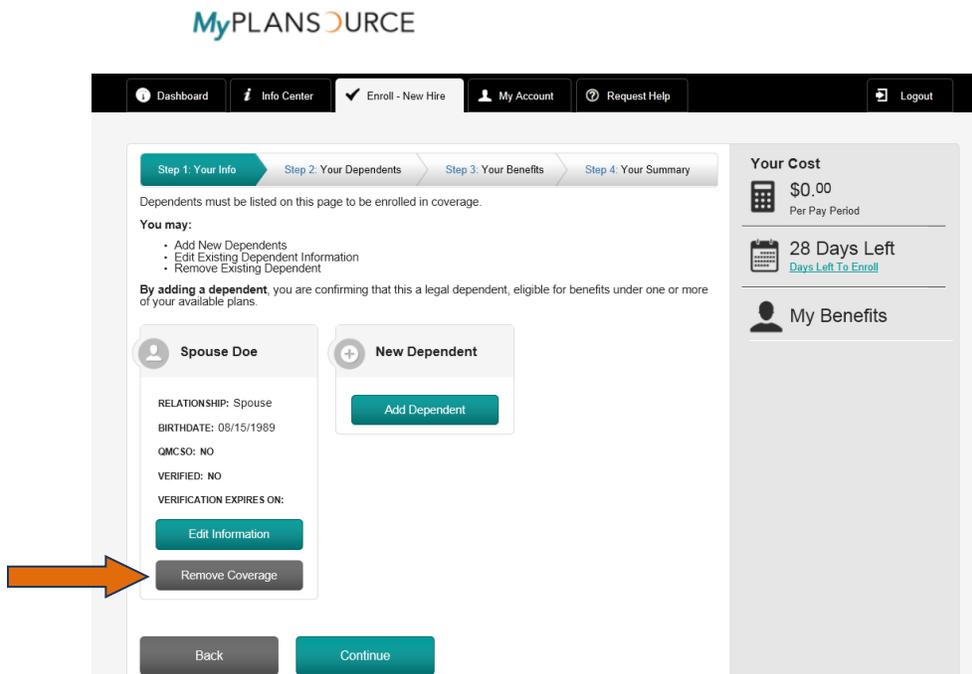
- **Click on Edit Information**



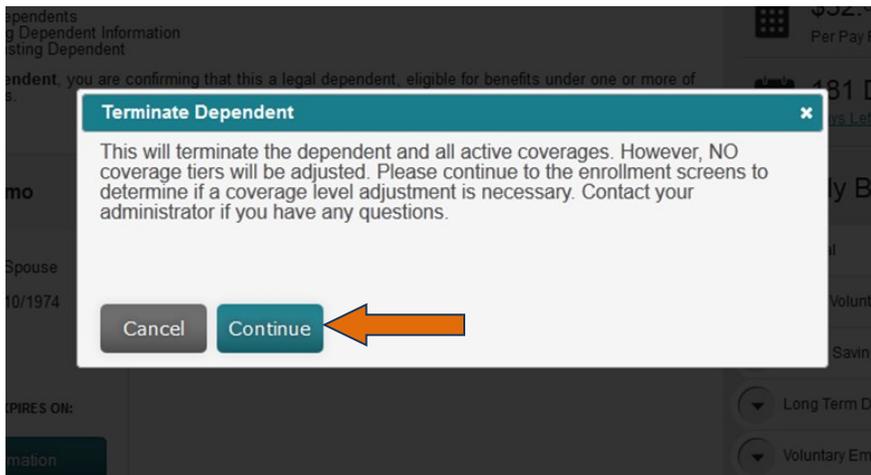
- Correct the dependent information
- Click **Continue**

To delete a dependent listed on the page:

- Click **Remove Coverage** link for the specific dependent to be removed



- Click **Continue** when asked if you are sure you wish to terminate this dependent

