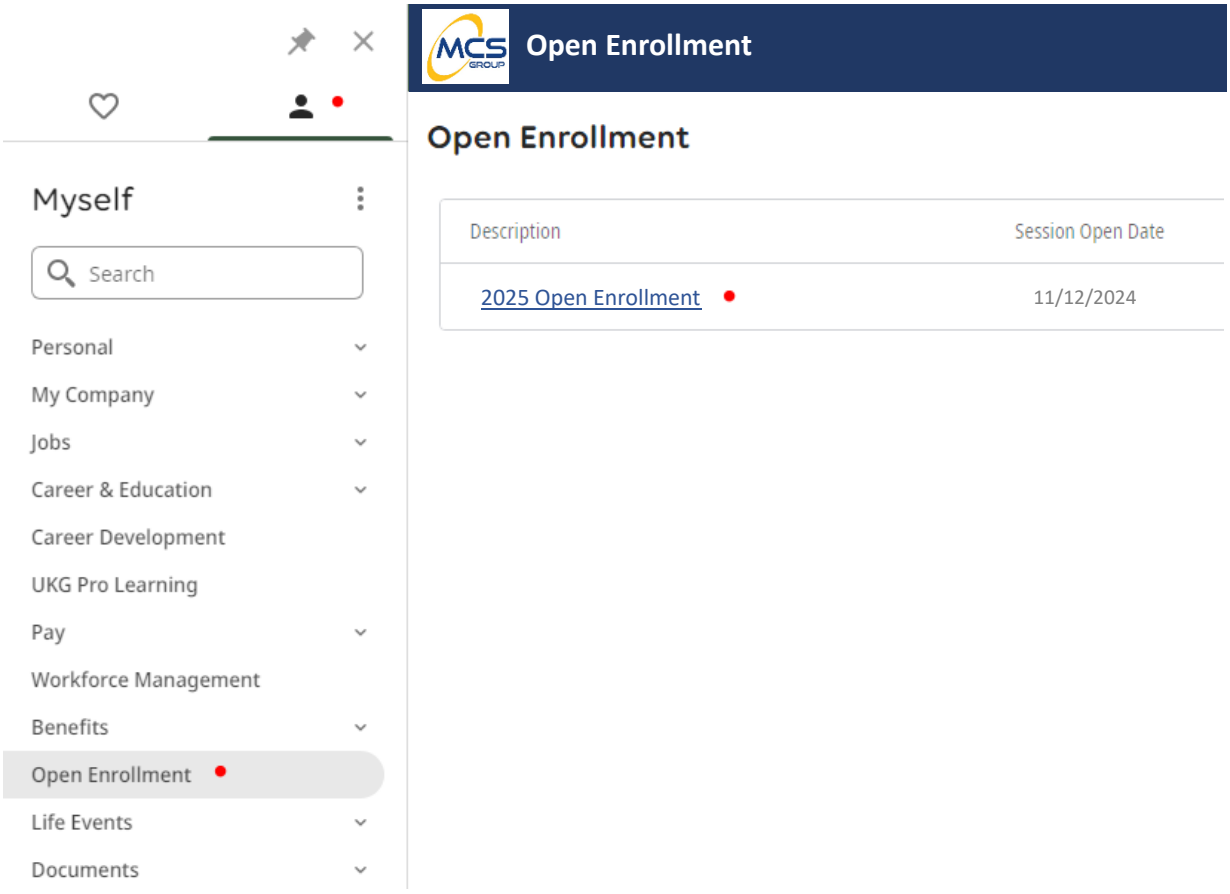
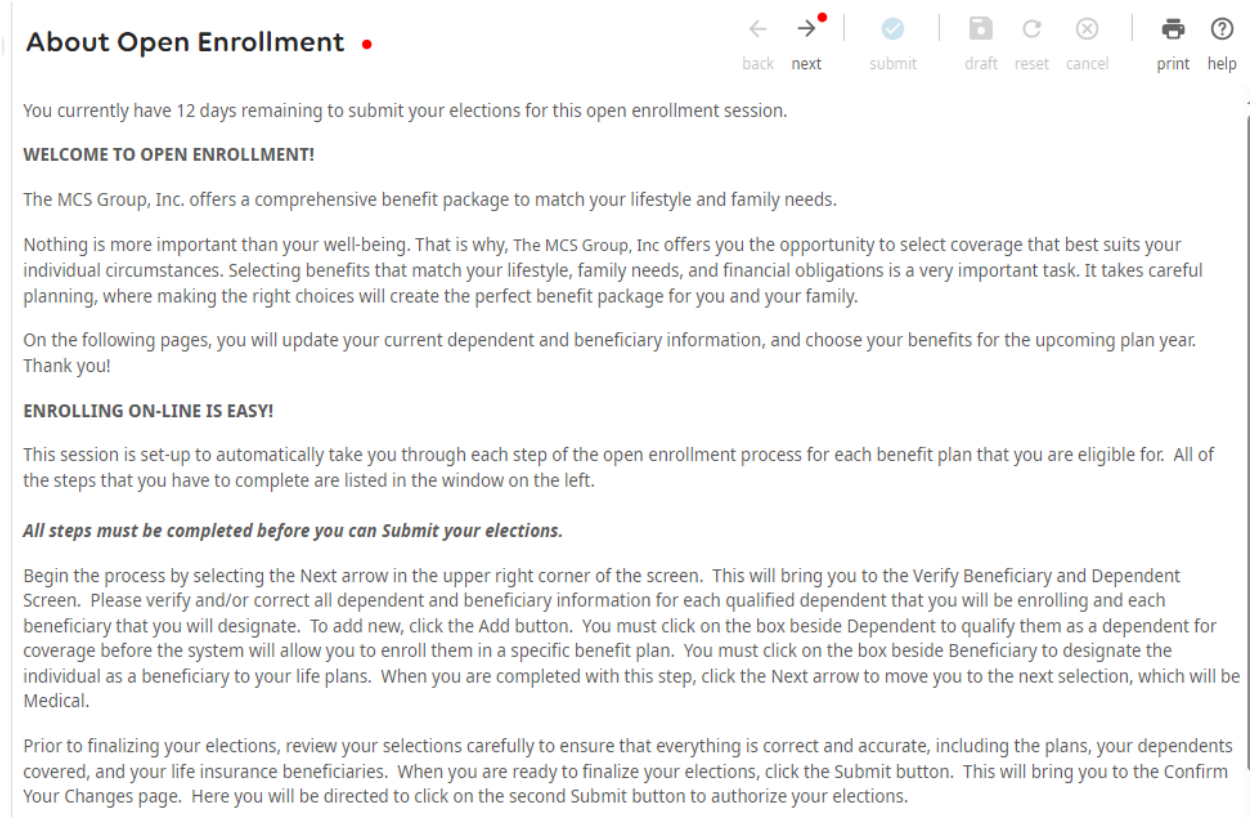
Instructions for Open Enrollment

