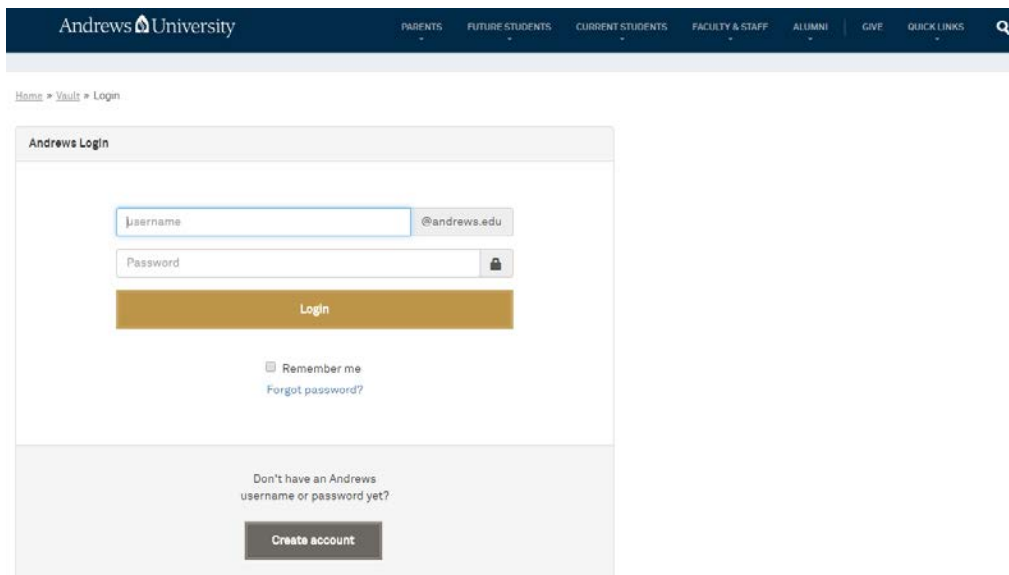


Andrews University Enrollment Guide 2017-2018

The 2017 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

Access the bswift system by 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.



ENROLLMENT HIGHLIGHTS

- To begin the enrollment process you will need to click on the "Start Your Enrollment" link above.
- For assistance with your enrollment, please see the step-by-step Enrollment Guide in the Employee Tools section or email benefits@andrews.edu.
- To change your Retirement and/or Roth 403(b) contributions or to add/remove the Dining Services Pay Deduction plan, please select "Change eligible benefits" at the bottom of the My Benefits section below. These elections will be effective the day you make them.
- To change your Health Savings Account contributions for effective dates prior to July 1, please contact the Benefits Office (benefits@andrews.edu) directly with the change you wish to make. This is necessary to avoid complications with elections made during Open Enrollment.

The Home Page (continued)

The Employee Wellness Panel section of the Home Page include key benefits information helpful to you for receiving the full applicable wellness credit for the 2017-2018 plan year. The My Data tab at the bottom of this panel will show what wellness credit level is on record for you to receive.

My Benefits (under the Ongoing Enrollments panel) 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 regulations)
- FSA changes effective July 1, 2017, 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 shows two panels from a web application. The top panel, titled 'Employee Wellness Panel', features a background image of a path lined with flags leading to a building. It contains text about the 2017/2018 plan year survey, requirements for the wellness credit, and a 'PLEASE NOTE' about health premium deductions. It includes a 'My Data' tab showing '2017/2018 Wellness Tier: Full Credit' and a 'Benefit Calculator' button. The bottom panel, titled 'Ongoing Enrollments', provides instructions for changing retirement or Roth 403(b) contributions and for changing Health Savings Account contributions, with a 'Step by Step Enrollment Guide' link.

