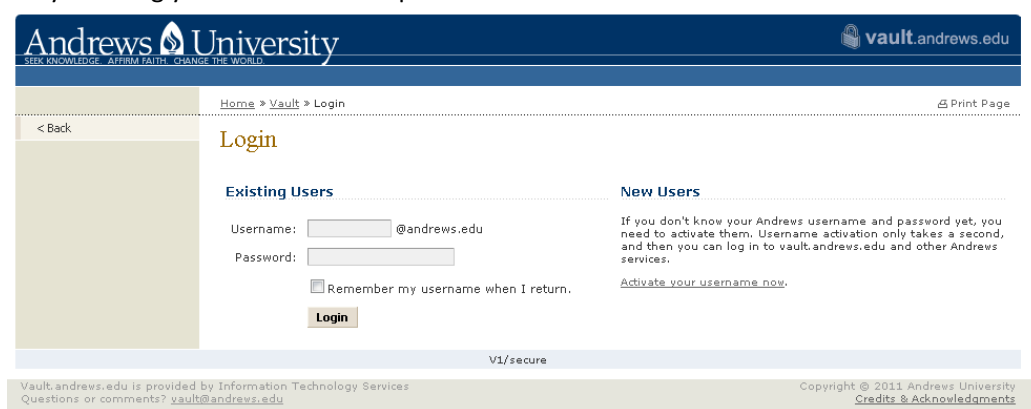


# Andrews University Enrollment Guide

The 2015 benefits enrollment web site provides you with the tools you need to make your benefit elections this year. It is your responsibility to understand the benefits available to you in the decision making process. This enrollment guide will show you where to go for benefits information, your options, and help you navigate through the web site.

## Access to Online Enrollment

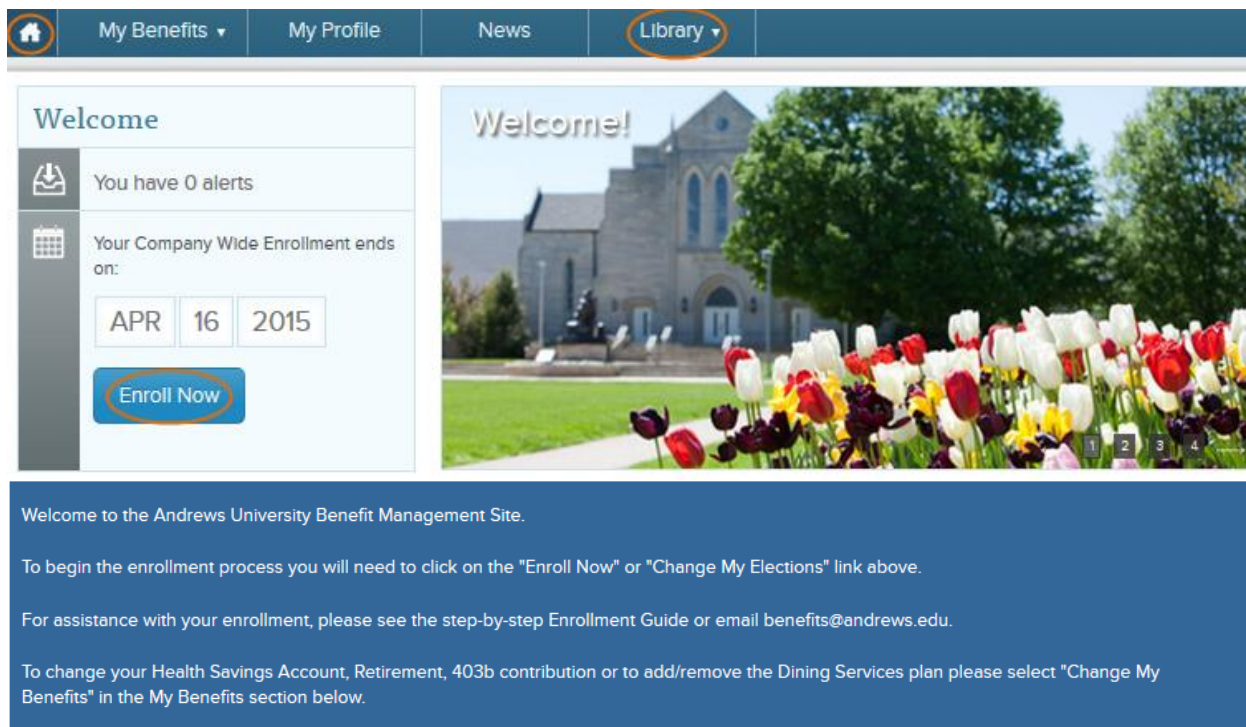
You can go directly to the benefit management system using the following link [www.andrews.edu/go/mybenefits](http://www.andrews.edu/go/mybenefits). Then log in by entering your username and password.