Step 1: Go to the left toolbar. Choose the person icon. Choose open enrollment. Click the blue link for 2025 Open Enrollment.



Step 2: About open enrollment. Read the instructions on the page carefully. Click Next.



Step 3: Verify Beneficiary and Dependent Information. Every dependent and beneficiary must be added. If you forget to add someone here, you will not be able to elect benefits in the subsequent screens.

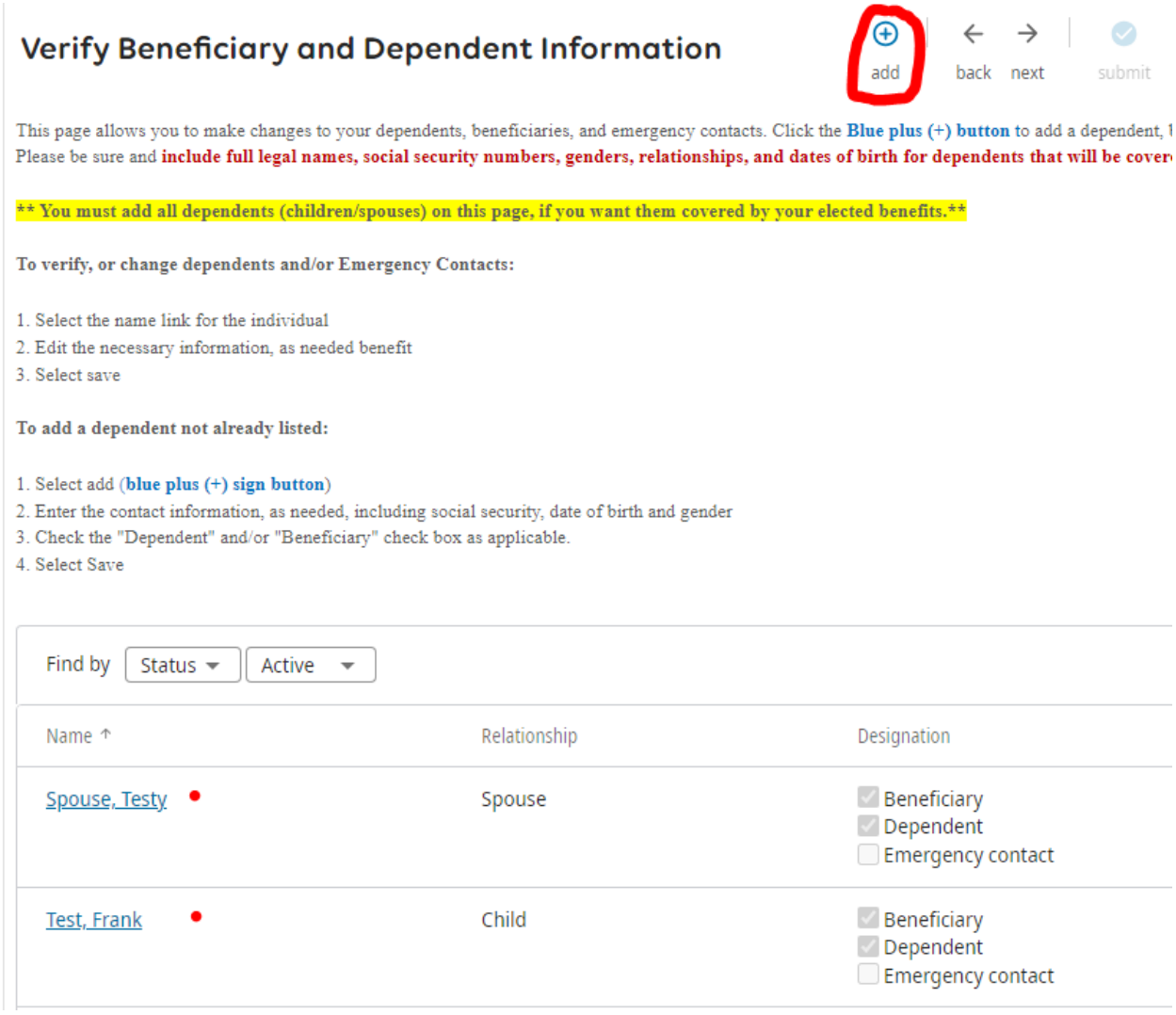