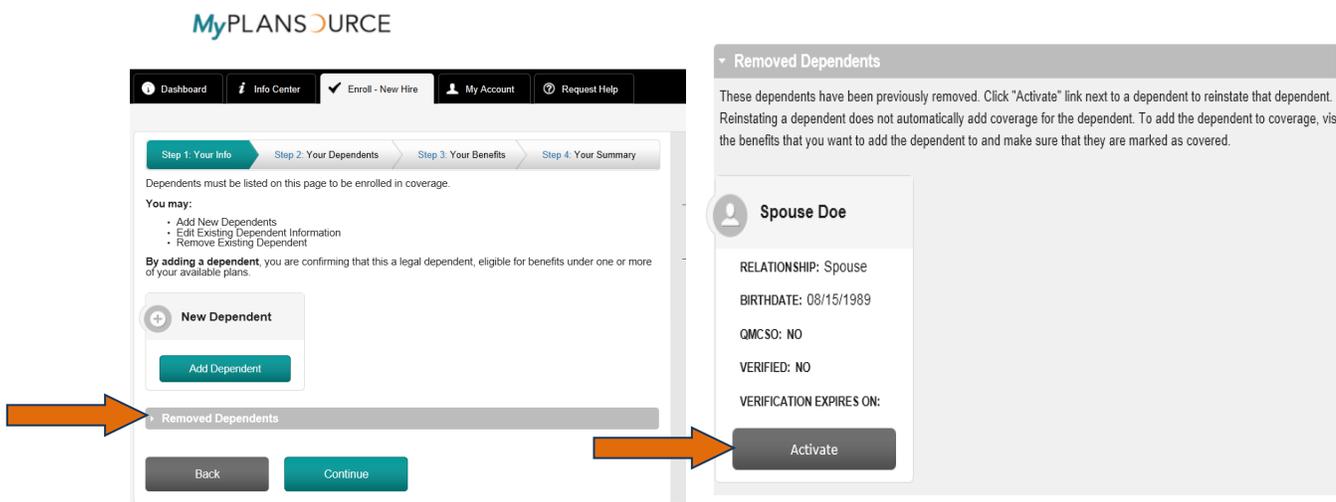


- The yellow warning is a reminder that you **must** continue through the enrollment and make sure the correct coverage level is selected for each benefit. (For example, if you removed your spouse from coverage, make sure your enrollment is changed to Employee Only or Employee + Children.)

 Dependent has been terminated, HOWEVER: the tier HAS NOT been adjusted. Please continue to the coverage screen to review coverage and determine if a coverage level adjustment is necessary. Please review all affected benefits carefully. Contact your administrator if you have any questions.

To reactivate a dependent listed as removed:

- Click **Removed Dependents** – this will list all dependents that have previously been removed
Click the **Activate** button under the specific dependent



ELECTING A PLAN

You must make a selection for each benefit even to decline a benefit. All the plans available to you will be listed on this page (the plans in the pictures below are of sample plans for demonstration purposes only).

- Click on the benefit you wish to enroll in

MyPLANSOURCE

Dashboard | Info Center | **Enroll - New Hire** | My Account | Request Help | Logout

Step 1: Your Info | Step 2: Your Dependents | **Step 3: Your Benefits** | Step 4: Your Summary

- To change an election, click directly on the name of the benefit.
- To complete enrollment, click continue at the bottom of the page.

Medical
NO ELECTION

Dental
NO ELECTION

Vision
NO ELECTION

Employee Assistance Program

ELECTIONS	DATES	EMPLOYER COST	
EAP - Enrolled	Start Date: 09/01/2013		\$0.00

Basic Employee Life

ELECTIONS	DATES	YOUR COST	EMPLOYER COST
Basic Employee Life - Enrolled	Start Date: 09/01/2013	\$0.00	\$4.80
Volume: \$80,000.00			

Voluntary Employee Life
NO ELECTION

Your Cost
\$3.67
Per Pay Period

28 Days Left
Days Left To Enroll

My Benefits

Employee Assista...	\$0.00	✓
Basic Employee Life	\$0.00	✓
Basic Long Term...	\$3.67	✓

Links to access each benefit

Cost calculator keeps track of your ongoing costs on each page

Currently Enrolled Plans will include any benefits provided at no cost by your employer.

