Welcome to Online Enrollment!
Online Enrollment will be open April 12 – May 7, 2010

Things to know before you begin:

- Have your *Choices* Open Enrollment packet available for quick reference
- Carefully read the online instructions and pay close attention to any error messages you may receive.
- DO NOT use the back browser button to navigate – this will erase your changes. Use the choices buttons provided on each page to move from page to page. Changes will carry over from session to session if it takes you more than one attempt to reenroll online.
- In order to finish open enrollment, click the “Complete” button at the end of your session to send your changes to Payroll and Allegiance. *You should receive the message, “Congratulations, you have completed the Open Enrollment process!”*

Waiver of Coverage, Flexible Spending Accounts, Dependent Premium Waiver, Dependent Coverage, and Primary and Contingent Beneficiaries Information:

- You cannot waive coverage online. You **MUST** waive coverage by submitting a signed *Choices* Enrollment Form and selecting the Waiver of Coverage option.
- You **MUST** actively enroll if you want to begin or continue participation in the Optional Reimbursement Accounts (Flexible Spending) for Medical Expenses and/or Dependent Care. (see pages 25 – 26 of the Choices Enrollment Workbook for details) This benefit does not automatically carry forward. You are required to complete and return the Compensation Reduction Agreement Form before reimbursement can be made from your flex account.
- You **MUST** actively select the Dependent Premium Waiver coverage (see page 31 of the Choices Enrollment Workbook for eligibility). This benefit does not automatically carry forward.
- If your spouse and/or dependents will be covered on either your medical or dental plans, you **MUST** complete an Employee Declaration of Tax Status of Dependents Form and return it to Kelly in Payroll. Forms were included in your Choices Enrollment packet. Please read instructions carefully regarding selecting or discontinuing coverage for dependents. In addition, please click the appropriate response online for each dependent’s IRS tax status as we want to eliminate the paper form in the future.
- If you are married, but want to choose someone other than your spouse as your primary beneficiary, you cannot select this online. Complete online enrollment by selecting your spouse as primary beneficiary and then see Kelly in Payroll to change your election manually.

Be sure to review the *Choices Enrollment Workbook* for specific information or changes applicable to each insurance choice before attempting to reenroll online.
Accessing Online Enrollment:

Online enrollment can be accessed by logging onto **Banner Web (My Info)** located in the drop down box on the MSUN homepage.

- **Enter Secure Area of Banner Web:**
  - USER ID: enter Social Security Number (*without* dashes) or Banner ID (-xxxxxxxx *with* the dash)
  - PIN: this password is your birth date (DDmonYYYY) – use small letters for month) the first time you log into Banner Web. Once in, you will be immediately prompted to:
    - Create and verify a new 8 character PIN (combination of letters and numbers)
    - Set up a Question and Answer (choose a question that you will have no trouble answering the same way every time as this will allow you access to Banner Web if you forget your PIN)
  - Three failed attempts to enter the secure area of Banner Web will lock the employee out. Contact Kelly in Payroll 265-3710 to have your PIN reset back to your birth date. Then be ready, once in, to immediately create a new password and question.
- **Once logged into Banner Web, select:**
  - Employee Information
  - Benefits and Deductions
  - Open Enrollment

**Online Open Enrollment Information**

- Read the Open Enrollment Summary (throughout this process you will return to this page whenever your click on the **Return to Open Enrollment** button located at the bottom of page)
- Click on **Start Open Enrollment** button the first time in or **Reopen Open Enrollment** button if you leave Banner Web and then come back in to either make changes or finish.
- Anytime during the enrollment process you can click on **Review My Choices** and then **Approve My Choices** to see the monetary effects of your decisions and error messages about problems that need to be corrected before you can complete.
- Premium dollar amounts shown are for one pay period – we have 12 pay periods per year.
- You must **complete** the process in order to send your choices to Payroll and to the third party administrator of our insurance plan. However, even after you have completed, you can still go in and **Reopen Open Enrollment** to make changes as long as the open enrollment process is available on Banner Web (through midnight Friday, May 7, 2010).
ELECTING BENEFITS

• Review current plan year selections, then **Return to Open Enrollment** and select **Reopen Open Enrollment**.
• Access one group (ie, Health, Flex Spending, Miscellaneous, or Beneficiaries and Dependents) at a time, beginning with Health.

1. **Health**
   MANDATORY: Medical, Basic Life Insurance AD&D, Dental, and Long Term Disability
   • By clicking on Health you will go to the Open Enrollment Group Detail screen for the Health Group which requests that you make choices for each of our four mandatory kinds of insurance – medical, dental, basic life and long term disability. Your current coverage is highlighted. Click on any category to change your level of coverage or to terminate the current choice. Once you Stop the Benefit or Submit Change Now, you will automatically go back to the Group Detail screen where you can see the change you’ve made. Remember, if you want to change medical plans (traditional plus three managed care plans), you will have to Stop the Benefit with one in order to activate the other choice.
   • **Click on Return to Open Enrollment** once you are satisfied with your four mandatory insurance choices in the Health Group.

2. **Spending**
   • Click on the Flex Spending if you wish to utilize that tax saving feature of our benefit plan. Flex spending is automatically terminated for everyone at the end of the plan year so you must make a new election each year. (Please note: leftover employer share cannot be used to elect flex spending for dependent care.) Enter a monthly amount for “employee deduction” with NO $ dollar sign. Please note, annual limit will be “employee deduction” times 12 pay periods, and a comma is required if amount is greater than 999.99 (ie, 1,500). Remember, the annual election you flex will be divided over 12 paydays in the plan year.
   • **Click on Return to Open Enrollment** to go back to the menu.

