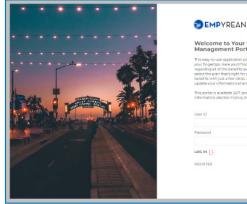
EMPYREAN

Step by Step Enrollment Guide

This guide explains our online benefits enrollment tool. Use it to reference key steps that maximize and lock in your benefits.

Start by Registering Your User Account -Direct Access



Welcome to Your Employee Benefits

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	iding convenient access to your per neficiary designations, and more.	sonal
User ID		
Password		
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- 1. Visit your enrollment site to create your user ID and password.
- 2. Click on *REGISTER*.
- 3. Enter your
- · First, Last Name (as filed with employer),
- Date of Birth
- Social Security Number/Employee ID
- ----- CLICK NEXT WHEN FINISHED -----
- 4. Add a new User ID (work email address, for example).
- 5. Create a new password with at least:
- eight characters
- one letter
- one number
- one symbol (i.e., * & + # \$)

- 6. Set a security question and answer (at least six characters), in case you forget your password.
- —— CLICK NEXT WHEN FINISHED ——
- 7. Read the terms of use agreement. To continue enrolling, click I AGREE at the bottom of the page.

NOTE

You only register once. Return and log in with your user ID and password. Our system recognizes you.

HAVE THE FOLLOWING INFORMATION HANDY

Provide eligible dependents' and beneficiaries':

- Full names
- Dates of birth
- Social security numbers

NOTE

Your Plan may require you to provide documents to verify your dependents before they can be covered.

NOTE

Your Plan may require you to complete an Evidence of Insurability (EOI) during the enrollment process

Your registration is complete. Please go to 'Get Ready to Enroll for Your Benefits' on page 4.

STEP BY STEP ENROLLMENT GUIDE

Single Sign On -No registration required

- 1. Visit your enrollment site and follow the login instructions.
- 2. Click to access. Read the terms of use agreement. To continue enrolling, click *I AGREE* at the bottom of the page.

NOTE

If you access the system via EmpyreanGo first, you will need to complete the full registration flow, which includes verifying yourself before creating a user ID and password.

HAVE THE FOLLOWING INFORMATION HANDY

Provide eligible dependents' and beneficiaries':

- Full names
- Dates of birth
- Social security numbers

NOTE

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Please go to 'Get Ready to Enroll for Your Benefits' on page 4.

Get Ready to Enroll for Your Benefits.

LAUNCH YOUR ENROLLMENT

When you log in you'll see a pending event screen. (figure 1)

Click on Continue,

Begin on *My Information* step of the enrollment flow.

Follow the prompts in each step.

An indicator shows your progress per step.

MY INFORMATION STEP - Personal information (figure 2)

- 1.1 Review your information (automatically populated).
- 1.2 Click the *EDIT* button to make changes.
- —— Click I'M DONE REVIEWING MY INFORMATION when finished ——

USER TIPS

Your progress is saved when you click to continue to the next screen in the flow. You can log in later to finish your enrollment.

Click BACK TO PREVIOUS PAGE to review elections or make changes.

Make sure to finish your enrollment.

Elections are **NOT** recorded in the system **UNTIL** you save and accept them and get confirmation. (figure 10)



figure 1

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figure 2

STEP BY STEP ENROLLMENT GUIDE

Continue Your Enrollment

MY DEPENDENTS STEP — My family (figure 3)

- 2.1 To add Spouse and/or Child(ren), Click ADD NEW.
- 2.2 Click the *pencil icon* to make changes.

NOTE

If proof of a dependent's relationship to you is required, *PENDING* appears in the *Verification Status* column.

SELECT BENEFITS STEP — Select your benefits plans (figure 4) 3.1 Choose to get help with selecting your medical plan

NOTE

If you do not want help with selecting your medical plans, you can click to skip to the Benefit Selection page and click Change on the Medical benefit tile to see options.

- 3.2 Choose your personalized medical plan by answering a 5 minute survey about your finances, health and personality. Your answers will allow us to provide you with the best medical plan for you. (figure 4b)
- 3.3 Select the dependent(s) you wish to cover and then select the plan you want.
- —— CLICK I'M DONE WITH MY SELECTION WHEN FINISHED ——

NOTE

A previously eligible dependent that appears in Step 2 may not appear here (for example, if they aged out). Otherwise, to add a dependent click *ADD DEPENDENTS* and revisit Step 2 in this guide.



