

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 from your paycheck. 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 calendar days from your date of hire to enroll online 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 "New Employees" tab located in the top right and select "New Employee Enrollment". Then click on the blue box that says "Click Here to ENROLL".

Log In

After clicking Enroll you will see this login screen. All new employees will need to register first before you can proceed to enroll in your benefits. Select the box that says "First Time Here? New visitors since April 4, 2017 Please Register"

After clicking the register box you will see this login screen. You will create your account by entering in your email, creating a username and a password. You will also need to check the box next to "I'm not a robot." A popup of image tiles will appear. Follow the instructions in the popup. Then select the "Register" button. An email will be sent to the email address you provided during the registration process. Open the confirmation email sent to your account and click the confirmation link.

The confirmation link you receive in your email will then take you back to the log in screen where you will enter in your username and password. You will again need to select the box next to "I'm not a robot". A popup of image tiles will appear. Follow the instructions in the popup then select "Log In". You will now follow the on-screen prompts entering in your date of hire, personal information and dependent information.

Health Plan Election

After all of the personal information for you and your dependents has been entered, you will need to select the level of health coverage. Select the bullet next to the health plan you want to enroll in. You will have the option to opt-out or elect either 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. Next select the box next to each individual's name that you would like to cover on the health plan. Click the "Next" button.

Next you will need to select your level of tobacco use. Health Plan contributions for you and your covered spouse will increase by \$60 per person per pay period if you and/or your covered spouse use tobacco. Click Next.

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. You will also need to answer this same question for your spouse and any dependents covered under the Health Plan.

Select the correct response and click next.

Flexible Benefit Election

The system will now take you through each flexible benefit where you can elect who you want covered under each 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 the level of coverage under each benefit. Then you will select each person that you want to be enrolled for that particular benefit. You will complete this process for Dental, Vision, Accident, Hospital Indemnity Plan, and Short-term Disability. After each benefit click next.

After you have finished enrolling in flexible benefits you will have the option to elect to participate in the Medical Flexible 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. Please note each Health Plan has notes you may refer to for a better understanding of how a medical flexible spending account can be used. Or if you elect not to participate, select the bullet next to Not Participating. Once you have finished click next.

You will also be asked if you would like to participate in the Dependent Care/Day Care Flexible 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 Next.

Additional Deductions

The system will now ask you for approval for additional deductions. As a new hire, you have the option to start your dependent's health coverage the same date that your health coverage begins (which is 1 month and 1 day from your hire date) or wait until the first of the month following the start of your health insurance. You will pay the full monthly premium even if you or your dependents are only going to have coverage for a portion of the month. You will answer the approval for additional deductions on both the dependent health coverage and the flexible benefits. 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, you may go back and do so at this time. If your elections are correct, scroll down and click the “Complete Enrollment” button. Your enrollment will not be saved unless you’ve done this step.

After you click Complete Enrollment you will be given an enrollment completed message that contains a confirmation number. If you do not receive a confirmation number, that means you have not completed the entire new hire enrollment process. 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 to the payroll system. 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. Each time changes are made be sure to click through the entire process and receive a new confirmation number.

Life Insurance Enrollment

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”.

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

You also have the option to elect supplemental life insurance coverage. Select the bullet next to the applicable level of coverage, up to five times your annual salary. Select the Next button.

Once you have elected supplemental life insurance you may also elect to add dependent life coverage. You must enroll in supplemental life insurance coverage in order to have dependent life insurance coverage. Select the appropriate bullet and click Next.

Accidental Death and Dismemberment (AD&D) coverage provides a life benefit in the case of accidental death and dismemberment. AD&D must equal the Supplemental Life Coverage. If elected, accidental death and dismemberment coverage will apply to dependent life as well. Select the applicable bullet next to the option of your choice and then click Confirm Life Enrollment.

You will receive a life enrollment confirmation message. You will now need to make your life insurance beneficiary selections. Click Next.

Select the Add box and enter in the Primary beneficiary’s information. The share field refers to the percentage you would like that beneficiary to receive. Click Save. If you need to add additional primary beneficiaries click the add button or if you are finished entering in primary beneficiaries select Next. You will now enter in Contingent Beneficiaries. To add multiple contingent beneficiaries select the add box to add their information. Once all contingent beneficiaries have been entered click View Confirmation.

Your confirmation statement for life insurance will appear. Print 2 copies of the confirmation statement. Keep one of the copies for your records. You will need to turn the other copy into HR which serves as proof of your enrollment. Once you are finished making your new hire enrollment selections click log out in the upper right hand corner.

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 already 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.