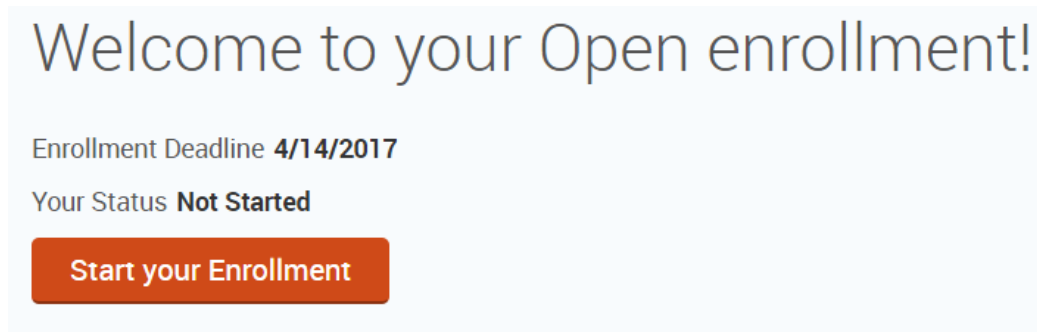
Understanding the decisions you make this year is your responsibility. There are resources available to help you along the way. If the Home Page doesn't help you find what you are looking for, click on the Library link at the top for more plan information and other Andrews University forms and tools.

My Benefits ▾	My Profile	News	Library ▾	Role
Content				
Search Library by any attribute				
Content				
Featured				
Health Savings Information				
Andrews University Formulary-Quick Reference				
Voluntary Life & AD&D Policy 2015				
Voluntary Life & AD&D Policy 2015				
2016/2017 Notice of Privacy Practices				
Andrews University 2016/2017 Benefits Guide				
Step by Step Enrollment Guide				
Title	Category	Modified		
2016/2017 Employee Contribution Amounts	Benefits	03/29/2017		
2016/2017 Health Plan Side-By-Side Comparison	Benefits	03/29/2017		
2016/2017 High Deductible Health Plan Summary	Benefits	03/29/2017		
2016/2017 Notice of Privacy Practices	Benefits	03/29/2017		
2016/2017 Premier Plan Summary	Benefits	03/29/2017		
2016/2017 Standard Plan Summary	Benefits	03/29/2017		
2017/2018 Tuition Assistance Application	Forms	03/31/2017		
2017/2018 Andrews University Benefits Guide	Documents	03/31/2017		
2017/2018 Employee Contribution Amounts	Documents	03/30/2017		
2017/2018 Health Plan Side-By-Side	Documents	03/29/2017		

The next section explains how to get help with the 2017-2018 enrollment process.

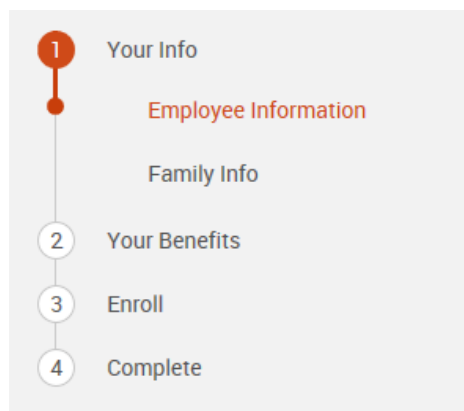
Initiate the Enrollment Process

To begin your enrollment from the Home Page, click on **“Start your Enrollment.”**



Steps to Enroll

The enrollment process is divided into 4 steps as shown in the tabs to the right of your web page. The steps are as follows:



1. **Your Info** – confirm and update any needed personal and family information
2. **Your Benefits** – choose your benefit plans and designate beneficiaries
3. **Enroll** – confirm your 2017-2018 benefit choices and ensure they are saved correctly and are accurate
4. **Complete** – complete your enrollment and view confirmation statement

Step 1: Your Info

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 “Employee Information” and “Family Info” labels. Once you read and confirm all your related information, you must check “I agree” at the bottom, in both in the Employee and Family Information sections, and click the orange **“Continue”** button on the right.

