

Benefits Online New Hire Enrollment Step-By-Step Instructions

There are several screens that you must go through to complete a successful new hire benefits enrollment. These instructions and the Help Text on each screen should help you.

If you have any questions, please contact the RIT Service Center (RSC) as follows:

- RSC self-service portal at: help.rit.edu
- Online Live Chat through the portal
- Call 585-475-5000

Please note that after you complete your transactions on each page, any changes will be saved once you click the "Save and Proceed" button. The last page is the Confirmation page and you can print a summary of your benefit elections.

GETTING STARTED

You will access Oracle Self-Service via the Internet at https://myinfo.rit.edu. Once logged in, you will be on home page and you should click on **RIT Employee Benefits Enrollment** (right side of the screen.)

On the Enter Effective Date screen, use the effective date provided in your Benefits Enrollment email and click Next.

Note: Your effective date will be the first of the month following your date of hire, unless you were hired on the first of the month, then use your hire date. The date format must be DD-MMM-YYYY (i.e., 01-SEP-2023.)

| Enter Effective Date | |
|---|--|
| | Cance <u>l</u> Ne <u>x</u> t |
| Welcome to RIT! | |
| To begin the process, please enter your benefits effective date then click Next. Your benefits effective date is the first of the month following your date of h was indicated in your welcome email. | ire/eligibility (unless hired on the first of month). The date you should use here |
| Any questions, please contact the <u>RIT Service Center</u> online or at 585-475-5000. | |
| When you have completed your elections, click on the Save and Proceed button. | |
| * Effective Date (Example: dd-MMM-yyyy) | |

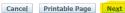
EMPLOYEE ACKNOWLEGEMENT

Read the information on this screen and click the Accept box. If Decline, you will not be able to enroll in your benefits.

Cancel Printable Page Next ▼TTP Please read the Employee Acknowledgement and accept to proceed with making benefit enrollments. I authorize RIT to reduce my salary by the applicable before-tax dollars or deduct from my paycheck the applicable after-tax dollars for the benefit programs I elect. Unless stated otherwise, I understand that I cannot change my elections until the next annual Open Enrollment, unless I have a change in family or employment status. If I have a change in family or employment status, I understand that I must elect this change in writing within 31 days of the event date and that the change elected is consistent with the event. Should there be an increase in any insurance premiums during a Plan Year, the University may adjust my reductions/deductions. If I am required to complete an Evidence of Insurability form, I understand the coverage change will not take effect until the insurance company approves the election. I further understand that RIT reserves the right to change, modify, discontinue or terminate benefits at any time for any reason and that the insurance companies may from time to time change their policies. I understand that Beneflex contributions do not carry over from one year to the next and that I must re-enroll in Beneflex each year. I affirm that any family member(s) I elect to cover is eligible for benefits. I understand that I must provide proof of each family member's eligibility and if I cover a family member who is not eligible that I will be in violation of RIT Policy which may result in ineligibility for the benefit and/or disciplinary action up to and including termination of employment.

To proceed with your enrollment, click in the Accept box below. If you click in the Decline box, you will not be able to complete your enrollment.





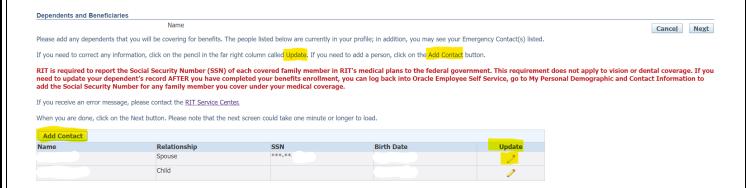


DEPENDENTS AND BENEFICIARIES

The first page is the **Dependents and Beneficiaries** page. This screen lists people whom you are (or have in the past) covering under your medical, vision, dental, and/or tuition waiver benefit and/or you have selected as your Emergency Contact(s). **NOTE**: children can be covered up the age of 26.

To add family members, click on **Add Contact**, then under Dependents and Contacts, click **Add** to add your dependent's information on the **Contact Information screen**. Please note that for the Relationship Start Date, you must use your Benefits Eligibility date, using the date format of DD-MMM-YYYY (i.e., 01-SEP-2023.) Enter the required information and click **Next**, then review the information on the next screen. If correct, click submit. Once confirmed, click Return to Overview button.

When you have completed entering or updating dependent, click **Next**. **Please note that the next screen could take up to one minute to load or longer during peak times**.