On each Benefit Page – there will be links to various resources

Step 1: Your Info | Step 2: Your Dependents | **Step 3: Your Benefits** | Step 4: Your Summary

Select your Medical Plan

Selecting a group Medical Plan provides:

- Guaranteed coverage at the most affordable rate
- Lower costs by securing discounted rates at participating providers and paying a percentage of the cost for you
- Protection for your finances and the health of you and your family

The cost of health care is rising so it is more important than ever to make sure you have health insurance.

For specific plan coverage information, review the plan details.

Documents | Information

Your current selection for this benefit is:

Not Covered in Plan --

Plan Documents

Informational videos and checklists

Current Enrollment

Your Cost
\$3.67
Per Pay Period

28 Days Left
Days Left To Enroll

My Benefits

Employee Assista...	\$0.00	✓
Basic Employee Life	\$0.00	✓
Basic Long Term...	\$3.67	✓

Enroll in the benefit by clicking the coverage level button under the plan of your choice

Basic Plan Coverage Information

Links for Find Doctor, Plan Details and Documents

Cost per pay period for each coverage level

Or Decline Coverage for this benefit

PLAN TYPE	COINSURANCE	DEDUCTIBLE	OFFICE VISIT
PPO	In-Network 20% Member; Out-of-Network 40% Member	\$250/Individual, \$750/Family	In-Network \$20/Visit; Out-of-Network 40%

LEVELS	COST
<input type="radio"/> EMPLOYEE ONLY	\$47.68
<input type="radio"/> EMPLOYEE + 1 DEPENDENT	\$102.93

Decline

LEVELS	COST
<input type="radio"/> DECLINE	

Back Continue

DEPENDENTS ON A PLAN

When you click the button to select a plan that will include the addition of dependents – you will see the valid dependent information open up under that selection. Review to make sure the correct dependents will be covered under this benefit. If the box is not checked next to a listed dependent – they will **not** be covered under that benefit.

LEVELS	COST
<input type="radio"/> EMPLOYEE ONLY	\$47.68
<input checked="" type="radio"/> EMPLOYEE + 1 DEPENDENT	\$102.93

Note: All valid dependents have been automatically selected. Modify to remove unwanted selections (if any), then click continue.

Spouse Doe (Spouse 08/15/1989)

If you forgot to add a dependent you wish to cover:

- Click the **Step 2: Your Dependents** link
- Add Dependent(s) as described above
- Click **Continue** to return to enrolling in benefits
- Verify new dependent is covered in your selected benefits

LIFE INSURANCE ENROLLMENT

If you receive *company paid Basic Life Insurance* it will be listed on this page and you will already have been automatically enrolled (at no cost to you). Please review for accuracy

- Click **Continue** to designate beneficiaries

LEVELS	COST
ENROLLED	\$0.00

Benefit	Cost	Status
Medical	\$102.93	✓
Dental	\$4.18	✓
Employee Assista...	\$0.00	✓
Basic Employee Life	\$0.00	✓
Basic Long Term...	\$3.67	✓

Beneficiary Designation For Basic Life And Voluntary Life Elections

You must elect a **Beneficiary** for any Basic Life/AD&D and Voluntary Life benefits. You can designate as many primary and secondary beneficiaries as you wish; however, the allocation for all of your primary choices must total 100%, and the allocation for all of your secondary choices must total 100%. If you wish to add more than one primary beneficiary, just click **Add Primary Beneficiary** until all your beneficiaries are noted.

You can also designate one or more secondary beneficiaries. Any secondary beneficiaries will be designated to receive payment in the event the original beneficiary predeceases the insured.

