

Dear Employee,

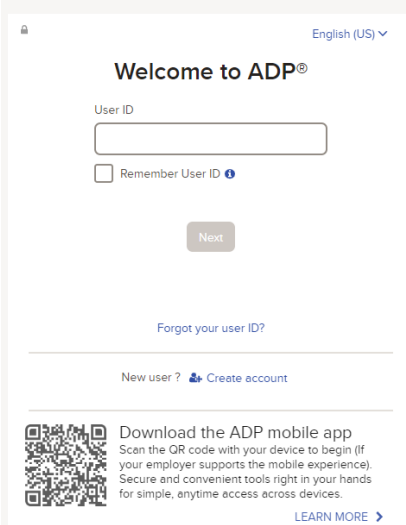
We are excited to announce the start of Open Enrollment on the *Employee Self Service* website.

This letter explains what you need to do to complete your enrollments. The Open Enrollment period will last **2 weeks**, starting **December 2, 2024** and ending **December 13, 2024**. All changes to your benefits must be completed by **end of business day, December 13th**. The changes that you make to your benefits will take effect on **January 1, 2025**.

ADP Step by Step instructions:

Log in to Workforce Now to access the Employee Self-Service website.

<https://workforcenow.adp.com>

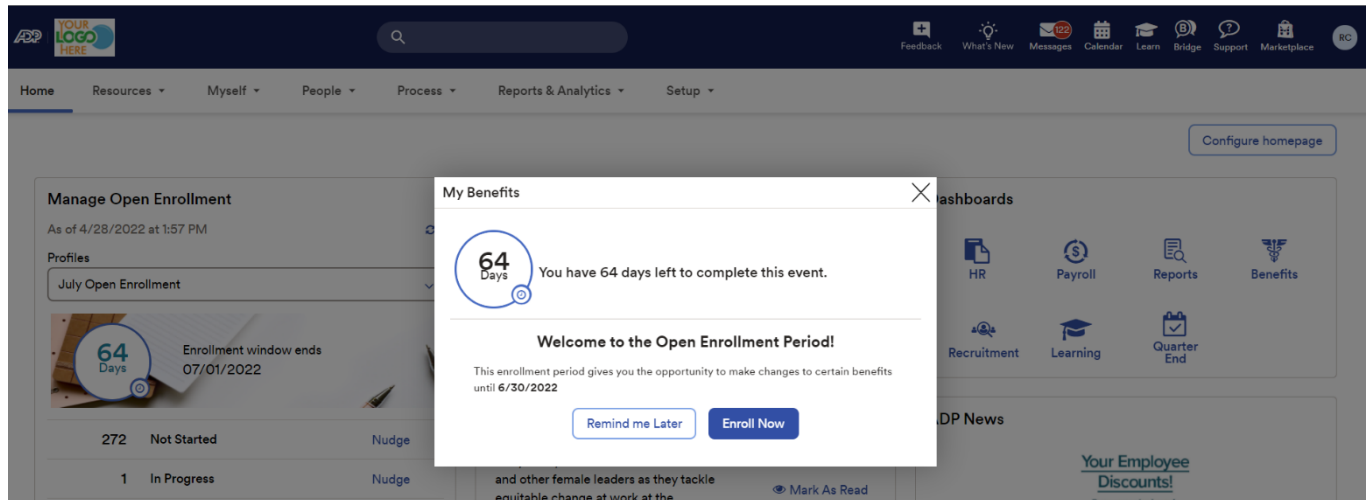
A screenshot of the ADP mobile app login screen. At the top right, it says "English (US)" with a dropdown arrow. The main heading is "Welcome to ADP®". Below that is a "User ID" label and a text input field. Under the input field is a checkbox labeled "Remember User ID" with an eye icon. A "Next" button is centered below the checkbox. Below the button is a link "Forgot your user ID?". A horizontal line separates this section from the next. Below the line is the text "New user ?" followed by a person icon and a link "Create account". At the bottom, there is a QR code on the left and text on the right: "Download the ADP mobile app. Scan the QR code with your device to begin (if your employer supports the mobile experience). Secure and convenient tools right in your hands for simple, anytime access across devices." Below the QR code and text is a link "LEARN MORE" with a right-pointing arrow.

Enter your User ID and password, and then click **Sign In**.