Dependent = a person you plan to enroll in medical, dental or vision coverage

Beneficiary = a person you are required to list after you elect supplemental life insurance coverages

**Date of birth and social security number is required for the individuals added

Note: If you elect coverage for your spouse, a spouse must be added on this screen. If you elect coverage for your child(ren), your child(ren) must be added on this screen.

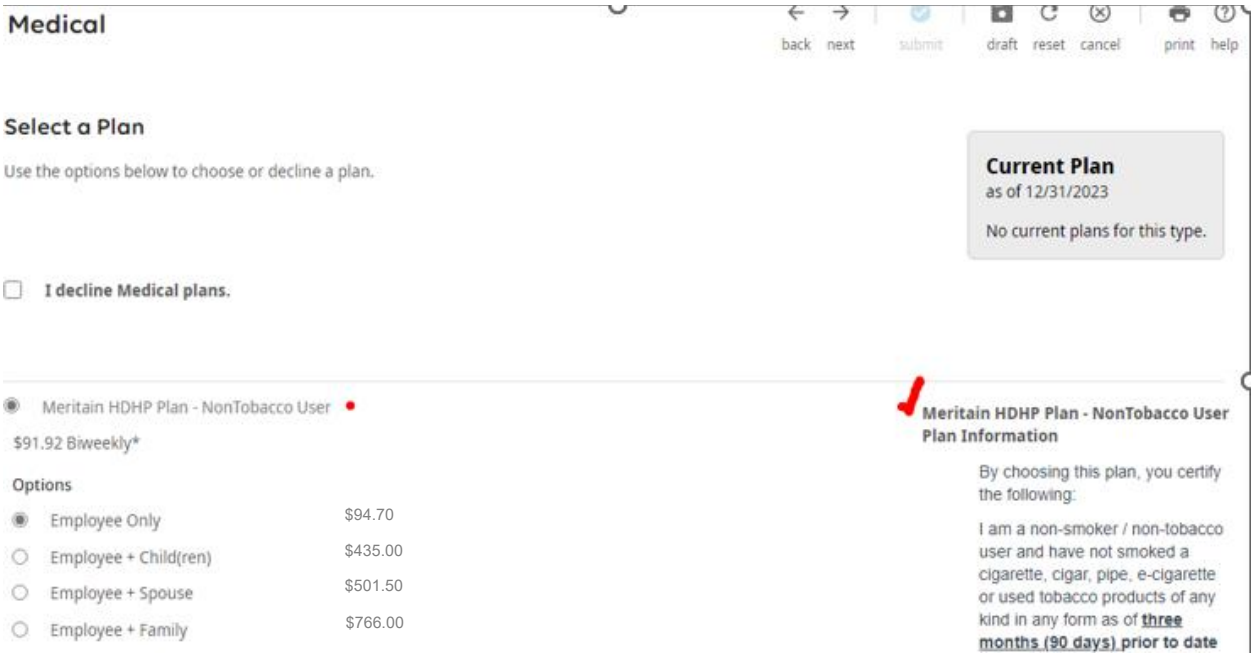
Click Next once complete.



