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.
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.

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.

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.
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.
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.

The View plan details and View All Plans Side-by-Side 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. 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.
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.

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.”
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.

- 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".

- 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.
**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.

*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.
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.

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.

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.