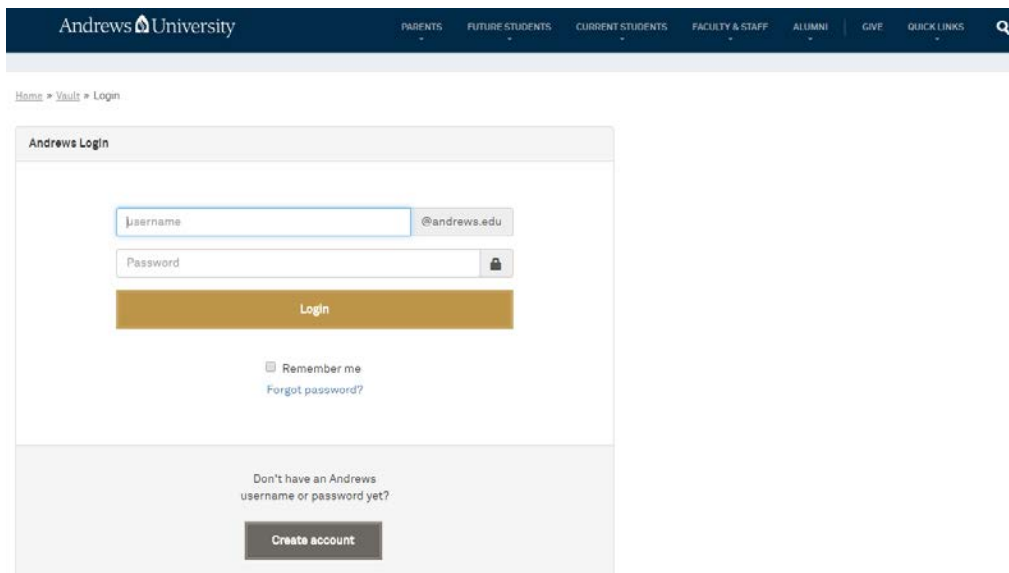


Andrews University Open Enrollment Guide 2020

The 2020 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.

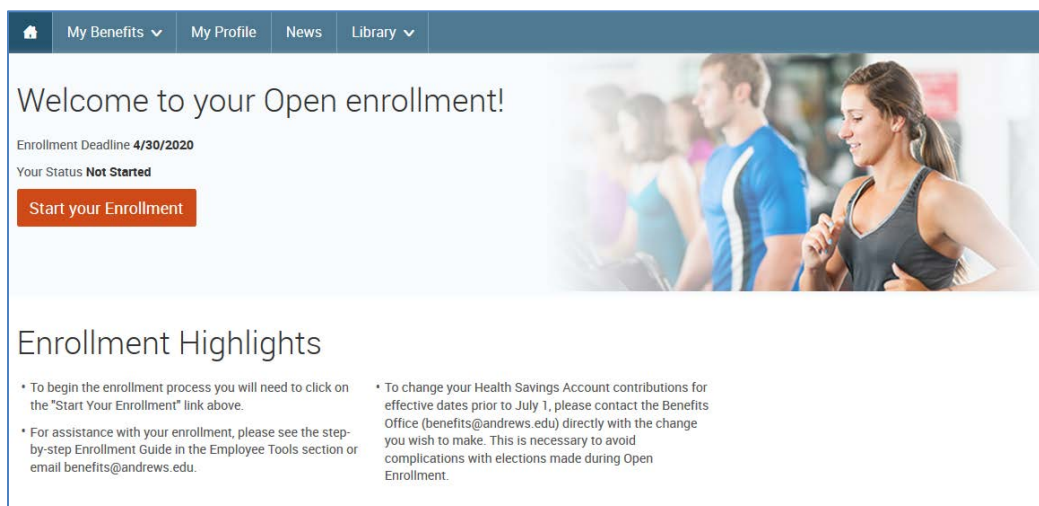
Access to Online Enrollment

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.



Welcome to your Open enrollment!

Enrollment Deadline **4/30/2020**

Your Status **Not Started**

[Start your Enrollment](#)

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 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.