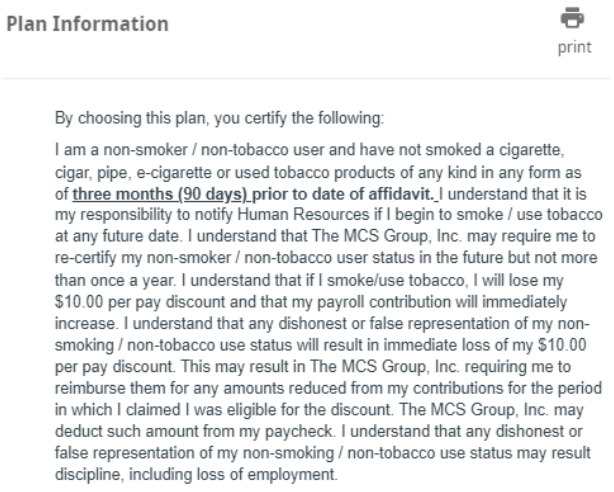
Step 4: Medical. To decline the benefit, click “I decline medical plans” then hit next. To elect a benefit, choose the dot next to the benefit name (I.e. Meritain HDHP Plan – Non-Tobacco User) then choose the dot to elect the appropriate benefit option (i.e. employee only, employee + children, etc.).

Note: If you select a Non-Tobacco User plan, you will save $10. Please read the certification next to the benefit to confirm you qualify as a Non-Tobacco User.

Click Next once complete.



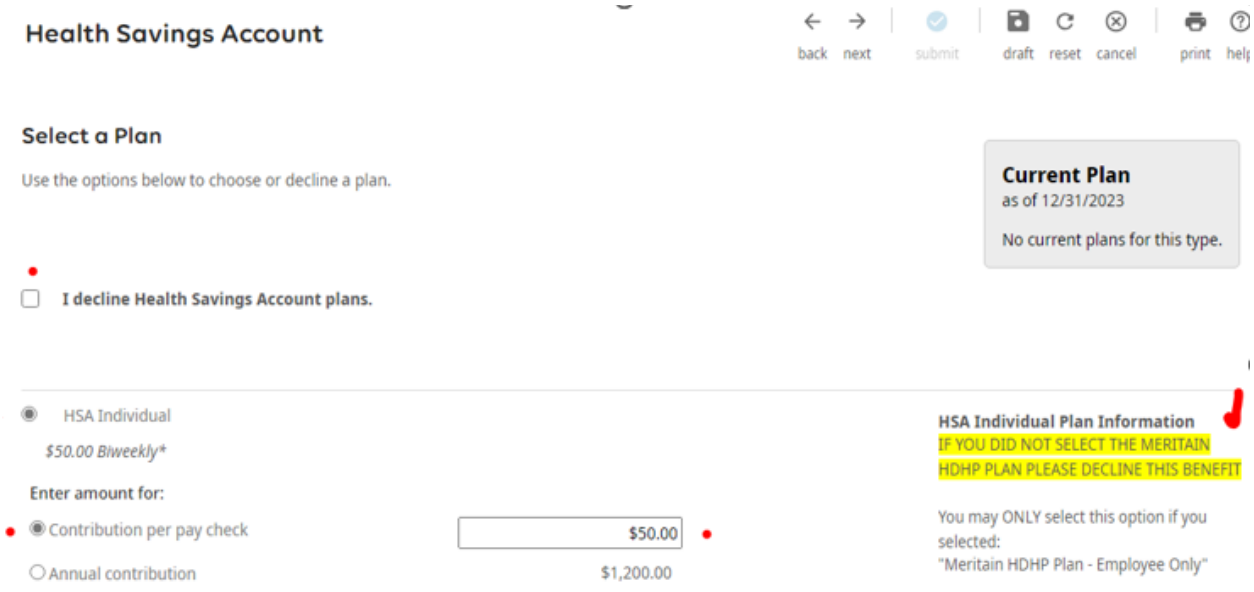
***Please be sure to read the entire NonTobacco User Plan Information below.