Employee Information

If you need to change your name, date of birth (DOB), or social security number (SSN), please bring your updated SSN card (or driver's license for DOB correction) to the Employment Office at Andrews University. The updated information will be displayed here within two business days.

Please update your home address in the Andrews University system by going to www.andrews.edu/go/myaddresses. The updated information will be displayed here within two business days.

Demographics

First Name John

Middle Initial

Last Name Doe

- 1 Your Info
 - 2 Your Benefits
 - 3 Enroll
 - 4 Complete
- Employee Information
- Family Info

Continue

I have reviewed and confirmed my personal information.

☒ I agree

John Doe

Male Employee

39 years old (3/1/1978)

SSN: 234-22-2123

Edit >



Add Dependents

- 1 Your Info
 - 2 Your Benefits
 - 3 Enroll
 - 4 Complete
- Employee Information
- Family Info

Continue

Step 2: 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 will change as you make elections changes and/or add more dependents to your coverage.

[Back to Benefits](#)

Health

Your Health Plan and Wellness Credit are now two separate plans. Make sure to enroll in both and select the same people for coverage.

• Click the **Compare Plans** link for a side-by-side comparison of the plans offered

Who will be covered by this plan?




John Doe
Employee



Add Dependents

Selecting Benefit Plans

Within each benefit type you can click the button **“I don’t want this benefit (waive)”** or **“Keep My Selection”** (available for benefits you currently have that would roll over), or you compare plans by clicking on the **“View Plan Options”** link. Upon making your plan selection, you will be able to cover eligible dependents on file by selecting the check box next to each dependent’s name. After deciding which plan you’d like to enroll in, click the **“Select”** button next to the plan.



Supplemental Employee Life

NO PLAN SELECTED

* Selection Required

I don't want this benefit (waive)View Plan Options


The **View plan details** and **View All Plans Side-by-Side** are useful tools that provide you more information for the decision making process.

View All Plans Side-by-Side

High Deductible Plan*


ASR (Physician's Care)

[View plan details](#)



Your Cost per pay period:
\$50.00

Tier: Employee

 **Selected**

Keep Selection

- If you are enrolling into the QHDHP for the first time and have a Flexible Spending Account, you must use all of your FSA funds prior to 7/1/17 to be eligible to open a Health Savings Account (HSA).


Select Your Benefits (continued)

A green check mark will show when you have made your selection. You will know once your choice is saved when the plan header turns green. 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.


Waive Health

Andrews University

[View plan details](#)



Your Cost per pay period:
\$0.00

 **Selected**

Keep Selection

- I hereby acknowledge that, as an employee of Andrews University, I have been given the opportunity to participate in one of three group health insurance plans offered through the University (the "Health Insurance Plan").
- By selecting the Waive Health option, I represent that I have voluntarily chosen not to enroll and participate in the Health Insurance Plan. I understand and acknowledge that whatever arrangements I have made outside the Health Insurance Plan may not be as comprehensive as the Health Insurance Plan and, if that is the case, I am voluntarily accepting the risk and responsibility for my decision and there may be financial consequences if I am not enrolled in any Health Care plan effective 7/1/2017.

Health Care FSA, Dependent Care FSA & Health Savings Account Plans

To elect the FSA or HSA plans and make a contribution, select the “**View Plan Options**” button next to the plan, click “**Select**” and enter your contribution amount in the box provided. When you are satisfied with your election, click “**Continue**”.

Note: FSA elections are only for the benefit year. Each benefit year, if you would like to continue the benefit, you will need to enter an election amount.

Health Savings Account Plan

Andrews University

View plan details

- 2017 annual limitation for single coverage is \$3,400
- 2017 annual limitation for family coverage is \$6,750
- 2017 catch-up contribution (over age 55 and not enrolled in Medicare) \$1,000
- Please refer to your paystub for your personal year to date HSA contribution

How often would you like to make contributions into your Health Savings Account ?

