Andrews University Open Enrollment Guide

The benefits open 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. Note: dates referred to in the screen shots are for example purposes only. This year’s open enrollment and benefit effective dates have been communicated via email and can be found on the HR website.

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.
Select **Current Benefits** (under **My Benefits**—next to little house icon) to view 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 this year 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.
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 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

I have reviewed and confirmed my personal information.

I agree

John Doe
Male Employee
39 years old (3/1/1978)
SSN  234-22-2123

Add Dependents

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.

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.

The View plan details and Compare Plans (check Compare box) 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 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.

Spousal exclusion

If you select to cover your spouse under the health coverage, you will be prompted to answer questions that determine their eligibility for coverage under the AU health plan. Please review the message or instructions provided. You will be asked to certify your statements.

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.
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.”

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.
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.

Save and Finish Later
This option (under the orange Complete button in the benefits list) is available if you have made changes but are not ready to finalize/complete your enrollment. Be sure not to forget to return and complete your enrollment if you want the changes for the new benefit year to go through.

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.
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, read the certification information at the bottom and then check the box next to “I agree, and I'm finished with my enrollment” and click the “Complete Enrollment” button.
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.

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 (see email announcements and website for date).

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?
General enrollment assistance is available by contacting benefits@andrews.edu. UNUM is also available to assist you with questions regarding their product. Please visit the HR website for detailed information regarding the new plan year open enrollment.