Andrews University Enrollment Guide

The 2016 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. Then log in by entering your username and password.

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 Home Page (continued)

The **News & Library** sections of the Home Page include 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, 2016, 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 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 next section explains how to get help with the 2016-2017 enrollment process.

**Initiate the Enrollment Process**

To begin your enrollment from the Home Page, click on “Enroll Now.”
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 2016-2017 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 your dependents have their correct SSN/TIN and date of birth, and 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.

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

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.”
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.

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

- 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.
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.

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.*
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.
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 Friday, April 15, 2016.

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.