The screenshot shows the login page for Andrews University's Vault system. At the top, the Andrews University logo is on the left, and the URL [vault.andrews.edu](http://vault.andrews.edu) is on the right. Below the logo is the tagline "SEEK KNOWLEDGE AFFIRM FAITH CHANGE THE WORLD". The page has a navigation bar with "Home", "Vault", and "Login" links. A "Print Page" link is also present. The main content area is titled "Login" and is divided into two sections: "Existing Users" and "New Users". The "Existing Users" section contains fields for "Username" (with a placeholder "@andrews.edu") and "Password", a "Remember my username when I return" checkbox, and a "Login" button. The "New Users" section contains a paragraph explaining the activation process and a link "Activate your username now". At the bottom of the page, there is a footer with contact information and copyright details.

## The Home Page

The Home Page is your benefits portal that will link you to where you need to go. Navigate back to the home page at any time by clicking the little house icon at the upper left corner of your screen.



The screenshot shows the home page of the Andrews University Benefits Management Site. At the top, there is a navigation bar with a house icon, "My Benefits", "My Profile", "News", and "Library" (which is circled in orange). Below the navigation bar, the page is divided into two main sections. The left section is titled "Welcome" and contains a "You have 0 alerts" message, a "Your Company Wide Enrollment ends on:" message with a date selector showing "APR 16 2015", and an "Enroll Now" button (circled in orange). The right section features a large image of a church building with a tulip field in the foreground. Below the image, there is a blue banner with white text that reads: "Welcome to the Andrews University Benefit Management Site. To begin the enrollment process you will need to click on the 'Enroll Now' or 'Change My Elections' link above. For assistance with your enrollment, please see the step-by-step Enrollment Guide or email [benefits@andrews.edu](mailto:benefits@andrews.edu). To change your Health Savings Account, Retirement, 403b contribution or to add/remove the Dining Services plan please select 'Change My Benefits' in the My Benefits section below."

## The Home Page (continued)

The [News & Library](#) section of the Home Page includes key benefits information helpful to you for making benefit choices.

[Benefits Quicklook](#) will help you with your current benefits information. If you would like to make changes for next year, you must go through this enrollment process.

### Please remember:

- You must re-enroll in the flex spending accounts every year; Flexible Spending Account (FSA) elections do not passively roll into the new benefit year (IRS regs)
- FSA changes effective July 1, 2015, must be made during open enrollment through bswift

The other sections of this page offer guidance for both open enrollment and mid-year questions and benefit-related changes.

The screenshot displays the Andrews University Home Page with several key sections:

