**Enrollment Guide**

**How to Enroll**

The following presentation will walk you step by step through how to enroll in benefits. If you have not already watched the benefit and retirement presentations please do so before enrolling. Please note you cannot enroll in benefits prior to your first day of employment.

Your health insurance is effective 1 month and 1 day from your date of hire. Premiums for your health insurance and flexible benefits are NOT pro-rated. This means that you will pay the full monthly premium amount no matter what the start date is. This could potentially result in additional deductions. The sooner you enroll online, the sooner you will receive your insurance cards. Waiting until the end of your 30 days to enroll may result in delays if you need to use the insurance immediately after the effective date.

You have 30 days from your date of hire to enroll in benefits. If you do not enroll within 30 calendar days from your date of hire, you will automatically be enrolled in the high deductible plan with no options to add dependents and/or flexible benefits to your plan. If you wish to opt-out of the health insurance plan you will still need to go online to do so. To enroll in your benefits you will need to go to the benefits website found at benefits.sd.gov. Once there you will click “Active Employee” which is located on the bottom left hand side of the screen.

Next you will click on the Enroll tab located in the top right and select “New Employee”. Then click on the blue box that says “Click Here to ENROLL”.

**Log In**

After clicking Enroll you will see this login screen. Your User ID is the last 4 digits of your Social Security Number plus your year, month, and day of birth. Your password is your 8 digit date of birth. This slide shows the exact sequence that your ID and password must be entered. After typing your initial password you will need to create a new password.

Once this new password has been created you will also need to create a few security questions before you are able to enroll in your benefits. You also have the option to enter your e-mail address to receive benefits information electronically. After you have entered this information, click submit.

The next screen is your New Hire Confirmation screen. This screen asks “Was your hire date within the last 30 days?” Select the appropriate bullet and click “Continue”.

**New Hire Enrollment**

You will now be at the main menu screen. Select New Hire Enrollment.

You will now begin entering in your personal information. You will need to enter your name, social security number, date of birth and hire date. Your hire date can be found in your offer letter. You will also need to enter your gender and select the University of South Dakota from the University drop down list. Then click Save/Continue.

After you enter your personal information you will need to enter information about your dependents. Whether you are going to add dependents to your plan or not, you should still enter this information so they are in the system. Because of new IRS regulations, you need to provide social security numbers for covered spouses and dependents.

**Health Plan Election**

After all of the personal information for you and your dependents has been entered you will need to select the applicable health plan. You will need to select the box next to each individual’s name that you would like on the health plan. Next select the health plan option of your choice.
You will have the option to opt-out or elect either one of the two deductible plans. If you elect to opt out of the health plan, you must confirm that you have health coverage from another group health plan by providing documentation to the Bureau of Human Resources. Once you have elected the health plan click Save/Continue.

After you have elected your health plan, you will be asked several questions: One of the questions you are asked is if you and/or your covered spouse are tobacco users. Please select the correct response and click Save/Continue.

**Coordination of Benefits**

The next question you are asked is: Are you (the employee) covered for health care coverage under another group health plan or Medicare? This question is asking: Will you be covered by another health insurance company once your State of South Dakota health benefits take effect? Please select the correct response and click Save/Continue.

If you elected coverage for your dependents you will be asked if your spouse or any of your dependents that are covered under the South Dakota State Employee Health Plan, are they also covered for health care coverage under another group health plan? This question is asking: Will your dependents be covered by another health insurance company once their State of South Dakota benefits take effect?

**Flexible Benefit Election**

The system will now take you through each flexible benefit where you can elect who you want covered under that particular benefit. Even if you opt-out of the health insurance you are still able to elect flexible benefits. In order to enroll dependents in a benefit, you, the employee, must elect to have that benefit yourself. Just like with selecting the health plan, you will check the box next to each person that you want to be enrolled for that particular benefit. Next you will select the appropriate plan that you would like. You will complete this process for Dental, Vision, Accident, Hospital Indemnity Plan, and Short-term Disability. After each benefit click save and continue.

After you have finished enrolling in flexible benefits you will have the option to elect to participate in the Medical Expense Spending Account. If you would like to participate select the applicable bullet and enter the dollar amount you would like to contribute each pay period. If you elect not to participate, select the bullet next to Not Participating. Once you have finished click Save/Continue.

You will also be asked if you would like to participate in the Dependent Care/Day Care Spending Account. If you would like to participate in this spending account select the applicable bullet and enter the dollar amount you would like to contribute each pay period. If you elect not to participate, select the bullet next to Not Participating. Once you have finished click Save/Continue.