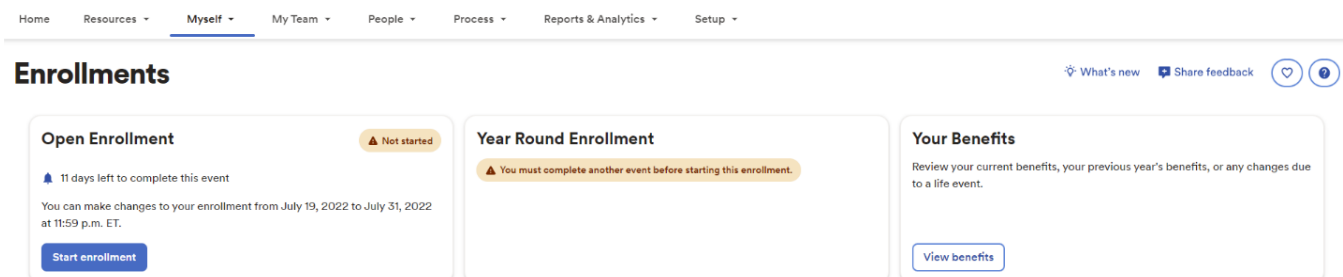
Note: If this is your first time logging in, click **Create account**. If you are unsure of the registration code, please contact your HR team.

Upon logging in, you will be presented with a pop-up showing important information about this Open Enrollment period. You can click **Enroll Now** or **Remind Me Later**.

Note: This pop-up is displayed each time you log in during the Open Enrollment period. 24-hours after submitting your selections the pop-up will no longer display.



Select **Enroll Now** will bring you to the Myself – Benefits – Enrollments screen where you can click **Start Enrollment**.



You will be taken to the **Welcome Note**. Please review all information on this page, as there are often important details regarding your Open Enrollment options. Click **Next** after reviewing the Welcome Note to move to **Manage**

Open Enrollment

Welcome

Manage Dependents

Select Benefits

Upload Documents

Review and Submit

Welcome

Welcome to the Open Enrollment period. This enrollment period gives you the opportunity to make election changes for certain benefits. During this enrollment period you can:

- Make changes to plan contributions, such as health savings account (HSA) or retirement plans
- Add or change the level of your insurance coverage
- Add or update Beneficiary assignment
- Complete Beneficiary assignment

Please review your options and costs carefully. Once the enrollment period has ended your choices will be final until the next enrollment period or until you have a qualifying life event. Contact your Human Resources department if you have questions.

Back

Next

Dependents

The **Manage Dependents** page is where you can add/view/edit your dependent and beneficiaries. Select “**Add dependent or beneficiary**” to add a new dependent/beneficiary.

You would use the *3-dot* action icon to view/edit an existing dependent/beneficiary

Open Enrollment

Welcome

Manage Dependents

Select Benefits

Upload Documents

Review and Submit

Manage Dependents

Review your dependents before you enroll.

[Add dependent or beneficiary](#)

Sally Snow

Type
Dependent

Relationship
Spouse

Finish later

Back

Next

Click **Next** to proceed to **Surveys**.

The **Survey** screen will prompt **only** if applicable based on the settings within the enrollment profile itself. If any tobacco attestation is required you must acknowledge the attestation (“I agree that all the information provided about my dependents and my tobacco usage is true and correct”) in order for **Next** to be available and allow you to continue to the **Select Benefits** page.

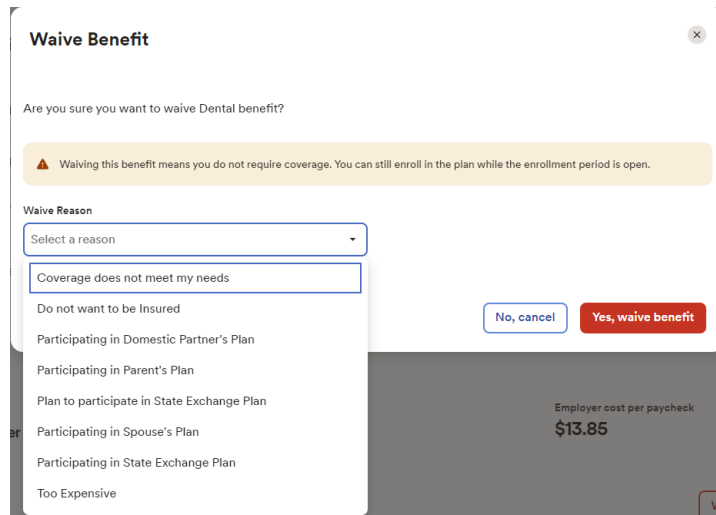
Employee Self Service is split up into three sections: Action Required, Selected Plans and Eligible Benefits.