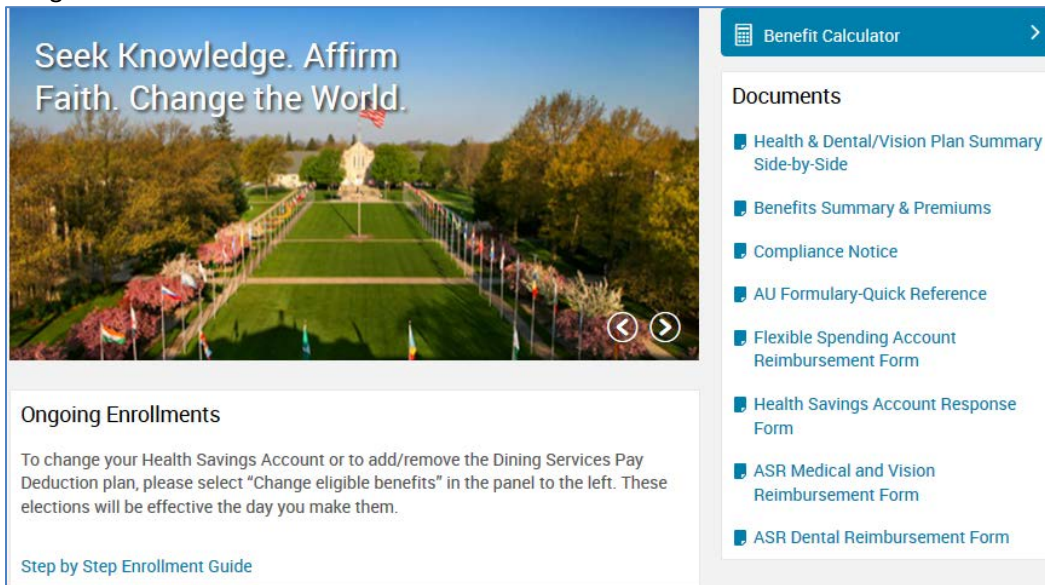
The Home Page (continued)

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, 2020 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 a user interface for a benefits portal. At the top left is a banner with the text "Seek Knowledge. Affirm Faith. Change the World." and an image of a campus walkway. Below the banner is the "Ongoing Enrollments" section, which includes instructions on how to change benefits and a link to the "Step by Step Enrollment Guide". On the right side, there is a "Benefit Calculator" button and a "Documents" sidebar listing various forms and summaries.

Benefit Calculator

Documents

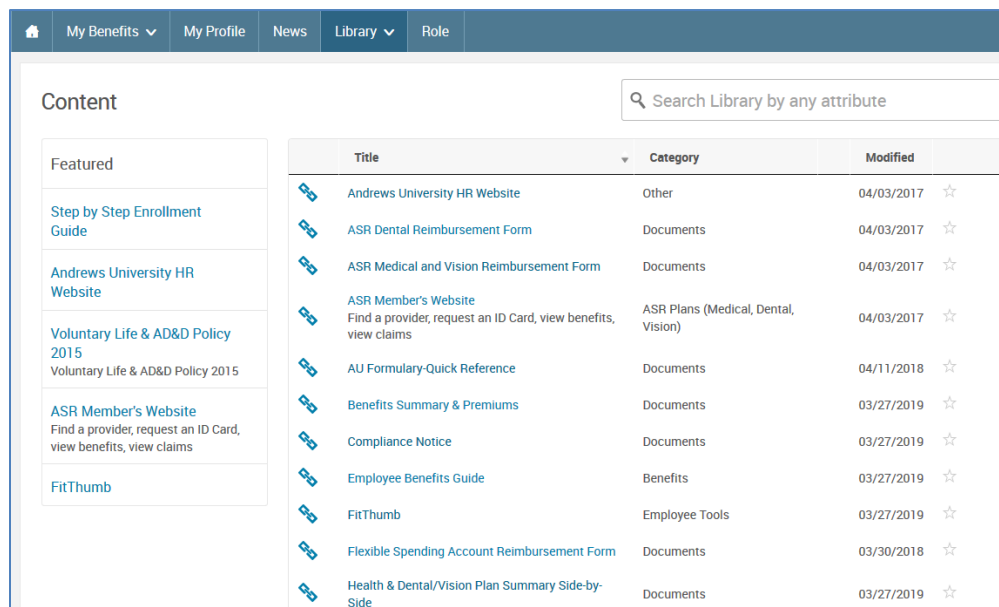
- Health & Dental/Vision Plan Summary Side-by-Side
- Benefits Summary & Premiums
- Compliance Notice
- AU Formulary-Quick Reference
- Flexible Spending Account Reimbursement Form
- Health Savings Account Response Form
- ASR Medical and Vision Reimbursement Form
- ASR Dental Reimbursement Form

Ongoing Enrollments

To change your Health Savings Account or to add/remove the Dining Services Pay Deduction plan, please select "Change eligible benefits" in the panel to the left. These elections will be effective the day you make them.