figure 3

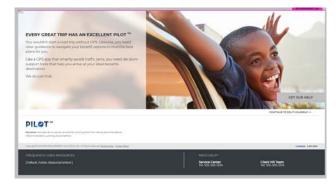


figure 4

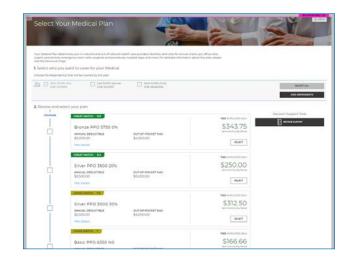


figure 4b

SELECT BENEFITS STEP — Review your selected plan (figure 5)

- 3.4The plan you selected appears showing the cost per pay
- period for your coverage level (per dependents covered).
 3.5 Review your selection. If it impacts other benefits, an alert (in the shaded box) will explain. (figure 5)
- 3.6 Click VIEW COST BREAKDOWN, if available, to see cost details.

SELECT BENEFITS STEP — Continue selecting benefits (figure 6)

- 3.7 Click *CHANGE* on another benefit tile to select or update a plan.
- 3.8 Repeat until all available benefits are selected or waived.

NOTE

Plans provided by your employer, at no cost to you, will not have a *CHANGE* button...enrollment is automatic.

NOTE

Elections screens vary per benefit (*i.e.*, *health vs. life vs. HSA or FSA*).

NOTE

To learn more about a benefit, click *MORE DETAILS* in the lower right corner of the associated benefit tile.



figure 5



figure 6

STEP BY STEP ENROLLMENT GUIDE

EVENT REVIEW STEP — Review Beneficiary Allocation (figure 7)

- 4.1 Review, update or change designated beneficiaries.
- 4.2 Click ADD NEW BENEFICIARY to add one.
 - a. Click on the *pencil icon* to edit data.
 - b. To delete a beneficiary, click on the X icon.
 - c. Click on CHANGE ALLOCATION to change allocations.
- —— CLICK I'M DONE WITH BENEFICIARIES WHEN FINISHED ——

NOTE

A red warning sign / flag and message appears if:

- A (required) beneficiary is not designated;
- You didn't allocate a portion to each beneficiary;
- Less than 100% is allocated to primary beneficiary/ies.
- Follow message prompts.

EVENT REVIEW STEP — Evidence of Insurability (EOI), Dependent Verification and/or Event Verification(figure 8)

- 5.1 If applicable, complete/provide EOI.
- 5.2 If required by your employer, verify eligibility for any dependent added for coverage by uploading required documentation.
- 5.3 If required by your employer, upload required documentation if the enrollment needs to be verified.
- 5.4 A checkmark means additional verification is not required at this time.

NOTE

A warning sign and message box will indicate pending actions. Follow message prompts to fulfill them.

If you continue enrolling without completing the pending actions, certain coverage may not fully apply until they are met.

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figure 7

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figure 8

EVENT REVIEW STEP — Final Review (figure 9)

- 6.1 Carefully review cost summary, benefit elections, and dependent data for accuracy.
- 6.2 Click the *pencil icon* to make changes.
- —— CLICK SUBMIT MY ELECTIONS WHEN FINISHED ——

One last pop-up message appears...

6.3 To continue reviewing or updating click on *DENY* or To confirm your enrollment click *ACCEPT*.

NOTE

When you click **ACCEPT**, updates are recorded into the system and ready to go into effect when annual enrollment closes.

If you do not click ACCEPT, pending updates will not take effect

CONFIRMATION STEP — Confirmation (figure 10)

7.1 Review the final confirmation summary and use the confirmation number for future reference.

NOTE

Total costs will not match approved costs in the first four columns if:

- A part of additional life insurance is pending EOI, and/or
- Proof (as required) of a dependent's relationship to you has not been provided.
- 7.2 To print for your records, click *PRINT*, or To print later, login and click *Benefits History* from the *Home page*.

----- LOG OUT WHEN FINISHED -----

Return to manage your benefits whenever you need. See page 9 for more information.



figure 9

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figure 10

Congratulations! You're enrolled.

MANAGE MY BENEFITS

This includes creating a qualified life event to add/drop dependents or make benefit changes.

You can do this by clicking *CHANGE YOUR CURRENT BENEFITS* from the Home page. (figure 11)

CREATE LIFE EVENT — Select Life Event Type (figure 12)
Review the life options available and click the appropriate radio button.

---- CLICK SAVE AND CONTINUE WHEN FINISHED ----

CREATE LIFE EVENT — Select Date Life Event Occurred (figure 13) 7.1 Enter in the date the life event occured.

NOTE

Some changes may force you to use the current date as the date of the change.

See page 4 for more information on the workflow. Some pages/steps may not apply based on the selected life event type.



figure 11

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figure 12

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figure 13

Congratulations! You've updated your benefits.