☒ Deduct the same amount each pay period

\$ per pay period = **\$0.00** annually

☐ Deduct my full contribution on a specific date (1-time deduction)

Minimum Annual Contribution Amount: **\$0.00**

Maximum Annual Contribution Amount: **\$3,400.00**

Please verify Estimated YTD Contribution amount on your last paycheck stub and enter the amount below:

as of 7/1/2017

Continue

If at any time, you want to review or change your elections, click on the “**View Plan Options**” button next to the plan type. Once you have selected all your benefits, review to make sure each benefit has the green check next underneath it (the icon to the left of the benefit name will also have turned from gray to green) and then click “**Continue**.”

FSA Health

WAIVED

You have waived this benefit.

☒ Completed

View Plan Options

FSA Dependent Care

WAIVED

You have waived this benefit.

☒ Completed

View Plan Options

Your Cost per pay period **\$50.00**

Finished selecting benefits? Click the button below to continue.

Continue

Not ready to complete your benefits enrollment? No problem, you can click the button below to save your progress and return later.

Save and Finish Later

Select Your Benefits (continued)

Certain plans require enrollment on a separate web site. Please be aware that the “Enroll/Waive” 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.


[← Back to Benefits](#) Voluntary Accident

- To make changes to current coverage, including cancelling an existing policy, you must contact UNUM at 1-800-635-5597. Rate changes made in this manner may not be reflected until open enrollment processing is completed.
- To waive or elect coverage for the first time, click on the Enroll/Waive button below. If desired, there will be an option to OPT-OUT on the first screen.
- If you are happy with your current elections or waived status, no action is necessary and you may navigate "Back to Benefits".

CURRENT PLAN

Voluntary Accident Plan

Unum



Enroll/Waive

- To newly waive or enroll in the Voluntary Accident Plan, please click the 'Enroll/Waive' 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.

[← Back to Benefits](#)

Step 3: Enroll

You will go over your beneficiaries and confirm your enrollment in this section.

Beneficiary Designations

You will be able to review and update your beneficiaries. You must choose a Primary Beneficiary for each plan. Secondary Beneficiaries are optional.

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.

You must log in to the Empower website at www.empower-retirement.com to make your beneficiary designation(s) for the Adventist Retirement Plan.

1 Your Info

2 Your Benefits

3 Enroll

4 Complete

Beneficiaries

Review and Confirm

Your Cost per pay period

\$50.00

Continue

Basic Employee Life

Please choose your beneficiaries

Primary Beneficiaries (required)

Name	Percentage	Note
My Estate (Employee)	<input type="text"/> %	<input type="text"/>
Total: 0% (must equal 100%)		

+ Add New Beneficiary

▼ Add Secondary Beneficiaries (optional)
Secondary beneficiaries receive money if your primary beneficiaries are unable to inherit.

Important Beneficiary Designation Reminders

You must log in to the Empower website at www.participant.empower-retirement.com to make your beneficiary designation(s) for the Adventist Retirement Plan.

Click “Continue” once you complete your beneficiary designations.

Review and Confirm

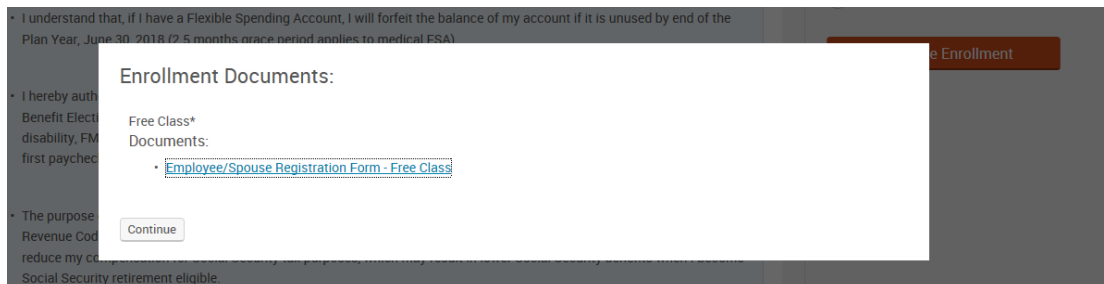
Almost Finished! You will now be on the final review page. Review all of your benefit elections, covered dependents, and participation information at the bottom. Once you've completed your review, check the box next to “I agree, and I’m finished with my enrollment” and click the “Complete Enrollment” button.