BENEFIT ENROLLMENTS

This page shows all of the benefits you eligible for here at RIT. For each benefit, you will need either to enroll or decline coverage.

To begin, click on the **Enroll or Make Changes** button on the upper right side of the screen.



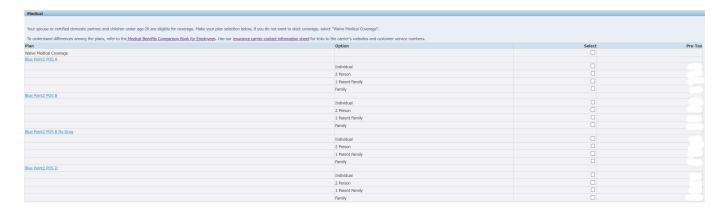
ELECTING BENEFITS

At the top of the next several screens, you will see your progress. The dot is solid for the screen you are on.

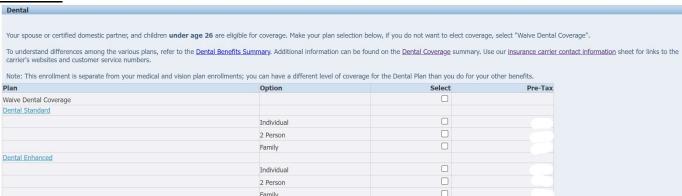


This page is page where you will make your benefit elections. You will see each benefit plan with the various options for that plan, with your 2023 employee contribution amounts.

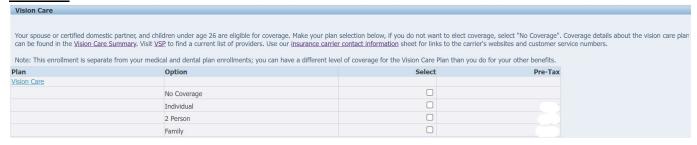
<u>Medical Plan</u>: Employees who have an address outside of the POS network area, will only have the option for the PPO plan. (The medical plan Contribution rate is for both the medical plan and the associated prescription drug plan.)



Dental Plan



Vision Plan



Basic Life: no election needed, as shown below, eligible employees are automatically enrolled.



<u>Supplemental Life</u>: **If you are enrolling in supplemental life insurance coverage**, you will need to complete an *Evidence of Insurability (EOI) Form* for Prudential's (the insurance company) approval. Prudential will send you an e-mail to your work address after your enrollment has been processed if you need to complete the EOI form.

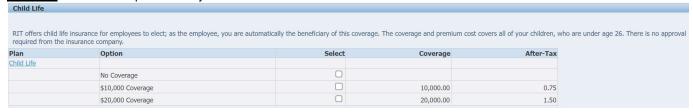
EOI is not required if you are enrolling in Supplemental Life for yourself for 1 or 2 times your base pay. EOI is required for all other elections to enroll. If you wish to enroll or increase your coverage option at a later time, an approved EOI will be required.

| Supplemental Life | | | | |
|--|-------------|---------------------------------------|------------------------------------|--|
| coverage elected; and is listed below. If you make an election for supplemental | | ry you will need to complete Evidence | of Insurability. If an Evidence of | is based on your smoking status, age band, and amo |
| Plan | Option | Select | Coverage | After-Tax |
| Supp Life Non Smoker | | | | |
| | No Coverage | | | |
| | 1X Salary | | | |
| | 2X Salary | | | |
| | 3X Salary | | | |
| | 4X Salary | | | |
| | 5X Salary | | | |
| Supp Life Smoker | | | | |
| | No Coverage | | | |
| | 1X Salary | | | |
| | 2X Salary | | | |
| | 3X Salary | | | 4 |
| | 4X Salary | | | |
| | 5X Salary | | | |

<u>Spouse/Partner Life</u>: EOI is required for new enrollments in coverage amounts over the \$25,000 flat coverage election. The spouse/partner coverage amount cannot exceed the amount of the employee's basic and supplemental coverage.



Child Life: EOI is not required for any Child Life elections.



Basic AD&D: no election needed, as shown below, eligible employees are automatically enrolled.

All regular full-time and part-time employees (scheduled to work 750 or more hours per year) automatically covered by the Basic Accidental Death & Dismemberment plan. The premium for the Basic AD&D is fully paid for by RIT. The coverage amount is based on your salary upon hire/eligibility and annually as of each January 1st.