- **Action Required** –*These are items that need to be reviewed to move forward. These plans could require a beneficiary to be designated or a waive reason to be provided.*

The screenshot displays the 'Open Enrollment' interface. On the left is a vertical navigation menu with the following items: 'Welcome', 'Manage Dependents', 'Surveys', 'Select Benefits' (which is highlighted with a blue bar), and 'Review and Submit'. The main content area is titled 'Select Benefits' and includes a sub-header '11 days left to enroll' with a calendar icon and the text 'Effective: August 1, 2022'. To the right of this, there are two cost columns: 'Employer cost per paycheck' at '\$141.69' and 'Your cost per paycheck' at '\$140.31'. A blue button labeled 'Go to section' is positioned to the right of these costs. Below the 'Select Benefits' section is the 'Action Required' section, which contains a 'Dental' plan entry. This entry includes a 'Waive benefit' link in red text and a 'View all plans' button. A message below the plan entry states: 'Multiple available options. You have 3 benefit options available to choose from. See what is right for you!'

Waive benefit should only display for benefit plan types that require a waive reason. Employees should only select **Waive benefit** if you do not want to continue enrollment in a benefit or are not enrolled currently and a waive reason is required.

If you chose to **waive** a benefit, you will be required to select a **Waive Reason**.

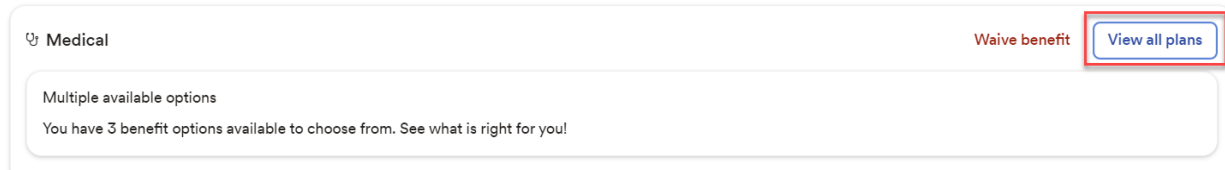


The screenshot shows a 'Waive Benefit' modal window. At the top, it asks 'Are you sure you want to waive Dental benefit?'. Below this is a warning message: '⚠️ Waiving this benefit means you do not require coverage. You can still enroll in the plan while the enrollment period is open.' Underneath is a 'Waive Reason' section with a dropdown menu labeled 'Select a reason'. The dropdown is open, showing several options: 'Coverage does not meet my needs', 'Do not want to be Insured', 'Participating in Domestic Partner's Plan', 'Participating in Parent's Plan', 'Plan to participate in State Exchange Plan', 'Participating in Spouse's Plan', 'Participating in State Exchange Plan', and 'Too Expensive'. To the right of the dropdown are two buttons: 'No, cancel' and 'Yes, waive benefit'. In the background, partially visible, is a table showing 'Employer cost per paycheck' with a value of '\$13.85'.

View all plans will allow the employee to view the plans that are available in that plan grouping.

Eligible Plans

You're eligible to enroll in the following plans.



The screenshot shows the 'Eligible Plans' section. It has a header 'Medical' with a magnifying glass icon. To the right of the header are the labels 'Waive benefit' and a button 'View all plans' which is highlighted with a red rectangle. Below the header, there is a message: 'Multiple available options' and 'You have 3 benefit options available to choose from. See what is right for you!'.

While enrolling in a plan, please be sure to indicate which dependents should be covered in the **Covered Individuals** section, if applicable. Then proceed with your enrollment.

Available Plans

Medical

Select the plan that meets your needs and add the dependents you want to cover.

Your company requires you to enter a reason to waive this coverage.

Covered Individuals

☒ John Snow (You) ☐ Sally Snow (Spouse)

4 Plans Available [Plan comparison](#)

Aetna Choice PPO
(1 individual selected)

Provider
Aetna Inc.

Select plan

Employer cost per paycheck
\$245.90

Your cost per paycheck
\$112.52

RC HDHP
(1 individual selected) [Additional details](#)

Waive benefit

Back

Note: The coverage level for your enrollment (Employee Only, Employee + Spouse, Employee + Child(ren), Employee + Family) is driven by which dependents you enroll.

