New Hire Benefits Enrollment Guidelines

Welcome to SMU! The New Hire Benefits Enrollment Guidelines provide step-by-step instructions for enrolling in the majority of SMU's benefits programs - via access.smu.edu. Following are a few important items for you to consider before making your elections:

- You will make all benefits elections on-line via access.smu.edu, with the exception of the 403(b) Retirement Program. You will enroll in the 403(b) by sending the required forms to SMU Human Resources.
- It is important that you understand the Medical BCBSTX PPO options ($500, $1,000, $2,000, and $2,500 deductible) and make an informed decision regarding the option that best meets your needs. Please carefully consider the following:
    - The lower deductible options (e.g., $500, $1,000) come with a higher up-front premium (i.e., the amount that is deducted from your paycheck each pay period).
    - All four deductible options cover annual preventive exams, immunizations and screenings – up to $500 per person each year. These services are not subject to your annual deductible or office visit copay. In addition to the $500 per person preventive benefit, all of the medical options pay 100% of the cost of mammogram, colonoscopy and prostate screenings, also not subject to the annual deductible.
    - The $2,500 premium PPO options has the lowest per-pay period deductible but it is important that you understand that, if you elect this option, you will pay 100% of all medical expenses – with the exception of the preventive care benefits addressed above, until you satisfy the annual deductible.
- Regardless of whether you have current dental or vision issues, the Dental and Vision plans provide valuable preventive care services at little or no additional cost to you. If you and your enrolled family members take full advantage of covered preventive care services (i.e., dental exams, x-rays & cleanings, and annual comprehensive eye exam), the premiums you pay will be a worthwhile investment. A little know fact is that regular dental and vision exams frequently reveal signs of current or potential medical conditions, including diabetes and heart disease.

You will make your benefits elections via Access.SMU Employee Self-Service. Be sure to review the SMU Benefits Guide @ www.smu.edu/hr/benefits.

To begin the enrollment process, log into access.smu.edu and complete the following steps:

1.	Under **Employee Self-Service** Click the **Benefits** link. Benefits
2.	Click the **Benefits Enrollment** link. Benefits Enrollment

3.	**IMPORTANT:** Beneficiary Designations will not be entered via Access.SMU so please ignore any references to "Beneficiary" throughout the Enrollment process.
4.	Important benefits information is displayed at the top of the screen. Click the **Select** button to begin enrollment. Select
5.	From the Enrollment page, you will have the opportunity to elect coverage in each of the Benefits categories listed. **Note: At the bottom of the page, you will see the "I Have No Changes" button. Do NOT use this button.** **Your enrollment will not be complete until you click the Submit button when you finish making all of your elections. Submitting your enrollment is the last step in the enrollment process.**
6.	Click the **Edit** button to make your **Medical** election. Edit
7.	At the top of the screen, you will find a link to the Medical pages of the Benefits Guide. This can be accessed by using the "**click here**" link. You will also see the Medical options available and the premium rates for each.
8.	Click the desired **Medical Plan** or **Waive** button.
9.	If adding dependents, scroll downward and click the **Add/Review Dependents** button. You will then be directed to the **Enrollment Dependent Beneficiary Summary page.** Click the **Add a Dependent or Beneficiary** link at the top of the page. Complete the **Dependent Personal Information** page. Once completed, click **Save**. A **Save Confirmation** message will be displayed. Click **OK** to return to the Dependent Personal Information page. **Reminder:** Beneficiary Designations will not be entered via Access.SMU so please ignore any references to "Beneficiary" throughout the Enrollment process. Click the **Return to Enrollment Dependent/Beneficiary Summary** link. To add additional dependents, click the **Add a Dependent or Beneficiary** link. Once you have completed your dependent elections click the **Return to Event Selection** link to continue.

10.	**Note: Dependents are <u>not added</u> to your coverage until you check the Enroll checkbox next to their name(s) at the bottom of the page.**
11.	**IMPORTANT:** You have **60 days** from your hire date to provide documentation verifying dependent eligibility.
12.	Click the **Continue** button to store your election. Continue
13.	A summary of your **Medical** election will be displayed. Click the **OK** button to return to the **Enrollment Summary** page to continue. OK
14.	**For $2,500 deductible PPO election only:** If you enrolled in the $2,500 deductible PPO, the **Health Savings Account** will open automatically so that you can make your HSA elections.
15.	**For $2,500 deductible PPO election only:** •If you enroll in the $2500 Deductible PPO you may enroll in a Health Savings Account (HSA). •If you enroll in the $2,500 Deductible PPO – Employee Only, you can contribute up to $3,050 to your HSA for 2010. •If you enroll in the $2,500 Deductible PPO – Employee + Spouse, Employee + Child(ren), or Family, you can contribute up to $6,150 to your HSA for 2010. **•If you are age 55 or older, you are eligible to make an additional $1,000 "catch-up" contribution.**
16.	**For $2,500 deductible PPO and HSA only:** Click **No, I Do Not Want To Enroll** or the **Health Savings Account** button.
17.	**For $2,500 deductible PPO and HSA only:** If you elect the **Health Savings Account,** enter your annual contribution amount, which will be prorated and deducted on a per pay period basis. $0.00
18.	**For $2,500 deductible PPO and HSA only:** Click the **Continue** button to store your election. Continue
19.	**For $2,500 deductible PPO and HSA only:** A summary of your HSA election will be displayed. Click the **OK** button. OK
20.	Click the **Edit** button to make your **Dental** election. Edit