[Step by Step Enrollment Guide](#)

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.

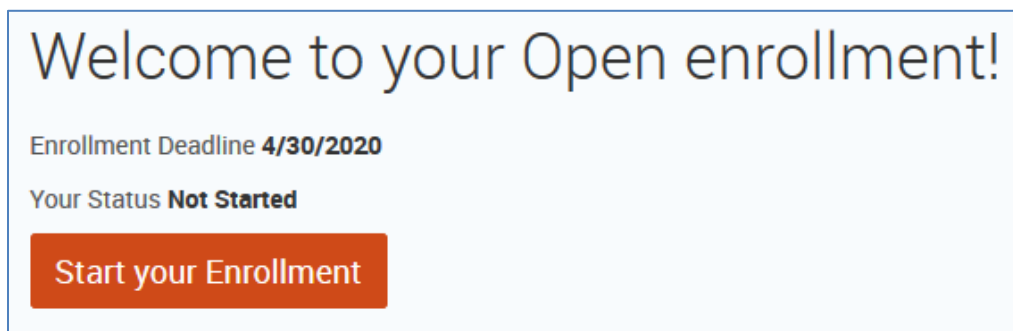


The screenshot shows the "Library" page with a search bar and a table of content items. The table has columns for Title, Category, and Modified. The items listed include various forms and guides, such as the ASR Dental Reimbursement Form and the ASR Medical and Vision Reimbursement Form.

Title	Category	Modified	
Andrews University HR Website	Other	04/03/2017	☆
ASR Dental Reimbursement Form	Documents	04/03/2017	☆
ASR Medical and Vision Reimbursement Form	Documents	04/03/2017	☆
ASR Member's Website Find a provider, request an ID Card, view benefits, view claims	ASR Plans (Medical, Dental, Vision)	04/03/2017	☆
AU Formulary-Quick Reference	Documents	04/11/2018	☆
Benefits Summary & Premiums	Documents	03/27/2019	☆
Compliance Notice	Documents	03/27/2019	☆
Employee Benefits Guide	Benefits	03/27/2019	☆
FitThumb	Employee Tools	03/27/2019	☆
Flexible Spending Account Reimbursement Form	Documents	03/30/2018	☆
Health & Dental/Vision Plan Summary Side-by-Side	Documents	03/27/2019	☆

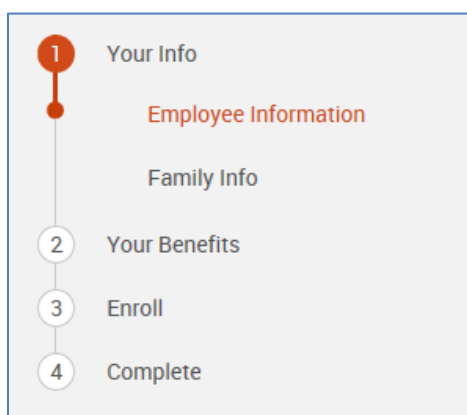
Initiate the Enrollment Process

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 new plan year 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. In the Family Information page, 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.

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.

You can go back at any time by clicking **“Employee Information”** and **“Family Info”** labels.

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

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

Continue

- Don't have to be a full-time student
- May be married (but plan doesn't co

Who is NOT a qualified dependent?

- Boyfriend/girlfriend
- Parents
- Grandparents/relatives
- Brothers or sisters

I agree

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.

At each plan, you can always click on **Back to Benefits** both at the top or the bottom of the page to return to your benefits list.

[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 **“View Plan Options”**. On most benefit plan selections, you will need to indicate which eligible dependents on file you would like to cover by selecting the check box next to each dependent’s name. After deciding which plan you’d like to enroll in, click the **“Select”** or **“Keep Selection”** 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.

High Deductible Plan* 

ASR (Physician's Care) High Deductible Plan*

Selected

[View plan details](#)

Compare

Your Cost per pay period: \$58.00


Tier: Employee

[Keep Selection](#)

- If you are enrolling in the Qualified High Deductible Health Plan (QHDHP) for the first time and currently have a Medical Flexible Spending Account, you must use all of your Medical FSA funds prior to the first date of coverage on the QHDHP to be eligible to open a Health Savings Account (HSA).
- The QHDHP is not a "qualified RX plan" for purposes of Medicare Part D.

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 icon 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		Your Cost per pay period: \$0.00 <input type="text"/> Tier: Employee
<input type="checkbox"/> Compare	<input type="button" value="Select"/>		
<ul style="list-style-type: none">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 the new plan year.			