3. **Miscellaneous**
   Dependent Fee Waiver, Optional Vision, AD&D, Supplemental Life and Dependent Life
   • Click on the Miscellaneous to elect optional Vision, AD&D, Supplemental Life, and Dependent Life plans. Click on any category to change your level of coverage or to terminate the current choice. You must check the Choose Benefit box on the right for changes to be saved. Once you Stop the Benefit or Submit Change Now, you will automatically go back to the Group Detail screen where you can see the change you’ve made. Remember, if you want to change the coverage level within a plan, you have to Stop the Benefit with one in order to activate the other choices.
• **Dependent Premium Waiver** (if eligible). Remember, this is automatically terminated at the end of each plan year and **MUST** be selected again if you wish to take the benefit.

**Beneficiaries and Dependents**

- It is critical that the information on this page be reviewed in detail because this information is then conveyed to Allegiance for the purpose of paying claims. **Errors** on this page will prevent you from Completing Open Enrollment.
- Once you are satisfied with your choices in each of the first three groups, proceed with any changes for dependent coverage.
- **IMPORTANT:** Remember to **Click Review My Choices** and then **Approve My Choices** before changing Dependent Information.
- Click **Beneficiaries and Dependents** to make changes to dependent coverage.
- The top half of the screen is a mixture of beneficiaries (receive proceeds after your death) and dependents (those who are eligible for MUS coverage), but don’t be alarmed. The Beneficiary Type field indicates if the person is primary, contingent, or not a beneficiary at all. This is also where you can add new beneficiary or dependent statistical information.
- Please note: answering “yes” to IRS Dependent indicates the individual can be claimed a dependent for income tax purposes. Therefore, if you cover someone with MUS insurance who is NOT an IRS dependent, you will be taxed additionally for the cost of their insurance premiums.
- The bottom half of the screen lists each dependent and how they are covered by your insurance. This information must be in sync with the new choices you have made for them.
- Here in Havre, you **MUST** enter an end date of 05/31/2010, even though the coverage effective date really ends on June 30, 2010. This is simply a Banner System need for the re-enrollment process.
- The start date for the new coverage **MUST** be 06/01/2010, even though the coverage effective date 07/01/2010. This is a Banner System need for the re-enrollment process.
- You **MUST** click the “Choose Benefit” box for each change made.
- If these instructions are not followed carefully, your changes will not take effect and you will continue to receive “error message”.
- Beginning dates of coverage for your dependents on the Updating Coverage screen often reflect the employee’s beginning date of coverage, not the dependents begin date which may have occurred later, so don’t be alarmed if you see this. This is just an idiosyncrasy of vanilla Banner Online Enrollment – true dates of dependent coverage have been transmitted to Allegiance previously.
- The **Restart** feature you encountered on various screen throughout the enrollment process will set everything back to your current coverage except the information in the Beneficiaries and Dependents Group. This group stands alone and all changes made to a specific person must be made here. So, for example, if during this enrollment you changed your spouse to Allegiance Managed Care and gave him/her a start date of 06/01/2010, then had second thought and decided to stay with your current medical provider (Blue Cross and Blue Shield). You Reopen
Open Enrollment and hit Restart to change everything back to current plan year choices. You will still have to come back to the Beneficiaries and Dependents Group, click on your spouse and put an end date of 06/01/2010 and mark Choose Benefit in order to get rid of the Allegiance Managed Care choice made in error.

- When updates are finished on the Beneficiaries and Dependent Summary screen, click on **Open Enrollment** at the bottom of the page to return to the Open Enrollment Summary screen.

### Completing Online Enrollment

- Click Review All Choices button to review your changes for accuracy.
- The **Open Enrollment** section summarizes the cost of choices you have made (per pay period) and how each of your dependents is covered.
- Review the **Beneficiaries and Dependents Information** for accuracy. Remember if you have dependents with medical or dental coverage you **MUST** complete the Employee Declaration of Tax Status of Dependents Form and return it to Kelly in Payroll.
- The **Benefit Coverage** section conveniently lists the Current Benefit Description and Status and the Coverage for FY11 for you and each of your dependents for easy comparison. **Please review this section carefully!**
- If you see a Complete button at the bottom of the screen, then your choices make sense in Banner. Print this page using the print icon in the tool bar at the top of the page **before** you hit complete which sends the information to Payroll and Allegiance.
- If there are errors, you will not see a Complete button. Instead, you will be directed back to the area that needs correcting.
  - Most problems are associated with the Beneficiaries and Dependents screen not matching the various insurance choices you have made.
  - Another common error is having unspent employer share dollars that need to be allocated in some way – raising a coverage level, opting for flex, or actively forfeiting the unspent dollars.
  - Make corrections and then review again. You may exit without fixing errors, but the process will not be complete until all errors have been resolved and you’ve hit the Complete button.

If you are successful, you will receive the message:

“Congratulations, you have completed the Open Enrollment process!!”

**If you do not complete Open Enrollment, your insurance choices will default to the current year choices except you will have NO Flex Spending or the Dependent Premium Waiver (if eligible).**

Remember, changes to your coverage are effective July 1, 2010 and changes to your deductions will begin with your July 9, 2010 paycheck.