Click **Add Primary**

- Add Beneficiary Information to the popup box
- Click **Save** to close box
- Click **Continue**

Your Evidence Of Insurability Status

Certain elections in life benefits may require further documentation or Evidence of Insurability (EOI). This requirement will be noted next to the election amount you are requesting. Once you have selected your coverage amount, click **Continue**.

LEVELS	COST
ENROLLED	\$75,000.00 - Cost: \$2.06 (* EOI Required)
Note: All valid dependents have been automatically selected. continue.	
<input checked="" type="checkbox"/> Spouse Doe (Spouse 08/15/1989)	
	Select Amount \$25,000.00 - Cost: \$0.69 \$40,000.00 - Cost: \$1.10 \$50,000.00 - Cost: \$1.38 \$75,000.00 - Cost: \$2.06 (* EOI Required) \$100,000.00 - Cost: \$2.75 (* EOI Required)

If an EOI required amount has been selected, you will see a popup screen like this:

If this is shown, you are required to download the **EOI Form** on this popup (by clicking the **Download** button), complete it and submit it according to the instructions provided. This is an example of what a popup screen could look like but should not be used as instructions on where to send your company's forms. Then click **Continue** to go to the next step.

FLEXIBLE SPENDING ACCOUNT OPTIONS

Your employer may elect to provide options for different types of **Flexible Spending Accounts**, which are savings plans that provide certain tax advantages and can help you manage your spending on health and dependent care. Check the plan details for each option to learn more.

Flexible Spending Account – Health Care and Dependent Care

Your **Flexible Spending Accounts** information is listed on these pages. Please read through them carefully. If you would like to enroll, pre-tax dollars are put aside from your paycheck to pay for eligible medical and/or dependent care expenses. To enroll, do the following:

Click the **Enrolled** button

- Type in an **Annual Amount** you would like available for the year
- Click **OK** button to accept amount and view Per Pay Period breakdown
- Click **Continue**

Your current selection for this benefit is:

Not Covered in Plan -- with a personal contribution of \$0.00. Your per pay period cost is \$0.00.

Health Care Reimbursement Account

LEVELS

ENROLLED

Decline

LEVELS

DECLINE

If enrolling, your annual contribution amount must be greater than or equal to \$100.00 and less than or equal to \$2,500.00.

Your Annual Election (Click Amount to Edit): **\$1500.00**

Your Per Pay Period Cost: \$68.18

YOU MUST CLICK "CONTINUE" TO SAVE YOUR ELECTION CHANGE

Back Continue

Update Election Amount

Election Amount: 1500

Cancel Update

Click here to open Election Amount Window

If you do not wish to enroll in a Reimbursement Account:

- Click the **Decline** button
- Click **Continue**

YOUR SUMMARY PAGE

This page lists all the benefits you elected: **Read through the entire page carefully and verify all information.**

Verify All Personal Information

Confirm all dependents are listed

Review your plan selections

Verify coverage levels

Confirm correct dependent(s) added

Review per pay period deductions

Review annual and per pay period amounts for spending accounts

Confirm any life volume amounts and verify beneficiary

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Not all plans/benefits may be available for every associate. Please contact with your HR Department or your manager if you have any questions. To make any changes to your elections:

- Click the benefit that needs correction (i.e. Medical, Dental, etc.)
- Make corrections
- Click **Continue** (which will bring you back to the Your Summary Page)
- Click **Confirm**

You are done! You can provide a current email address to have a copy of this confirmation statement emailed to you. You can also print your *Benefit Profile* using one of the icons at the top of the confirmation statement to create a hard copy or a PDF.

VIEWING YOUR INFORMATION AT ANY TIME

At any time throughout the year you can login to your account using your Username and your password. If you do not remember your password contact your Benefits Administrator to have your Password reset.

