

For assistance in completing your enrollment through Employee Self Service (ESS), you can either view the <a href="Step-By-Step Enrollment Guide">Step-By-Step Enrollment Guide</a> or the 1 page <a href="Quick Reference Guide">Quick Reference Guide</a>.

#### State Health Plan (SHP) Annual Enrollment

- If you are satisfied with your current plan, you do not need to make any changes to your elections.
- O HOWEVER, YOU MUST ACT IF YOU WISH TO MAINTAIN OR LOWER YOUR PREMIUM!!
  - To receive the Tobacco Wellness credit, you must complete (or re-complete) the Tobacco Attestation to indicate that you and your covered spouse (if applicable) are non-smokers or committed to a smoking-cessation program by 1/1/2015. To access the tobacco attestation, you will need to log into the BEACON My Data (ESS) portal, My Benefits page, click on the Annual Enrollment link and select 'Change' for your Medical Plan on the next screen.



This will prompt you through the regular annual enrollment process, but if you are not making any changes, you can click on 'Next Step' to lead you to the Tobacco Attestation screen. Once the attestation is completed, be sure to continue through the enrollment process by clicking on 'Add Plan to Selection', 'Review Enrollment' and 'Save'.

- If you completed the confidential Health Assessment **prior to 11/1/13**, you **MUST** re-complete the Health Assessment to answer additional wellness questions. The Health Assessment link can be found on the My Data (ESS), My Benefits page:
  - NC Health Smart Health Assessment

    Link to NC Health Smart Health Assessment. It is a quick, easy and confidential questionnaire dealing with your overall health and lifestyle.
- Select a Primary Care Provider (PCP) for yourself and each covered dependent (if applicable). To access the PCP indicator, you will need to log into the BEACON My Data (ESS) portal, My Benefits page, click on the Annual Enrollment link and select 'Change' for your Medical Plan to prompt you through the enrollment process to reach the 'Select PCP' screen. If you have already selected a PCP and it is indicated in the enrollment screens, you do NOT have to repeat this action. The selection will appear on your member ID card, but does not limit you to that provider in any way. You can always update your PCP at any time using the 'Benefits Medical Information' link on the ESS portal as well.

**Note**: Tobacco & PCP Wellness premium credits will reflect on your participation overview or confirmation statement the **next day** after your enrollment. The Health Assessment credit will be reflected **2-3 days** after its completion.

- Enrollment changes will become effective on January 1<sup>st</sup> and you will see your premium changes in your December's paycheck(s).
- o If you experience a qualifying event, i.e. newborn, marriage or etc. during Annual Enrollment, please complete your **qualifying event enrollment first**. If it is also necessary to make changes for Annual Enrollment, then return to ESS the **following week** to complete your annual enrollment changes.

#### **NC Flex Annual Enrollment**

- If you don't make any changes to your elections, the same coverage you previously elected will rollover to 2015.
- HOWEVER, you MUST re-enroll in your Flexible Spending Account (FSA) elections every year.
- For both the Health Care Flexible Spending Account (HCFSA) and Dependent Day Care Flexible Spending Account (DDCFSA), you must designate an Annual Contribution amount, not a monthly amount.

Annual Contribution for	plan NC Flex Health Care FSA for the target period 01/01/2015 - 12/31/2015	Health FSA - Plan Details
Annual Contribution Amount:	0 USD (MAXIMUM: 2,500.00 USD)	

- NC Flex Annual Enrollment Reminders:
  - <u>Vision</u>: Two-year lock out period if coverage is dropped.
  - FSA: Reimbursements are made by direct deposit.
  - <u>Dental</u>: Waiting periods may apply when changing from the Low Option to the High Option.
  - <u>Critical Illness</u>: No EOI (Evidence of Insurability) to enroll.
  - Cancer: After initial eligibility or increase of coverage, EOI is required.
  - Core AD&D: Still available for employee only at no cost.
  - Voluntary AD&D: Don't forget the 'Worldwide Emergency Travel Assistance'.
  - <u>Term Life</u>: No EOI for \$10,000 increase up to \$100,000 during annual enrollment.
- Enrollment changes will become effective on January 1<sup>st</sup>, 2015 and you will see your premium changes in your January paycheck(s).
- o If you experience a qualifying event, i.e. new hire, newly eligible, newborn, marriage or etc., between now and October 30<sup>th</sup>, please complete your qualifying event enrollment **first**. Then, return to ESS the **following week** to complete your annual enrollment.



## New Hires & Qualifying Event (QE) Enrollments on or after 10/1/14

New Hire (Newly Eligible) and QE enrollments occurring on or after 10/1/14 **MUST** be completed **FIRST**, before any annual enrollment changes. Then the following Monday, Annual Enrollment changes can be completed or recompleted.

**REMEMBER** to always save your enrollments and **PRINT** out your confirmation statement to verify completion of your enrollment.

What do you want to do next?
Go to Benefits Participation Overview
Go to My Benefits homepage
Go to Employee Self-Services homepage
Print New Plan Selections

To print a copy of the Confirmation Statement, Click Print New Plan Selections.