**Additional Deductions**

Another question you will be asked is about approval for additional deductions. What this question is asking is if you want your dependents health coverage and flexible benefits to start the same day as your health insurance OR if you would like to wait until the first of the month following your benefits start date. You will be asked this question for health insurance for your dependents AND for flexible benefits for yourself and/or dependents. Answering YES could result in double or even triple deductions from your paycheck depending on when you complete your enrollment. The following slide goes over a few examples.

The State does not prorate the monthly premiums. You pay the full monthly premium even if you or your dependents are only going to have coverage for a portion of the month. For example if you were hired on 8/22 your health insurance would start on 9/23. If you answer YES approving the additional deductions you will pay the FULL monthly premium for coverage from 9/23 to 9/30. This means you will be paying a FULL month of premiums for those 7 days. If you answer NO this means that the health coverage and/or flexible benefits will begin on 10/1. Here is another example. If you were hired on 8/7 that means your health insurance would start on 9/8. If you answer YES approving the additional deductions you will pay the FULL premium for coverage from 9/8 to 9/30. This means you will be paying a FULL month of premiums for those 23 days. If you answer NO this means that the health coverage and/or flexible benefits will begin on 10/1. **Be aware that beginning dependent coverage and flexible**
benefits coverage the same day that employee health coverage begins can mean a double or even triple deduction from your paycheck. The State DOES NOT PRORATE MONTHLY PREMIUMS, so you will pay a full monthly premium even if your dependents are only going to have coverage for a portion of the month.

**Enrollment Summary**

After you have answered these questions a summary of your benefit elections will be displayed. Please review your enrollment summary to ensure your elections are correct. If you need to make any changes use the “previous” button to go back and make those changes. If your elections are correct, scroll down and click “Complete Enrollment”.

After you click Complete Enrollment you will be given a confirmation statement. Once you receive a confirmation number, you know your enrollment for benefits is complete. Print 2 copies of the confirmation statement. One of the copies is for your records. You will need to turn the other copy into HR which serves as proof of your enrollment. It is also used to ensure that your elections transfer over correctly. If you need to make changes to your elections you may do so online as long as it is within 30 calendar days from your date of hire. The final thing you will need to do is enroll in your life insurance. Once you have printed the benefits confirmation statement scroll down to the bottom of the page and click “Life Enrollment”.

**Life Insurance Enrollment**

The life insurance enrollment page should appear on your screen. You are given a $25,000 life insurance plan at no cost to you which also includes $25,000 in accidental death and dismemberment coverage.

If you choose to stay at the $25,000 plan leave the bullet at “I elect not to participate in supplemental group life coverage”. If you would like to add supplemental life insurance you may do so by selecting the bullet next to the applicable level of coverage, up to five times your annual salary. Once you have elected supplemental life insurance you may also elect to add dependent life coverage and/or employee accidental death and dismemberment coverage. If elected, accidental death and dismemberment coverage will apply to the dependent life as well.

After electing which life coverage you would like, you need to add beneficiaries. You are able to add more than one primary beneficiary and/or contingent beneficiary. The primary beneficiaries will receive all of the benefit proceeds. Contingent beneficiaries will receive the benefit proceeds IF the primary beneficiaries are deceased. Begin by typing in your beneficiaries’ information. You will also assign a share to the beneficiary. The share field would be the percent the beneficiary would receive. This can be the percent of your choice as long as it adds up to 100% for your primary beneficiaries and 100% for your contingent beneficiaries. After typing in your beneficiary’s information you will need to click “ADD” located on the left side. A new section will pop up so you can add another beneficiary if you choose to do so. After completing the beneficiary section, click submit.

Your confirmation statement for life insurance will appear. Print 2 copies of the confirmation statement. Keep one of the copies for your record. You will need to turn the other copy into HR which serves as proof of your enrollment.

**Reminders**

The last thing you will need to do is return the following forms to the Human Resources/Payroll Office located in Slagle Hall Room 206. These forms include: Your signed welcome letter, A copy of the confirmation statements you printed, Your application for SDRS Enrollment, Your SDRS beneficiary form, Your new hire information sheet, And lastly your Aflac Waiver form. Please note you will fill out your beneficiary information twice: once on the form for SDRS Retirement and once online for Life Insurance. If you have previously completed your new hire information sheet you do not need to do this again. Please make sure you get online and enroll as soon as possible. Remember you only have 30 calendar days from your date of hire to get enrolled. If you have any questions please contact the Human Resources/Payroll Office at 605-677-5671 or email us at hr@usd.edu.