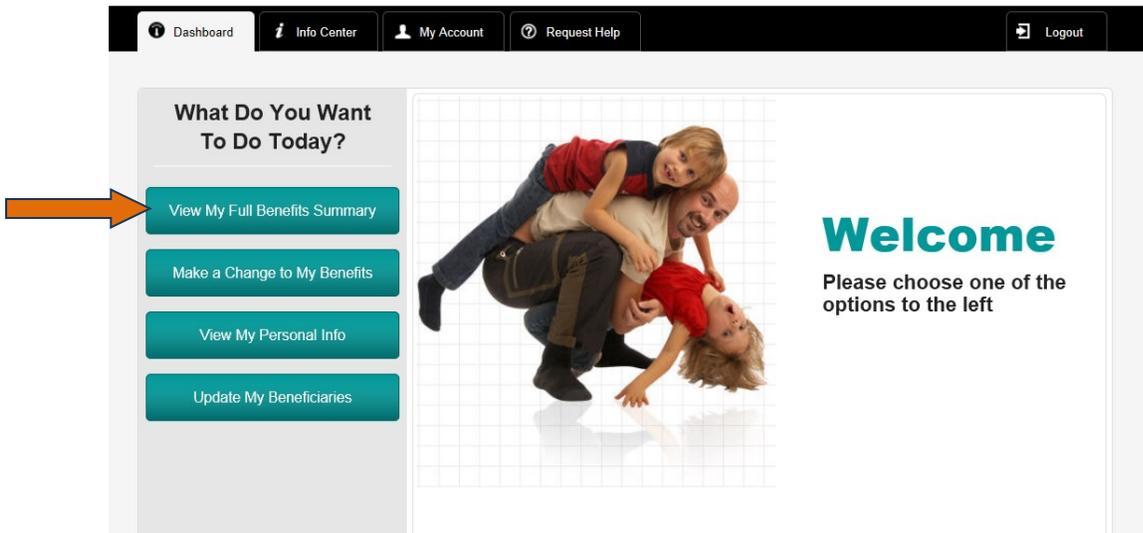
Click **View My Personal Information** to view your current information. Read through this page and verify that all information is correct; if there are errors, in you can modify the information or contact your HR representative for corrections.



VIEWING YOUR CURRENT BENEFITS

You can view your current benefits anytime.

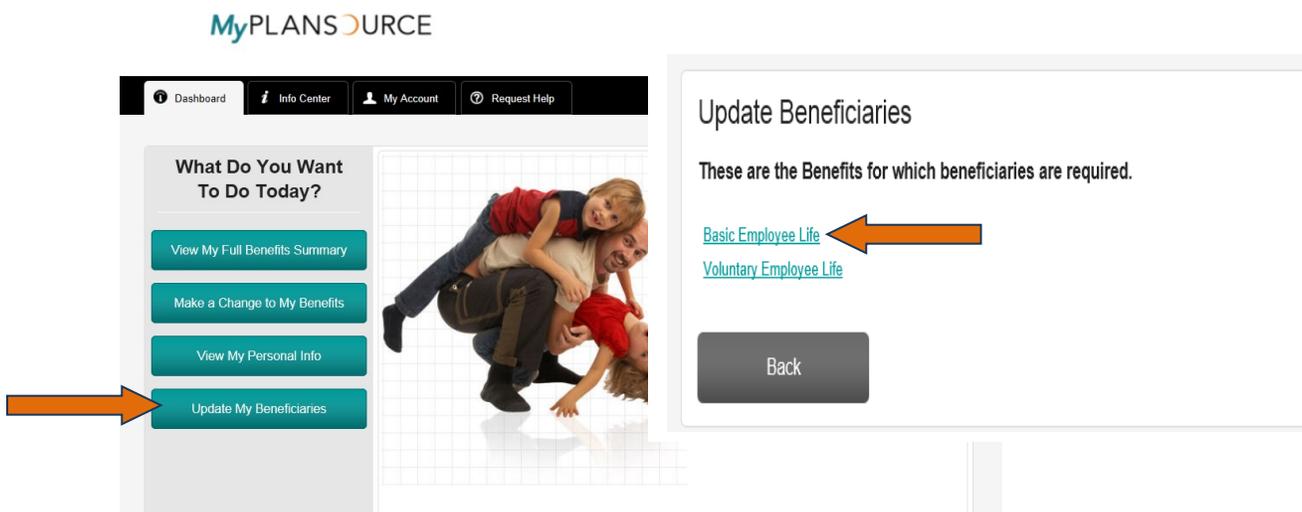
- Click **View My Full Benefits Summary**
- Click the **Printer or the PDF icon** to print or create an electronic copy of your benefits