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 plan year. Each benefit year, if you would like to continue the benefit, you will need to enter an election amount.

Note: HSA elections are based on a calendar/tax year. Your per-pay election here is for the remainder of the calendar year. Please confirm or adjust your projected YTD contributions as of July 1 to ensure that you will be within the IRS limit.

Health Savings Account Plan	
Andrews University	
<input checked="" type="checkbox"/> Selected	
View plan details	
<p>Note: HSA contributions and limits are based on a calendar year, not the benefit plan year, and will not reset on July 1. The annual contribution calculations, limits, and contribution totals displayed below and on your confirmation statement will take into account the January 1 - December 31 year.</p> <ul style="list-style-type: none">2020 annual calendar limitation for single coverage is \$3,5502020 annual calendar limitation for family coverage is \$7,1002020 catch-up contribution (over age 55 and not enrolled in Medicare) \$1,000Please 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 ?	
<input checked="" type="radio"/> Deduct the same amount each pay period	
\$ <input type="text" value="100"/> per pay period = \$1,200.00 annually	
<input type="radio"/> Deduct my full contribution on a specific date (1-time deduction)	
Minimum Annual Contribution Amount: \$0.00	
Maximum Annual Contribution Amount: \$4,550.00	
Please verify Estimated YTD Contribution amount on your last paycheck stub and enter the amount below:	
<input type="text" value="1200"/> as of 7/1/2020	
<input type="button" value="Continue"/>	

Select Your Benefits (continued)

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 **“Completed”** check mark underneath it (the icon to the left of the benefit name will also have turned from gray to green) and then click **“Continue.”**

The screenshot shows a web interface for selecting benefits. On the left, there are two benefit cards: 'FSA Health' and 'FSA Dependent Care'. Both cards show a green checkmark and the word 'Completed' in a green box, indicating they have been selected. Each card also has a 'View Plan Options' button. To the right of these cards, there is a summary section. It shows 'Your Cost per pay period' as '\$50.00'. Below this, there is a 'Continue' button in orange. At the bottom right, there is a 'Save and Finish Later' button in light blue. Text prompts the user to click 'Continue' if finished or 'Save and Finish Later' if not ready.

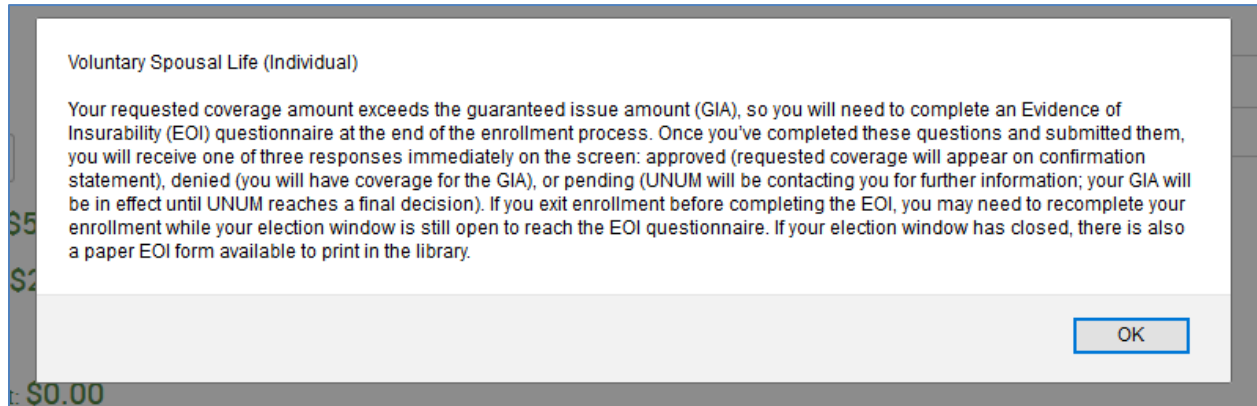
Certain plans require enrollment on a separate web site. Please be aware that the **“Enroll/Waive”** button as shown below should only be used for new UNUM plan enrollments. You must also follow the instructions on the separate UNUM web site to obtain new coverage. After running through the UNUM enrollment 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.

The screenshot shows the 'Voluntary Accident' plan enrollment page. At the top, there is a navigation bar with a 'Back to Benefits' link and the title 'Voluntary Accident'. Below this, there are three red bullet points providing instructions: 'To cancel 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 make changes to an existing policy, please click on the Enroll/Waive button below.', '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.', and 'If you are happy with your current elections or waived status, no action is necessary and you may navigate “Back to Benefits”'. Below the instructions, there is a section for the 'CURRENT PLAN' which shows 'Voluntary Accident Plan' and 'Unum'. To the right of this section is the 'unum' logo and an orange 'Enroll/Waive' button. At the bottom, there are three blue bullet points: '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.', and 'Contact UNUM at 1-800-635-5597 for questions, or to make changes to an existing policy.'. At the very bottom, there is a 'Back to Benefits' link.