When you choose to enroll in a plan, it will display the **Per Paycheck** cost for the employee and employer.

RC PPO, Medical PPO
(1 individual selected)

Provider
Aetna Inc.

Employer cost per paycheck
\$60.00

Your cost per paycheck
\$57.00

Confirm the details for this plan selection or waive this benefit.

Confirm details

Confirm details may include some additional information needed (i.e. PCP-ID).

Confirm Details

Aetna Inc.: RC PPO

Medical PPO

Covered Individual
You

Primary Care Physician Details

John Snow

Enter Primary Care Physician Details

First Name

Last Name

ID Number

Per Paycheck Costs

Total Cost Per Paycheck

\$57.00

Back

Confirm

Review your enrollment, costs, and covered individuals carefully before clicking on **Confirm**. Once confirmed, you will receive a confirmation message that you are now enrolled and the enrollment will be displayed under **Selected Plans**.

Select Benefits

You enrolled in RC PPO, Medical PPO.



47 days left to enroll

Effective: October 1, 2022

Employer cost per paycheck

\$60.00

Your cost per paycheck

\$57.00

Go to section

Selected Plans

You are enrolled in the following plans. You can make changes until the enrollment period closes.

Medical

Waive benefit

View all plans

RC PPO

Effective: October 1, 2022

Who is covered?

You

Selected

Per Paycheck

\$57.00

Voluntary Life Elections and Beneficiaries:

When you elect Voluntary Life, you will also need to designate your beneficiaries. Start by clicking **View all plans**, and then choose the amount of coverage you want to elect from the drop down.

Available Plans

Covered Individual

☒ John Snow (You)

1 Plan Available

BT - Voluntary Life
(1 individual selected)

Provider
Guardian Life

Select Coverage Amount

Additional Coverage
\$240,000.00

Total Actual Coverage Amount
\$240,000.00

Evidence of Insurability will be required for this enrollment.

Over The Limit - Approval Required
The Total Actual Coverage Amount is over the guarantee issue amount of \$150,000.00. That amount requires Evidence of Insurability (EOI) and approval from the insurance carrier.

Per Paycheck Costs

Employer cost per paycheck
\$0.00

Your cost per paycheck
\$17.50

Back

If the amount selected is over the Guarantee Issue amount, additional approval will be required, and you will be asked to complete **Evidence of Insurability (EOI)** and submit it to your employer. Your full election amount will not be approved until this process is completed.

Next you will want to enter your beneficiary designation. Including **Primary** and **Secondary**, if applicable. All beneficiary delegation percentages combined must equal 100% for each category (Primary or Secondary).

Beneficiaries

[Add beneficiary](#)

Allocate the percentages of your benefits payout. You can divide the percent paid to as many beneficiaries as you want, but the total must equal 100%.

Beneficiary	Primary	Secondary
Sally Snow Spouse	100 %	0 %
Total	100.00%	0.00%

Confirm the details for this plan selection.

Confirm details

Click **Confirm details** and review your selection and beneficiary delegations.

Then click **Confirm** to continue with your enrollment elections.

Confirm Details

Guardian Life: BT - Voluntary Life

Covered Individual	
You	
Coverage	
Total Actual Coverage Amount	
\$240,000.00	
Beneficiaries	
Sally Snow (Spouse)	Primary (100.00%)
Per Paycheck Costs	
Employer Cost	Your Cost
\$0.00	\$17.50

[Back](#) [Confirm](#)

Continue through each step until all elections are complete and all tasks under the **Action Required** section are addressed. When ready to proceed to the Summary page, click **Next** to proceed to **Review and Submit** step.

Open Enrollment

- Welcome
- Manage Dependents
- Surveys
- Select Benefits
- Review and Submit

Select Benefits

 **46 days left to enroll**
Effective: October 1, 2022

Employer cost per paycheck
\$553.26

Your cost per paycheck
\$293.17

[Go to section](#)

Selected Plans

You are enrolled in the following plans. You can make changes until the enrollment period closes.

 Medical	Waive benefit	View all plans	
<div>Aetna Choice PPO Effective: October 1, 2022</div> <div>Who is covered? You and Sally Snow</div>			<div>Selected</div> <div>Per Paycheck \$253.17</div>
 Dental	View all plans		

[Finish later](#) [Back](#) [Next](#)

Review all of your selections/changes. When you have confirmed them, click **Submit Enrollment**. Note that your benefit elections will not be processed until you click **Submit Enrollment**. If you click **Save for later** instead, these enrollments will not be submitted to your HR team until you fully submit the enrollment changes.