CHANGING YOUR BENEFICIARY INFORMATION

Depending on your employer and/or carrier plan rules, you may be able to change your beneficiary designations throughout the year. To change beneficiary information after open enrollment, do the following:

- Click **Update My Beneficiaries**
- Select the desired plan where you want to add or change beneficiaries by **clicking on the plan name**



To add a **beneficiary**:

- Click **Add primary beneficiary** or click **Add secondary beneficiary**
- Complete beneficiary information
- Click **Save**

To edit a **beneficiary**:

- Click the **Name** of the Beneficiary to be updated
- Edit/change the beneficiary information
- Click **Save**

To delete a **Beneficiary**:

- Click **Remove**

WHAT TO DO IF YOU EXPERIENCE A QUALIFYING LIFE EVENT

Some changes in your personal life may qualify you to change your benefit elections. A list of **Life Event changes** is below or you can call your HR Department with any questions.

To make a Life Status Change on PlanSource:

- Click **Make a Change to My Benefits**

Life Event Options:
Choose the event that best represents the reason for changing your coverage

- Scroll through the list to choose **Life Event** that best describes the reason for this change
- Type in Date of Event
- Please note that the Date of Event **CANNOT** be a future date, therefore it must be within the past 30 days or the current date
- Enter notes to explain **Life Event**
- Click **Save**

Life Event

Welcome to your Online Benefit Enrollment!

The **life event enrollment** is your opportunity to make changes to your benefits when a qualifying event has occurred. Some examples of a qualifying event are: marriage, divorce, birth, adoption.

Note: The availability of the links will depend on what stage of employment and enrollment you are in. For example, the Enroll in Benefits-Open will only appear once a year during the annual open enrollment time.

Click on the link in **Step 1** to begin the Life Event Enrollment.

1 Your Info
In this step you will review, verify, and if necessary, update your personal information. You will only be allowed to update the information allowed by your employer. [Continue](#)

2 Your Dependents
In this step you will verify and/or update your dependents. All dependents that you plan to include in your benefit elections need to be added in this step. [Pending](#)

Your Cost
\$185.84
Per Pay Period

My Benefits

Medical	\$102.93	✓
Dental	\$4.18	✓
Employee Assista...	\$0.00	✓
Basic Employee Life	\$0.00	✓
Voluntary Employ ...	\$5.50	✓
Voluntary Spouse ...	\$1.38	✓
Basic Long Term...	\$3.67	✓
Colonial Plans	\$0.00	✓
Health Care Reim...	\$68.18	✓

This will automatically open the enrollment process, where you will be able to make changes to the benefits in accordance with the type of Life Event you are creating. Refer to the instructions earlier in this document for assistance with the enrollment process.

Your administrator may need to review and approve any changes you make. You will see a **Notice Message** on the Main Dashboard screen until it is approved.

1 Notice(s)

Your Birth Life Event is pending approval and is still open for election changes. Click [here](#) to make changes.

Qualifying Life Event Status Change Reasons and Documentation Needed

If you are making a status change at any time throughout the year you could be required to email, fax, or mail supporting documentation to your HR Department for your status change request to be approved. If your status change requires further documentation, you must send that documentation within 31 days of the event or your request will automatically be denied. Please refer to you HR representative for more information on life change event documentation.