Step 5: Health Savings Account. If you elected the Meritain HDHP Plan in the previous screen, you may proceed with choosing the dot next to HSA individual and choosing the dot next to contribution per check. Please note the amount you enter is per check.

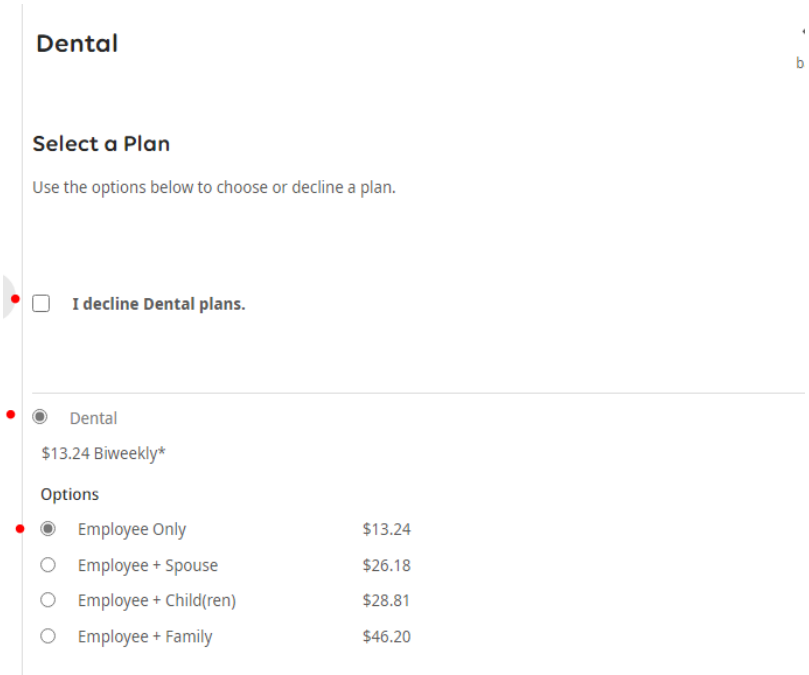
If you elected the Meritain Base Plan or the Meritain High Plan in the previous screen, you must click "I decline Health Savings Account plans" and click next.

You would not qualify for the Health Savings Account.



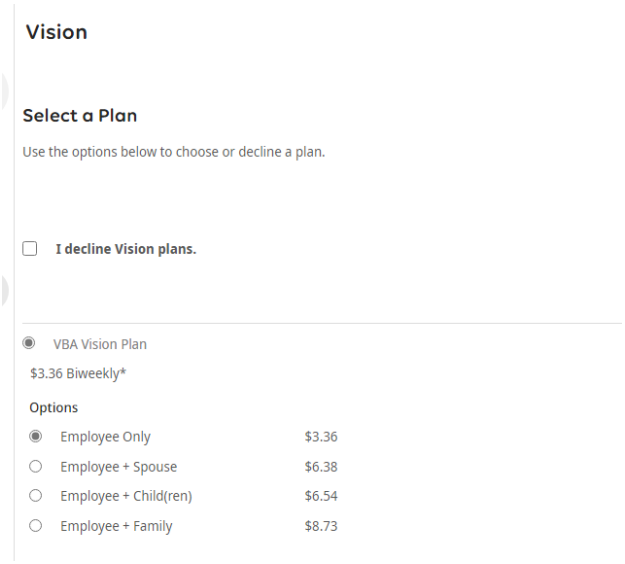
Step 6. Dental. To decline the benefit, click "I decline dental plans" then click next. To elect the benefit, choose the dot next to dental then choose the dot next to appropriate options (i.e. employee only, employee + children, etc.)