Select Your Benefits (continued)

If elections are made that require an evidence of insurability/EOI form to be submitted, the following pop up will appear when you click **Select** and also when you continue beyond your benefits election. You will be directed to an electronic questionnaire at the end of your enrollment.



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.

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](#)

[v Add Secondary Beneficiaries](#) (optional)
Secondary beneficiaries receive money if your primary beneficiaries are unable to inherit.

- 1 Your Info
- 2 Your Benefits
- 3 Enroll
- 4 Complete

Beneficiaries

Review and Confirm

Your Cost per pay period **\$331.48**

Continue

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.

Review and Confirm

Almost Finished!

Please Review All of Your Selections

Once you have completed your review, click the "Complete Enrollment" button at the right side of the page.

Your Total Cost **\$116.54**
Per Pay Period

Health Your cost per pay period **\$58.00**

High Deductible Plan* ASR (Physician's Care) Cost Details Per Pay Period
Coverage: **Employee**

Who will be covered on this plan: Your Cost \$58.00

- Your Info
- Your Benefits
- Enroll
- Beneficiaries
- Review and Confirm**
- Complete

Complete Enrollment

I agree, and I'm finished with my enrollment

Complete Enrollment

Evidence of Insurability

If elections are made that require an evidence of insurability/EOI form to be submitted, at the end of the enrollment you will be brought to this questionnaire page below. Upon completion, there will be one of three possible responses.

Unum Evidence of Insurability Questionnaire

Electronic Consent and Submission

I consent to the electronic delivery of insurance documents, including legally required disclosure and policy documents. I have an email address and an electronic device such as a computer or a smart phone to access the internet and view and retain PDF documents. I can withdraw my consent, update my email address and request a paper copy of any document at any time by contacting Unum.

By checking this box and clicking submit, I agree to the Electronic Consent, [Terms of Use](#) and the [Privacy Notice](#).

By checking the box and clicking Submit, I agree to the [Medical Authorization and Fraud Warning 1143-01](#) and [HIPAA Authorization AE-1220](#).

In order to expedite your underwriting process, we ask that you provide at least one phone number: ex. 123-123-1234

Submit >

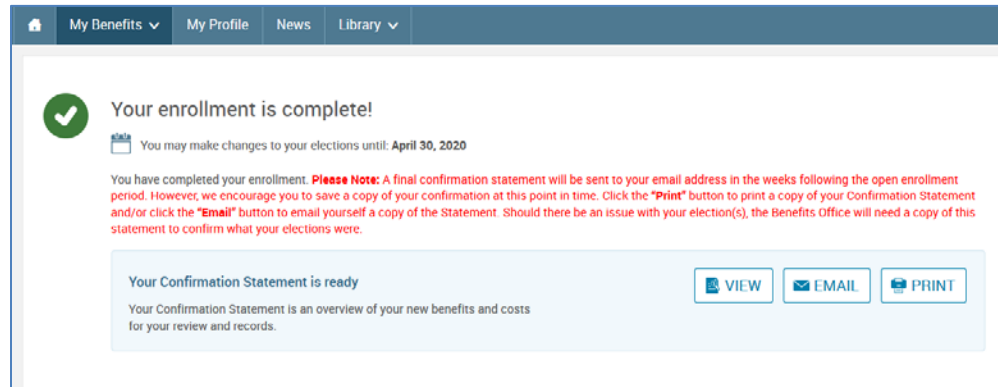
Please know that if you have questions during this time, we are here to help.
You can contact us at 1-800-421-0344 between the hours of 8 a.m. and 8 p.m. Eastern Time.

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Step 4: Confirmation Statements

Save this statement for your records. We strongly suggest that you **email yourself a copy**, in addition to printing out your confirmation statement, if you wish. You may return to the benefit selection process at any time through the end of the open enrollment period **Thursday, April 30, 2020**.

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.

Need Assistance?

We will have enrollment assistance available on April 8th and 13th via phone or Zoom (video conferencing). Please contact benefits@andrews.edu and indicate which assistance and appointment time you will need:

- Technical assistance available on April 8th and 13th
- Enrollment counselors assistance available on April 13th