Open Enrollment

The screenshot shows the 'Review and Submit' stage of the Open Enrollment process. On the left is a vertical sidebar with links: 'Welcome', 'Manage Dependents', 'Surveys', 'Select Benefits', and 'Review and Submit' (which is highlighted). The main content area is titled 'Review and Submit' and includes a summary box at the top showing '46 days left to enroll' (effective October 1, 2022), 'Employer cost per paycheck' of \$553.26, and 'Your cost per paycheck' of \$293.17. Below this is a warning message: 'Your benefit elections will not be effective until you click Submit enrollment.' The 'Enrolled plans' section lists 'Medical' (effective October 1, 2022) as 'Aetna Choice PPO' for 'You and Sally Snow' at a cost of '\$253.17 Per Paycheck'. At the bottom right, there are three buttons: 'Finish later', 'Back', and 'Submit enrollment' (which is highlighted with a red box).

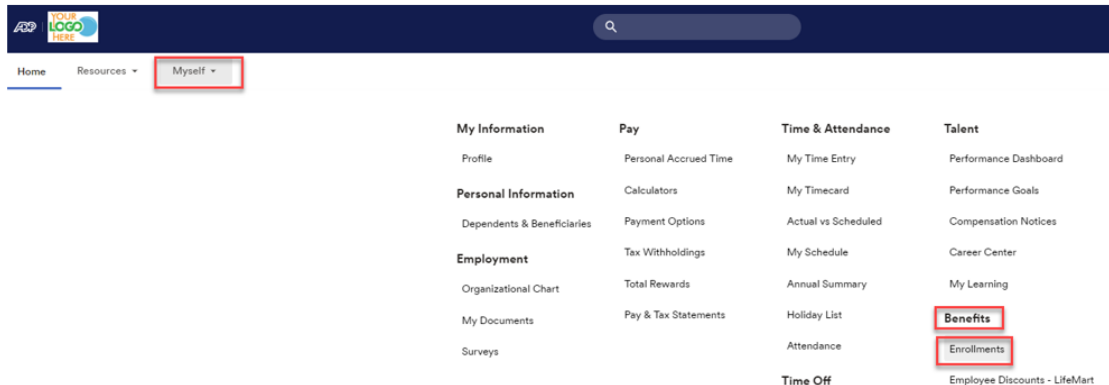
There will be a pop-up confirming your submission notating the date and time of submission. Please ensure you receive the confirmation note indicating your elections have been submitted.

The screenshot shows a 'Submit enrollment' pop-up window. It contains the text: 'You are about to submit your enrollment. Do you want to continue?' and 'You can make changes until September 9, 2022 11:59 PM EDT.' At the bottom right, there are two buttons: 'No' and 'Yes'.

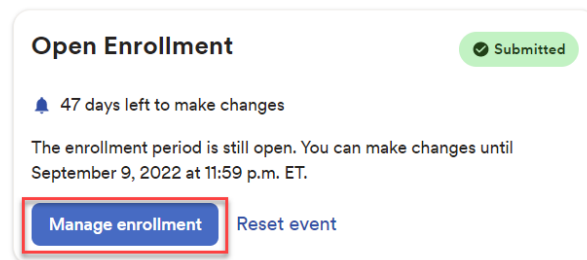
Enrollments

The screenshot shows the 'Enrollments' dashboard. At the top, a green banner with a checkmark icon states: 'You have completed your enrollment. You have successfully completed your Open Enrollment October 2022 enrollment.' Below this, there are two main sections. The 'Open Enrollment' section on the left shows '46 days left to make changes' and states that changes can be made from July 5, 2022 to September 9, 2022 at 11:59 p.m. ET. It includes a 'Manage enrollment' button. A small green box with a checkmark and the word 'Submitted' is highlighted with a red box. The 'Your Benefits' section on the right prompts the user to 'Review your current benefits, your previous year's benefits, or any changes due to a life event' and includes a 'View benefits' button.

If you would like to make additional changes or modifications during the Open Enrollment Period, you may log in and navigate to **Myself > Benefits > Enrollments** and click the **Manage Enrollment** option in the Open Enrollment box. This will bring you back to the beginning of the profile to make any desired election changes.



Enrollments



You may also navigate by finding the **My Benefits** tile on the homepage and select **Manage**. The tile will also reflect the “Submitted” status with the date and time of submission