\*\*Please take this opportunity to update any outdated demographic information within ESS\*\*

### **New Hire/Newly Eligible Enrollment Information**

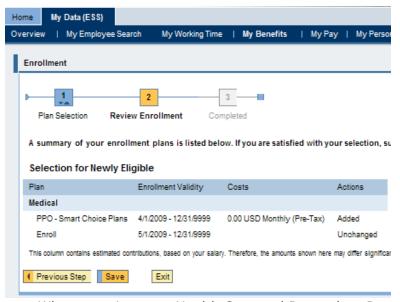
New hires or newly eligible employees should attend an orientation or consultation with their Agency Benefits Representative for an in-depth presentation outlining each benefit plans. To start your enrollment through ESS, click on the 'New Hire/Newly Eligible' link under "My Benefits" and "Adjustment Reason Enrollment."

If you need additional help through the enrollment process, view the <u>Step-By-Step Enrollment Guide</u> for assistance in completing your enrollment through Employee Self Service (ESS).

#### Items to be aware of:

- You must enroll within 30 days of your hire date.
- Coverage will begin:
  - For SHP: The first of the month following your hire date or the first of the second month following your hire date. For example, a new employee is hired on March 19<sup>th</sup> may begin coverage either April 1<sup>st</sup> or May 1<sup>st</sup>.
  - o For NC Flex: The first of the month following your hire date.
- Deductions will occur:
  - o For SHP: One month in advance of the coverage effective date.
  - o For NC Flex: Same month of the coverage effective date.





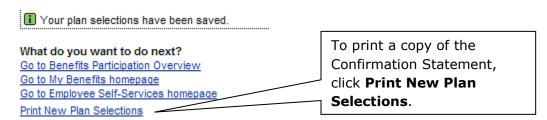
Important! When choosing coverage for the SHP, if you select the first month after your hire date, both months may appear chosen. Though, you have only enrolled in the first option. Once you have saved this option, you will not be able to switch to the second start date in ESS. Please contact BEST Shared Service if you need to change your start date to the second month.

When entering your Health Care and Dependent Day Care FSA accounts, you must enter an Annual Contribution amount, not a monthly amount. For example, if you want your health care contribution to be \$100.00 per month, please enter \$1,200.00.

Annual Contribution for plan NC Flex Health Care FSA for the target period 1/1/2013 - 12/31/2013 Health FSA - Plan Details

Annual Contribution Amount: 0 USD (Minimum: 120.00 USD - Maximum: 2,500.00 USD)

- Evidence of Insurability (EOI) will be required for the Life Insurance Plans if a new/newly eligible employee elects coverage over the \$100,000 guaranteed basis amount or if an applicable spouse elects coverage over the \$50,000 guaranteed basis amount. EOI is the record of a person's past and current health events and is used to verify if a person meets the definition of good health by the insurance company. If EOI is required, a link "Evidence of Insurability required no later than mm/dd/yyyy" will display on the main enrollment screen. Click on this link and you will be redirected to the vendor's EOI form/webpage. Answer the EOI questions and return to the main enrollment page to complete your enrollment.
- REMEMBER to always save your enrollments and PRINT out your confirmation statement to verify completion of your enrollment.



# **Life Changing Events**

Newborn Enrollments: When adding a newborn, for your SHP enrollment only, you will have 1 date option available to start coverage, the date of the birth of the newborn. Though, for your HCFSA enrollment, you will have two date options to start coverage, the date of the birth of the newborn or the first of the month after the birth. In order for your newborn to have health coverage effective from the day they are born, you must select the enrollment options for the date of birth.

#### How does this work in BEACON Employee Self Service (ESS)?

When experiencing a life changing event, it is very important to consult with your Agency Health Benefits Representative (HBR). Your HBR will need to create the appropriate adjustment reason within the system, which would allow you to make your enrollment changes within ESS.

With newborn enrollments, your HBR will need to create the <u>NEWB – Birth or Adoption of a Child</u> adjustment reason, with a start date of the date of birth or the date of the adoption. This NEWB adjustment reason will only provide you with the date of the birth of the newborn option. For example, if your newborn was born on 5/09/13, then your HBR will create the NEWB adjustment reason starting on 5/09/13. The below screen will show you how your enrollment options will appear in ESS for the Medical section:

Medical			
<ul><li>PPO - Smart Choice Plans</li></ul>	Starts on 5/9/2013 22.76 USD Monthly (Pre-Tax)	Smart Choice Standard 80/20 - Employee Only	SHP Benefit Summary

If you want to provide health insurance coverage from the first of the month after the birth, then your HBR must contact BEST Shared Services to make the change. For example, if your newborn was born on 5/09/13 and you want the newborn's coverage to begin 6/01/13, then a ticket is necessary to make the change.

For your **HCFSA enrollment,** you will have two date options to start coverage, the date of the birth of the newborn and the first of the month after the birth.

The below screen will show you how your enrollment options will appear in ESS for the HCFSA section:

Health Care FSA	
○ Enroll	Starts on 5/9/2013
○ Enroll	Starts on 6/1/2013