Click Next once complete.



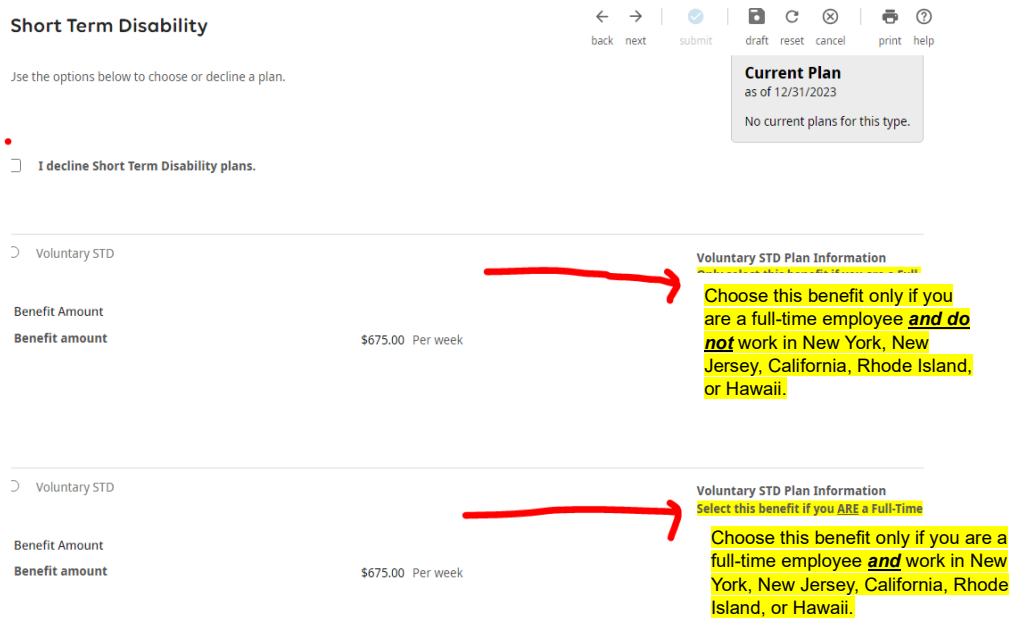
Step 7. Vision. To decline the benefit, click “I decline vision plans” then click next. To elect the benefit, choose the dot next to VBA Vision Plan then choose the dot next to appropriate options (i.e. employee only, employee + children, etc.)

Click Next once complete.



Step 8. Short Term Disability. To decline the benefit, click “I decline Short Term Disability plans”. To elect the benefit, choose Voluntary STD bullet 1 if you are <u>not working</u> in NY or NJ. If you are working in NY or NJ, choose option 2. CA Employees will not elect STD (it is a benefit provided by the state).

Click Next once complete.