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

Complete 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 to set up a new health savings account. *Make sure to print these forms* and follow the instructions to complete. Failure to complete the forms and return them to the appropriate parties may result in an invalid election of benefits.

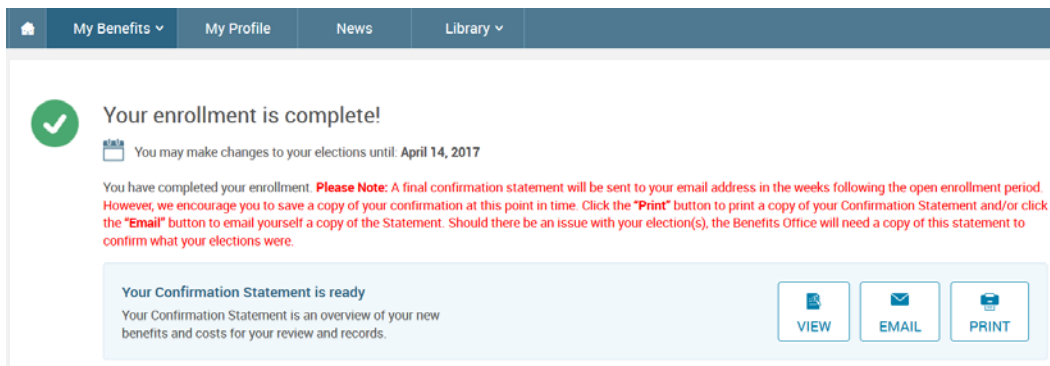


The screenshot shows a web portal interface. On the left, there are several lines of text, some of which are partially obscured by a white modal box. The modal box is titled "Enrollment Documents:" and contains a list of documents. The first item is "Free Class* Documents:" followed by a link "Employee/Spouse Registration Form - Free Class". Below the list is a "Continue" button. In the background, a "Make Enrollment" button is visible.

Step 4: Confirmation Statements

Save this statement for your records. You have the option to email or print your confirmation statement. You may return to the benefit selection process at any time through Friday, April 14, 2017.

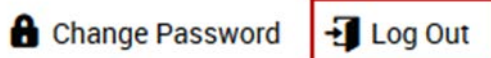
Please note: a final confirmation statement will be sent to your email address in the weeks following the open enrollment period. However, we encourage you to save a copy of your confirmation at this point in time. Click the **"Print"** link to print a copy of your Confirmation Statement and/or click the **"Email"** link to email yourself a copy of the Statement. Should there be an issue with your election(s), the Benefits Office will need a copy of this statement to confirm what your elections were.



The screenshot shows a confirmation message on a web portal. At the top, there is a navigation bar with links: "My Benefits", "My Profile", "News", and "Library". Below the navigation bar, a green checkmark icon is followed by the text "Your enrollment is complete!". Below this, a calendar icon indicates "You may make changes to your elections until April 14, 2017". A paragraph of text follows, stating "You have completed your enrollment. 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 'Print' button to print a copy of your Confirmation Statement and/or click the 'Email' button to email yourself a copy of the Statement. Should there be an issue with your election(s), the Benefits Office will need a copy of this statement to confirm what your elections were." Below this text, a light blue box contains the text "Your Confirmation Statement is ready" and "Your Confirmation Statement is an overview of your new benefits and costs for your review and records." To the right of this box are three buttons: "VIEW", "EMAIL", and "PRINT".

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.