- Life Events 101**: Contains information about enrollment deadlines and documentation requirements. A link to the [Andrews University 2015/2016 Benefits Guide](#) is provided, marked with a **NEW** tag.
- My Benefits**: Offers links for [New Elections](#), [Current Benefits](#), [Change My Benefits](#), [Carrier Contacts](#), and [Provider Information](#).
- My Profile**: Includes links for [Address](#), [Beneficiaries](#), [Family Info](#), and [Employee File](#). It also lists **Life Events** such as [Getting Married?](#), [Having a Child?](#), and [View Other Events...](#).
- My Tools**: Provides a link to the [Andrews University Human Resources Website](#).
- Benefits Quicklook** (Circled in orange): Displays **YOUR CURRENT BENEFITS** with a list of active plans:
  - Health**: ASR (Physician's Care), 800-968-3033, Website
  - Dental+Vision**: ASR (Physician's Care), 800-968-3033, Website
  - Basic Employee Life**: Unum
  - Long Term Disability**: Unum
- News & Library** (Highlighted with an orange border): A central hub for the latest information, including:
  - [Andrews University 2015/2016 Benefits Guide](#) (NEW)
  - [Open Enrollment Scheduler](#) (NEW) with a link to [Click here to Schedule an Appointment!](#)
  - [2015/2016 High Deductible Health Plan Summary](#) (NEW)
  - [2015/2016 Standard Plan Summary](#) (NEW)
  - [2015/2016 Premier Plan Summary](#) (NEW)
  - [Health Plan Side-By-Side Comparison](#): Compare medical benefit options effective July 1, 2015
  - [UNUM Long Term Disability Coverage Highlights](#)
  - [UNUM Flex Life / AD&D Coverage Highlights](#)
  - [Flexible Spending Account Reimbursement Form](#)

## The Home Page (continued)

Understanding the decisions you make this year is your responsibility. There are resources available to help you along the way. If the Home Page doesn't help you find what you are looking for, click on the Library link at the top for more plan information and other Andrews University forms and tools. Links to the library are also available throughout the enrollment process.

The screenshot shows the 'Library' section of the Andrews University Benefits Management Site. The top navigation bar includes 'My Benefits', 'My Profile', 'News', and 'Library' (which is circled in orange). Below the navigation bar is a 'Content' section with a search bar labeled 'Search Library Content' and a 'Search' button. A callout box points to the search bar with the text: 'Click on the (+) sign to untwist the section and see linked documentation within the section.' Below the search bar is a list of featured content items, each with a red 'NEW' tag: 'Andrews University 2015/2016 Benefits Guide', 'Open Enrollment Scheduler' (with a sub-link 'Click here to Schedule an Appointment!'), '2015/2016 High Deductible Health Plan Summary', and '2015/2016 Standard Plan Summary'. To the right of the featured content is a list of categories, each with a blue '(+)' icon and a text label: 'ASR PLANS (MEDICAL, DENTAL, VISION)', 'BENEFITS', 'COMPANY INFO', 'EMPLOYEE TOOLS', 'FLEXIBLE SPENDING ACCOUNT', and 'FORMS'. An 'Expand All' button is located above the categories list, and a 'Show Categories' dropdown menu shows '10 selected'.

The next section explains how to get help with the 2015-2016 enrollment process.

## Initiate the Enrollment Process

To begin your enrollment from the Home Page, click on “[Enroll Now](#).”

The screenshot shows the 'Welcome' section of the Andrews University Benefit Management Site. The top navigation bar includes 'My Benefits', 'My Profile', 'News', and 'Library' (which is circled in orange). Below the navigation bar is a 'Welcome' section with a 'You have 0 alerts' message and a 'Your Company Wide Enrollment ends on:' message. The enrollment end date is displayed as 'APR 16 2015'. Below the date is a blue 'Enroll Now' button, which is circled in orange. To the right of the 'Enroll Now' button is a large image of a building with a sign that says 'Welcome!'. Below the image is a blue banner with the text: 'Welcome to the Andrews University Benefit Management Site. To begin the enrollment process you will need to click on the "Enroll Now" or "Change My Elections" link above. For assistance with your enrollment, please see the step-by-step Enrollment Guide or email [benefits@andrews.edu](mailto:benefits@andrews.edu). To change your Health Savings Account, Retirement, 403b contribution or to add/remove the Dining Services plan please select "Change My Benefits" in the My Benefits section below.'

## Steps to Enroll

The enrollment process is divided into three steps as shown in the tabs across the top of your web page. The three steps are as follows:



1. **Your Information** – confirm and update any needed personal and family information
2. **Select Your Benefits** – choose your benefit plans and designate beneficiaries
3. **Confirm** – confirm your 2015-2016 benefit choices saved correctly and are accurate

### Step 1: Your Information

The system will navigate you through Employee Information verifications, and then Family Information. You may add dependents by clicking on “Add Dependents”. Confirm that any dependent over the age of 19 has the correct full-time student status. You can go back at any time by clicking on the blue “[Employee Information](#)” and “[Family Information](#)” labels.