21.	Click the **Dental** button if you wish to enroll or the **Waive** button if you don't. Add dependents. **Reminder:** Beneficiary Designations will not be entered via Access.SMU so please ignore any references to "Beneficiary".
22.	Click the **Continue** button to store your election. Continue
23.	A summary of your **Dental** election will be displayed. Click the **OK** button to continue to the **Enrollment Summary** page. OK
24.	Click the **Edit** button to make your **Vision** election. Edit
25.	Click the **Vision** button if you wish to enroll or the **Waive** button if you don't. Add dependents. **Reminder:** Beneficiary Designations will not be entered via Access.SMU so please ignore any references to "Beneficiary". Continue
26.	Click the **Continue** button to store your election. Continue
27.	A summary of your **Vision** election will be displayed. Click the **OK** button to return to the **Enrollment Summary** page. OK
28.	Click the **Edit** button to make your **Supplemental Life** election. **IMPORTANT:** The 30 day New hire enrollment period is the only opportunity to elect Supplemental Group Life Coverage on a "guaranteed issue" basis. If you don't enroll during this period and later decide to enroll, you will be required to provide evidence of insurability. Edit
29.	Click the **Coverage Level** or the **Waive** option. **Note:** You may elect the lesser of 3 x your annual salary or $300,000.
30.	Click the **Continue** button to store your election. Continue
31.	A summary of your **Supplemental Life** election will be displayed. Click the **OK** button to proceed to the **Enrollment Summary.** OK

32.	Click the **Edit** button to make your **Dependent Life** election. **IMPORTANT:** The 30 day New hire enrollment period is the only opportunity to elect Supplemental Group Life Coverage on a "guaranteed issue" basis. If you don't enroll during this period and later decide to enroll, you will be required to provide evidence of insurability. Edit
33.	Click the **Coverage Level** or **Waive Coverage** option.
34.	Click the **Continue** button to store your election. Continue
35.	Click the **OK** button to return to the **Enrollment Summary** page. OK
36.	Click the **Edit** button to make your **Supplemental AD and D** election. Edit
37.	Click the appropriate **Coverage Level** <u>or</u> the **Waive** option.
38.	If selecting coverage, enter the desired amount into the **Coverage Amount** field. Waive
39.	Click the **Continue** button to store your election. Continue
40.	A summary of your AD&D election will be displayed. Click the **OK** button to proceed to the **Enrollment Summary.** OK
41.	Click the **Edit** button to make your **Spouse Life** election. **IMPORTANT:** The 30 day New hire enrollment period is the only opportunity to elect Supplemental Group Life Coverage on a "guaranteed issue" basis. If you don't enroll during this period and later decide to enroll, you will be required to provide evidence of insurability. Edit
42.	Click the **Coverage Level** <u>or</u> **Waive Coverage** option.
43.	Click the **Continue** button to store your election. Continue
44.	A summary of your **Spouse Life** election will be displayed. Click the **OK** button to proceed to **Enrollment Summary** page. OK

45.	Click the **Edit** button to make your **Flex Spending Health - U.S.** election (Health Care Flexible Spending Account). Edit
46.	Click the **Health Care - FSA** or **No, I Do Not Want to Enroll** button.
47.	You can contribute up to $5,000 but if you are married and your spouse is also an SMU employee, your combined annual Health Care FSA maximum is $5,000. If you are enrolled in the $2,500 PPO option, you are not eligible for the Health Care FSA option. However, the Health Savings Account is available for you to elect.
48.	Enter an **Annual Pledge** if you elected the **Health Care FSA** option. Then, click the **Worksheet** link to calculate and view both your pay period contributions and annual pledge. The top yellow button toggles between the two views. Upon completion of the worksheet click the **Return** link.
49.	Click **Continue** to store your election.
50.	A summary of your **Flex Spending Health - U.S.** election will be displayed. Click the **OK** button to proceed to the **Enrollment Summary**. OK
51.	Click the **Edit** button to make your **Flex Spending Dependent Care** election. Edit
52.	Click the **No, I do not want to enroll** or the **Dependent Care FSA** option.
53.	Enter an Annual Pledge if you selected the **Dependent Care - FSA.** Then, click the **Worksheet link** to calculate and view both your pay period contributions and annual pledge. The top yellow button toggles between the two views. Upon completion of the worksheet click the **.**link.
54.	Click the **Continue** to store your election. Continue
55.	A summary of your Flex Spending Dependent Care election will be displayed. Click the **OK** button to proceed to the **Enrollment Summary.**
56.	At the bottom of the page a summary of the premiums for your elections will be displayed. **IMPORTANT:** Be sure to print a copy of the Summary before you click the Submit button.
57.	Upon review, click **Submit** to finalize your enrollment. Submit

58.	Pertinent Information will be displayed on the **Submit Benefits Elections** page, please read carefully. Click **Submit** to send your final choices to the Benefits Department. **If you do not click Submit any elections that require a positive election will be cancelled.** Submit
59.	Click the **Submit** button. Submit
60.	A confirmation will display, click the **OK** button. OK
61.	**End of Procedure.**