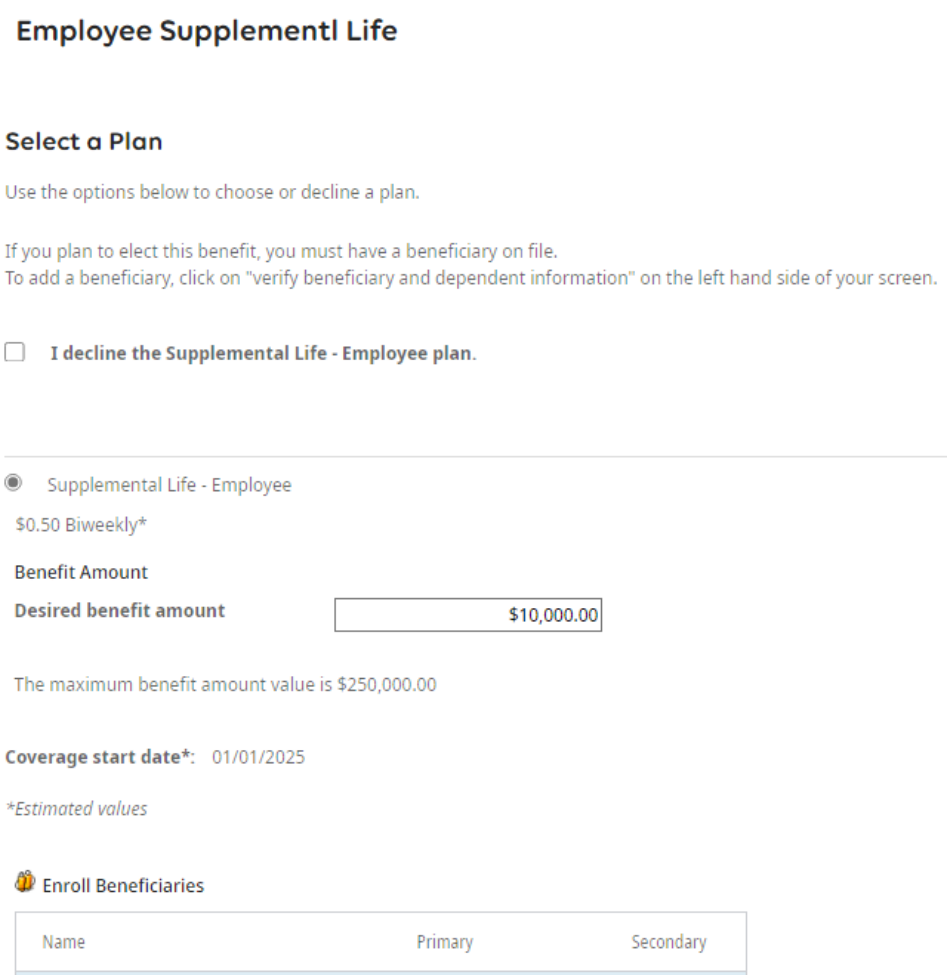


Step 9: Employee Supplemental Life. To decline this benefit, click “I decline the Supplemental Life – Employee plan”. To elect the benefit, choose the dot next to Supplemental Life – Employee. Change the desired benefit amount. You may select coverage from 10,000 to 250,000 in increments on 10,000 only (i.e. 10,000, 20,000, 30,000, 40,000, etc.). You must select a beneficiary to enroll.

Check the box next to the person’s name then choose the primary or secondary dot. Please note the total must equal “100” to proceed. The “100” represents 100% of your benefit.

If you do not see a dependent or beneficiary listed, go back to Step #3 above “verify beneficiary and dependent information” and add the person you need to enroll.

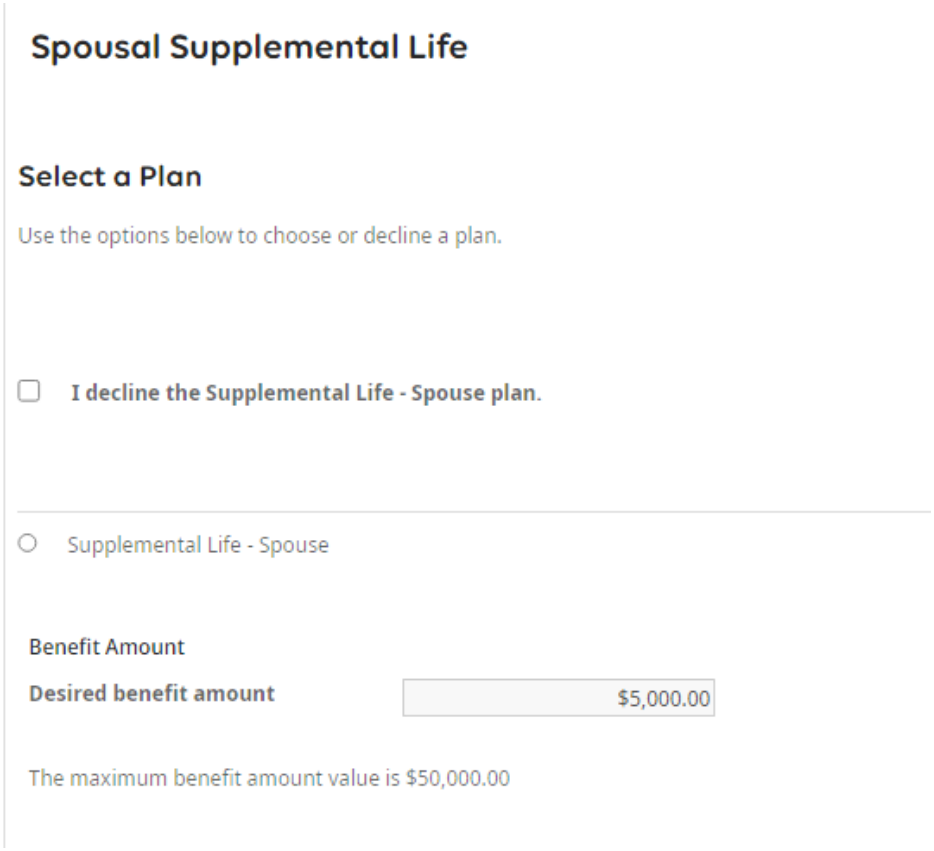
Click Next once complete.