Please enter all family information before beginning enrollment regardless of whether the family members are to be covered by your benefits or not. To do so, click on “Add Dependents.” To verify or edit the information of a family member who has already been entered, click on the person’s name. If you do not have any family members, click on “Continue.”

Please update the status of each dependent child over the age of 19, as to whether they are a full-time student or not, by clicking the name of the child below. The status of each dependent must be updated correctly and truthfully. If the dependent is a full-time student, you will be required to complete a dependent student verification form. Failing to update this field or complete the required form may lead to loss of coverage.

Name	SSN	Relationship	Date of Birth	Age	Gender	Additional Information
------	-----	--------------	---------------	-----	--------	------------------------

[+ Add Dependents](#)

Once you read and confirm all your related information, you must check “I agree” and click the “Continue” button.

☒ I agree

Continue >

## Step 2: Select Your Benefits

Each benefit available has its own section that you can expand to learn more, and make your choices. The cost per pay period at the top right corner of your screen is a total for all plans selected and will change as you complete your selections.

Please remember to click “Save and Continue” after each selection. Your choice is saved when the plan header turns green.

You must select who to cover, in the plans where this option is applicable. The [Add Dependents](#) link is available if you don't see a dependent who should be covered.

The [View plan details](#) and [Select to Compare Plan](#) links are useful tools that provide you more information for the decision making process.

## Select Your Benefits (continued)

A green check mark will show when you have made your selection, but you must choose save and continue, or your choice will not be saved.

The screenshot shows two plan options. The Premier Plan has a cost of \$194.00. The Standard Plan is marked as the 'CURRENT PLAN' with a green checkmark icon and has a cost of \$165.00. Both plans are ASR (Physician's Care) and Tier: Employee. A 'View plan details' link and a 'Select to Compare Plans' checkbox are present for each plan.

You will know once your choice is saved when the plan header turns green and says “completed.”



In some cases you will have an option to waive the plan. Be sure to understand what it means to waive the plan by reading the details available in [View plan details](#).

Once you have confirmed your election, click on “Save & Continue”.

The screenshot shows the 'Waive Health - Opt-Out Plan' option. It includes the Andrews University logo and name. The cost per pay period is (\$87.50). A 'View plan details' link is circled in orange. Below the plan details, it states 'Andrews University will pay you the opt-out benefit amount.' At the bottom of the interface, a 'Save & Continue' button is also circled in orange.

## Select Your Benefits (continued)

Some plans offer different coverage amounts. You can see what the chosen coverage amount means to you in a per pay period amount. First, choose the plan.

Voluntary Child Life (Individual)

No plan selected

\$0.00


Select who to cover with this plan

☒ Child Sample

Child

✓

Voluntary Child Life



Unum

- Voluntary Child Life is available in \$5,000 increments up to \$25,000
- Dependents are covered until age 19. If the dependent is a full-time student, they may have coverage until age 25.

+ Add Dependents

Then, enter a coverage amount, and the per pay period value will calculate automatically.

☐

Waive Voluntary Child Life (Individual)

Coverage Amount:

\$ 20000

COST SUMMARY (PER PAY PERIOD)

Your Cost

\$1.92

Minimum Coverage Amount: \$5,000.00

Maximum Coverage Amount: \$25,000.00

Increments of: \$5,000.00



## Select Your Benefits (continued)

Certain plans require enrollment on a separate web site. Please be aware that the Enroll here button as shown below should only be used for new UNUM plan enrollments. You must also follow the instructions on the separate UNUM web site to obtain new coverage. After running through the UNUM enrollment process, you will be automatically directed back to the bswift enrollment site with the correct elections.

To change or cancel existing coverage, you will need to contact UNUM at 1-800-635-5597.


Voluntary Accident

Waive Voluntary Accident

\$0.00

- To WAIVE the Voluntary Accident Plan, please do so through the 'Enroll Here' button where you will have the option to click 'Waive' on the first screen.
- To make changes to current coverage, including cancelling an existing policy, you will need to contact UNUM at 1-800-635-5597. Rate changes made in this manner may not be reflected until open enrollment closes.