Plan

Select

Coverage

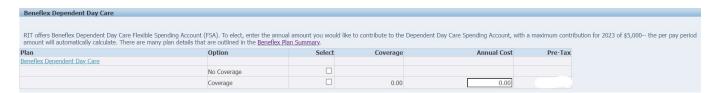
Basic Accidental Death and Dismemberment

Supplemental AD&D: EOI is not required for any AD&D elections. nental Accidental Death & Dismemberment insurance for employees to elect for themselves. The cost is based on the amount of coverage elected. The coverage is a multiple of your base pay (your pay is rounded up to the next \$1,000 first if not already a multiple of \$1,000) and your individualized cost is listed below There is no approval required from the insurance company. Plan Select After-Tax Option Coverage Supp Accidental Death and Dismemberment No Coverage 1X Salary 2X Salary 3X Salary 4X Salary 5X Salary Spouse AD&D: EOI is not required for any AD&D elections. Spouse Accidental Death and Dismemberment RIT offers Spouse Accidental Death & Dismemberment (AD&D) insurance for employees to elect for spouse/certified domestic partner. The coverage is a multiple of your base pay (your pay is rounded up to the next \$1,000 first if not already a multiple of \$1,000). The coverage you elect for your spouse must be equal to or less than the coverage you have on yourself. You can see your individualized cost listed below. Plan Option Select Coverage After-Tax Spouse Accidental Death & Dismemberment No Coverage \$25,000 Coverage 25,000.00 0.19 1X Salary 2X Salary 4X Salary 5X Salary Child AD&D: EOI is not required for any AD&D elections. Child AD&D RIT offers Child Accidental Death & Dismemberment (AD&D) insurance for employees to elect for your child(ren.) As the employee, you are automatically the beneficiary of this coverage. The coverage and cost covers all of your children, who are under age 26. The premium cost is based on the amount of coverage elected. There is no approval required from the insurance company. Select Option After-Tax Coverage Child Accidental Death & Dismemberment No Coverage \$10,000 Coverage \$20,000 Coverage 20,000.00 Short Term Disability: no election needed, as shown below, eligible employees are automatically enrolled. All regular full-time and part-time employees are automatically covered by the short term disability plan, which is paid for fully by RIT. More information can be found in the Short Term Disability summary. Plan Basic LTD: no election needed, as shown below, eligible employees are automatically enrolled. All regular full-time employees are automatically covered by the Basic LTD plan. The premium is fully paid for by RIT. Additional details can be found in the <u>Highlights of the Long Term Disability Plan</u>. The coverage amount is based on your salary as of your hire/eligibility date and annually, each January 1st. Plan Select Coverage <u>Supplemental LTD</u>: As a new hire, no approval from the insurance company is required. If an employee declines coverage at their initial eligibility and elects it during a future open enrollment period, approval from the insurance company will be required. RIT offers supplemental long term disability for employees to elect that provides additional LTD benefits beyond the Basic LTD plan. There is no underwriting required for new hires or newly eligible employees to elect supplemental LTD. You can see your individual cost for this benefit is shown below. Plan Option Select After-Tax Coverage Supp LTD No Coverage Coverage

<u>Beneflex Health Care</u>: If you would like to enroll for the remainder of 2023, enter the <u>total</u> amount you would like to contribute (**DO NOT** click in the box). The system will automatically calculate the per pay period contribution amount after the enrollment process is complete (it will show as a zero on the screen initially).



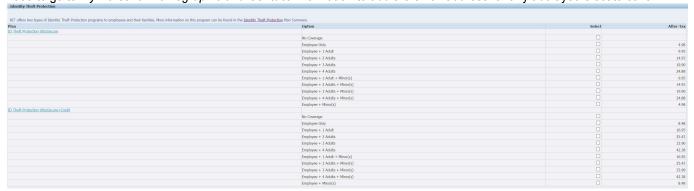
<u>Beneflex Dependent Care</u>: If you would like to enroll for the remainder of 2023, enter the <u>total</u> amount you would like to contribute (**DO NOT** click in the box). The system will automatically calculate the per pay period contribution amount after the enrollment process is complete (it will show as a zero on the screen initially).



Legal Services Plan



<u>Identity Theft Protection</u>: Employees can cover themselves and up to 4 adults within their household, Children can (under age 26) can be covered for free under the ChildWatch benefit. <u>IMPORTANT</u>: after you complete the entire enrollment process, you need to go to My Personal Demographic and Contact Information to add the email address for any adult you elect to cover.



Once you have made all of your election, click the Save and Proceed button at the bottom of the screen.