Step 10: Spouse Supplemental Life. To decline this benefit, click “I decline the Supplemental Life – Spouse plan”. To elect the benefit, choose the dot next to Supplemental Life – Spouse. Change the desired benefit amount. You may select coverage from 5,000 to 250,000 in increments on 5,000 only (i.e. 5,000, 10,000, 15,000, 20,000, etc.). You must select a spouse to enroll. Check the box next to the person’s name.

If you do not see a spouse listed as a dependent/beneficiary, go back to Step #3 above “verify beneficiary and dependent information” and add the person you need to enroll.

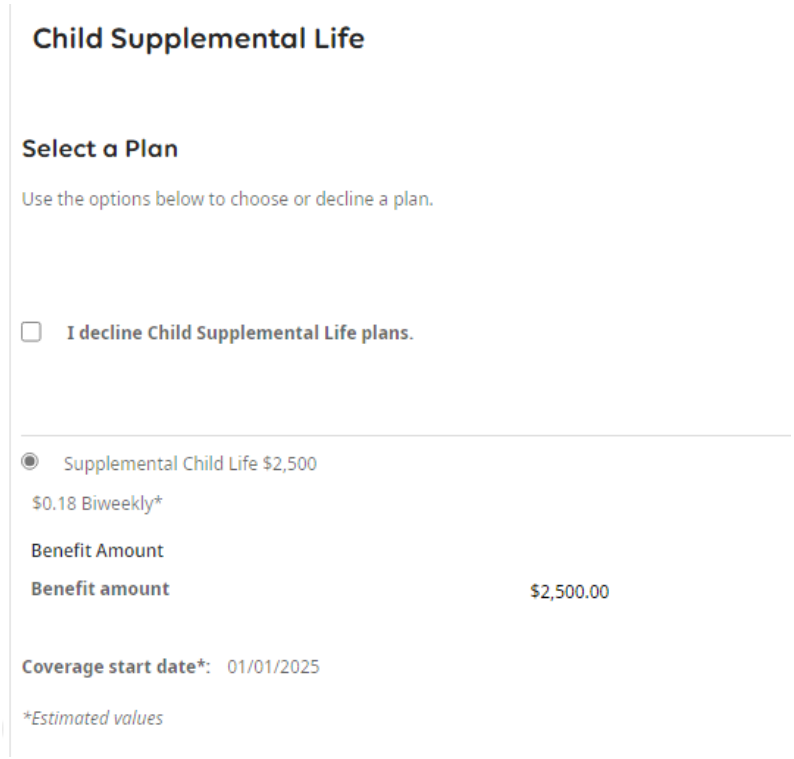
Click Next once complete.



Step 11: Child Supplemental Life. To decline this benefit, click “I decline Child Supplemental Life plans”. To elect the benefit, choose the dot next to Supplemental Life Child Life. There are four options – 2,500, 5,000, 7,500 and 10,000. Please select only one option then choose the checkbox next to the child(ren) you want to enroll.

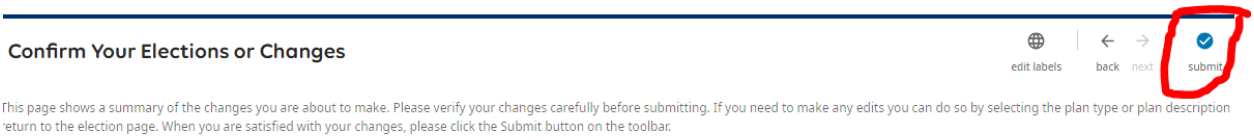
If you do not see a child listed as a dependent/beneficiary, go back to Step #3 above “verify beneficiary and dependent information” and add the person you need to enroll.

Click Next once complete.



Step 12. Confirm Your Elections. Review all elections and total costs. If it looks good, click the **Submit** button at the top right corner of your screen.

Note: If you receive an error message when you submit, you will need to go back to the benefit with the error and correct the issue.



You did it! Thank you for your participation! Wishing you a happy and healthy year!