Voluntary Accident Plan

  
Unum

- To newly enroll or waive in the Voluntary Accident Plan, please click the 'Enroll Here' button.
- This UNUM Plan is only available during Annual Enrollment.
- Contact UNUM at 1-800-635-5597 for questions, or to make changes to an existing policy.
- If you choose to not enroll, select Save & Continue to move forward in your enrollment.

Waive Voluntary Accident

Enroll here

Save & Continue >



## Beneficiary Designations

For those plans that require beneficiary designations, follow the instructions to enter that information before you finish completing Step 2 of the enrollment process.

Beneficiaries

Questions

### Select your Beneficiaries

**IMPORTANT:** Please identify your beneficiaries.  
It is recommended that you list a primary beneficiary and a secondary beneficiary. The primary beneficiary is the person or persons designated in writing and in accordance with the terms of the plan to receive any benefits due after death of the insured. In the event the primary beneficiary is deceased the designated secondary beneficiary would receive the benefits due after the death of the insured.

If you are electing Life and/or AD&D Coverage for your spouse, you as the employee **MUST** be the primary beneficiary.


#### Basic Employee Life

Primary Beneficiaries **REQUIRED**

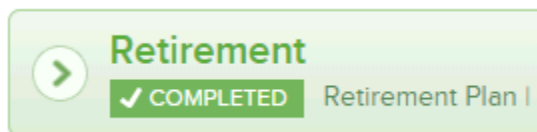
Secondary Beneficiaries (optional)

You must choose a Primary Beneficiary; Secondary Beneficiaries are optional.

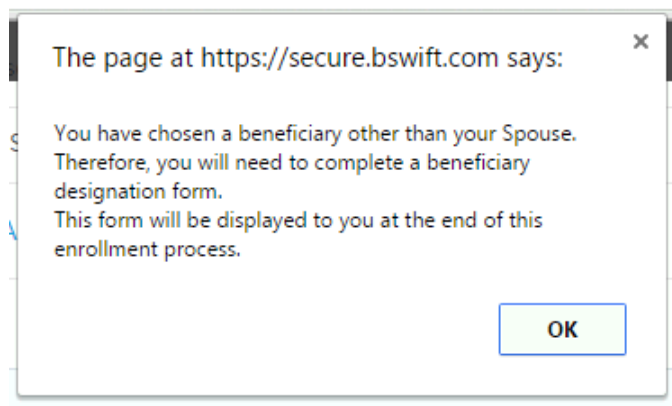
Beneficiary	Percentage	Notes
My Estate (Employee)	<input type="text"/> %	<input type="text"/>
Spouse Sample (Spouse)	<input type="text"/> %	<input type="text"/>
Child Sample (Child)	<input type="text"/> %	<input type="text"/>

 Add New Beneficiary

## Retirement beneficiary designations



If you are married, and do not elect the spouse as sole beneficiary, a spousal waiver is required. This reminder will show in the beneficiary designation section of the enrollment, after your plan elections are made. The necessary form will be available to print at the end of the enrollment process.



### Step 3: Confirm

When you reach the confirmation section, you must confirm all of your elections including plan selections, plan waivers, covered dependents and benefit deduction amounts.

***Please note: It is very important you review your benefit choices in this confirmation step. You must select the “Save and Continue” button after each plan selection. Failure to save and confirm your choices in this step may result in benefit coverages you may not have intended.***

Your Information

Select Your Benefits

Confirm

Almost Finished!

!

Please Review All of Your Selections

Once you've completed your review, click the "Save My Enrollment!" button at the bottom of this page.

\*Indicates changed benefits

Your Total Cost

\$174.40  
Per Pay Period

+

Health

Your cost per pay period \$165.00

Standard Plan ASR (Physician's Care)

Coverage: Employee

Who will be covered on this plan:

Name	Relationship	Coverage
Jane Sample	Employee	Cover
Spouse Sample	Spouse	Waive
Child Sample	Child	Waive

Edit Selection

COST DETAILS PER PAY PERIOD

Your Cost \$165.00

\$

Health Savings Account

Waived

✓

Waived

Edit Selection

## Confirm (continued)

At the bottom of your confirmation page, please review the participation statements and click “I agree” and then “Save my Enrollment!” to finish the enrollment process.