After making your benefit elections, you will be taken to **Update Benefits: Cover Dependents**.

If you are covering dependents (spouse/domestic partner and/or children) under your medical, vision, dental, spouse/partner and child life and spouse/partner and child AD&D and Identity Theft Protection, you need to click the box in the column called *Cover* for each dependent you are covering. If you will cover an eligible family member who is not listed, you must go back to the Family Members and Others screen to add the person.

Please remember that as part of the family member verification process you will need to provide proof of eligibility for any new family members you plan to cover. To complete this process, please submit your documentation via the Family Member Verification service request. Acceptable proofs include a marriage certificate for a spouse and a birth certificate (with the employee-parent's name) for a child. You will find more details on acceptable proofs on the HR website on the Family Member Verification Process page.

Reminder, children can be covered through the last day of the month in which they turn age 26.

Under the federal Affordable Care Act (ACA), RIT is required to report the Social Security Number (SSN) of each covered family member in RIT's medical plans (this rule does not apply to Vision or Dental coverage). In Employee Self-Service, click on the link called *My Personal Demographic and Contact Information* to enter the SSN (or verify the SSN for those we have on file) for your covered family members. If you receive an error message, please contact the RIT Service Center (RSC).

If you are covering family members as adults under the Identity Theft Protection, we need each person's email address. In Employee Self-Service, click on the link called *My Personal Demographic and Contact Information* to enter the email address for each family member age 18 or older you are covering as an adult.

When done, click Save and Proceed. Once you click this, your enrollment has been submitted.

| Program RIT Benefits | Back Save and Proceed | | | | | |
|---|------------------------|--|--|--|--|--|
| To enroll in benefits, click on the "Enroll or Make Changes" button to the right. | | | | | | |
| | | | | | | |
| | | | | | | |
| | | | | | | |
| CONFIRMATION STATEMENT | | | | | | |
| O | | | | | | |
| Cover Dependents | Confirmation | | | | | |
| | CONFIRMATION STATEMENT | | | | | |

The next page is the **Confirmation** page. You can print a copy of the Confirmation for your records, by clicking on **Printable Page** (to print or save as PDF, selecting print to PDF.) If you need to make additional changes, click on **Return to Overview** at the bottom right of the page. This will take you back to the **Benefits Enrollments** page. You can only make changes in Oracle on the day you submitted your enrollment. If you need to make changes after that, you will need to contact the <u>RIT Service</u> Center.

| Confirmation | | | | | | | |
|---|--|-------------|---------------------|--------------------|--|--|--|
| Your changes have been saved. To make additional changes, return to the | Overview page and repeat the process. Please print this page for you | ir records. | | | | | |
| Confirmation Statement | | | | | | | |
| Name | Program RIT Benefits | | Back Printable Page | Return to Overview | | | |
| You have completed your enrollment for the RIT Benefits Program. PRINT THIS SCREEN FOR YOUR RECORDS. | | | | | | | |
| To make additional changes TODAY, click the "Return to Overview" button and make your changes. If you need to make a change to your new hire benefits enrollment after today and are still within your enrollment period, please contact the <u>RIT Service Center</u> to submit a manual request. | | | | | | | |
| If you are covering dependents under your medical, dental and/or vision plan, please make sure they are listed below under the Benefit Selections area in the Covered Dependents section. If you do not see this section or you do not see all your dependents you are covering listed, click on the button called "Return to Overview" and continue to the Dependents page, where you can check the box for the dependents you will cover. | | | | | | | |
| If you have newly elected medical insurance, you will be contacted directly by Excellus BCBS to provide your primary care physician information. | | | | | | | |
| Be sure to complete the Family Member Verification service request to provide proof of your dependents relation to you. Coverage for your family member will not be processed until this documentation is provided. | | | | | | | |

When you are done, click on **Logout** (located at top right of screen).

Remember! If...

- you are covering dependents, complete the <u>Family Member Verification</u> service request.
- you elected medical insurance; you will need to provide your primary care physician information to Excellus. You can
 contact them to update this information. They will send you a letter asking for this information once your enrollment is
 processed.
- you elected supplemental employee or spouse life insurance that requires an Evidence of Insurability to be completed.
 Watch for an email directly from Prudential to request this to be completed. If you have not received an email within two weeks of submitting your enrollment, please contact RIT Service Center for assistance.
- you need to provide your <u>beneficiary information</u> to Prudential for your life and AD&D insurance including those who are covered only by the Basic coverage.