



STERLING

Insurance Benefit Enrollment Instructions TIME SENSITIVE

Welcome to the Sterling New Hire Insurance enrollment period! **The New Hire enrollment period gives you the opportunity to make insurance benefit elections for 30 days from your employment start date. Your insurance coverage will become effective as of your eligibility date. If you are uncertain when your eligibility date is, please contact either your Recruiter or benefits@sterling-engineering.com.**

During the New Hire enrollment period you can:

- Add or opt out of health plan coverage
- Choose your new plan options
- Enroll eligible family members in your plans
- Add or change the level of your insurance coverage
- Add or update Beneficiary assignment
- Complete Beneficiary assignment
- Upload documents
- Enroll or re-enroll in a consumer health and savings account to pay for daycare or health expenses with pre-tax dollars

How to complete your enrollment

1. Log into [ADP Workforce Now](#)
 - a. If you do not have an ADP account, please click "Create account" on the login page
2. Myself > Benefits > Enrollments > Start enrollment
3. Add dependents and beneficiaries (If applicable)
4. Select or waive each insurance plan option
5. Review and submit
 - a. Your benefit elections will not be effective until you click *Submit enrollment*

Please review your options and costs carefully. Once the enrollment period has ended your choices will be final until the next enrollment period or until you have a qualifying life event.

Your insurance benefits will be effective as of your eligibility date, regardless of the date your elections are submitted. Please also keep in mind that your initial payroll benefit deductions may need to account for any missed deductions from prior pay periods - so try to submit your enrollment as early as possible to avoid this!

If we do not receive a response from you by the benefit enrollment deadline, it will be assumed that you have waived all benefit coverage for the plan year. Your next opportunity to elect insurance benefits will be during the annual Open Enrollment period, which will be effective as of January 1.

Have questions? Contact benefits@sterling-engineering.com