### Once You've Reviewed All Your Selections:

#### Participation

I certify I am an employee of Andrews University or authorized by the employee. By agreeing to these 2015-2016 Benefit Elections, I attest to the following:

- I have read the statements contained herein, or they have been read to me, and the statements are true and complete to the best of my knowledge. Any misrepresentation or omission contained herein may be used to reduce or deny claim or void the contract if such misrepresentation or omission affects acceptance of the risk.
- I understand the 2015-2016 benefit elections will remain in effect and cannot be revoked or changed during the plan year, unless the revocation and new election are on account of and consistent with a life event or change in status. I also understand that these elections may remain in effect after June 30, 2016 if I do not take action to change them in the 2016 enrollment period.
- I understand that if I am in the Standard or Premier medical plan, I will forfeit the balance of my Flexible Spending Account if it is unused within 2.5 months after the end of the Plan Year, July 1, 2015.
- I hereby authorize and direct my employer to reduce my salary in the amount necessary to pay for the coverages for my Benefit Elections, and such premiums will be my responsibility should I be temporarily unable to earn pay due to e.g. disability, FMLA, etc. Such payroll reductions are considered as elective contributions under the plan and will start with my first paycheck dated after the effective date.
- The purpose of this program is to allow employees to select their qualified benefits within the guidelines of the Internal Revenue Code. Pre-Tax Premiums (excluding Retirement deductions) paid pursuant to this Salary Reduction Agreement reduce my compensation for Social Security tax purposes, which may result in lower Social Security benefits when I become Social Security retirement eligible.
- I hereby certify the above information to be correct and true and choose to participate.

☐ I agree, and I'm finished with my enrollment

✓ Save My Enrollment!

## Enrollment Documents

Enrollment documents are very important and will show if a plan election requires a form to be returned for either evidence of insurability or retirement beneficiary designation. *Make sure to print these forms* and follow the instructions to complete. Failure to complete the forms and return them to the appropriate parties will result in an invalid election of benefits.

### Enrollment Documents:

Supplemental Employee Life\*  
Documents:  
[Evidence of Insurability](#)

Voluntary Spousal Life (Individual)\*  
Documents:  
[Evidence of Insurability](#)

Retirement\*  
Documents:  

- [Alternate Beneficiary Designation Form](#)


Free Class  
Documents:  


- [Free Class Form](#)

[Continue](#)


## Confirmation Statements

You have the option to email or print your confirmation statement. Save this statement for your records. You may return to the benefit selection process at any time through 5 P.M. on Thursday, April 16, 2015.

 [My Benefits](#) ▾ [My Profile](#) [News](#) [Library](#) ▾




### Your enrollment is complete!


 You have benefits that you have not chosen to enroll in or to waive. If you would like to review these benefits, you can [return to benefit selection](#) and make changes until Thursday, April 16, 2015.


You have completed your enrollment. Click the "Printer Friendly" link to print a copy of your Confirmation Statement or email yourself a copy of the Statement.

**Your Confirmation Statement is ready**

Your Confirmation Statement is an overview of your new benefits and costs for your review and records.

 VIEW

 EMAIL

 PRINT

**Please note:** a final confirmation statement will be sent to your email address in the weeks following the open enrollment period. However, we encourage you to save a copy of your confirmation at this point in time. Click the "Printer Friendly" link to print a copy of your Confirmation Statement, or click the email link to email yourself a copy of the Statement.

## **For Your Security**

Although the online benefits enrollment site is a secure site, and your information is encrypted during transit, it is important that you log off when you have completed your session. Click the Log Off icon in the upper right-hand corner of the enrollment site up log off. For security purpose, the system will automatically logout if you leave your system idle for more than 30 minutes.

## **Need More Information?**

For benefit or plan questions, please email [benefits@andrews.edu](mailto:benefits@andrews.edu).