2024-2025 Benefits: How to Enroll

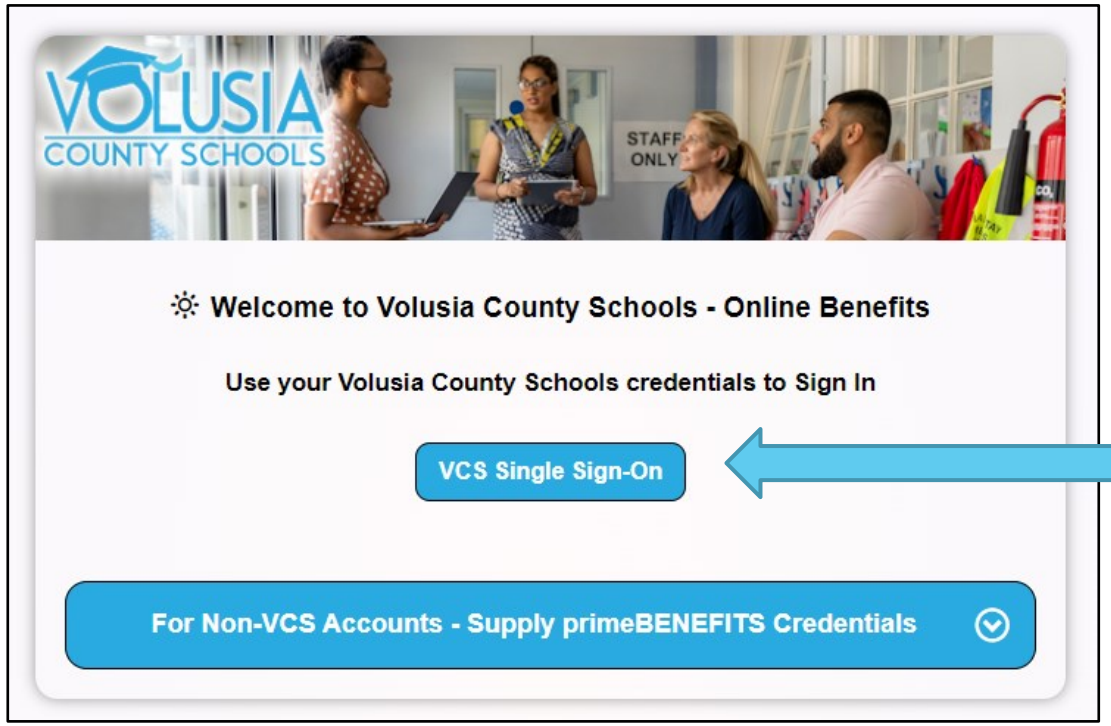
Table of Contents

primeBENEFITS

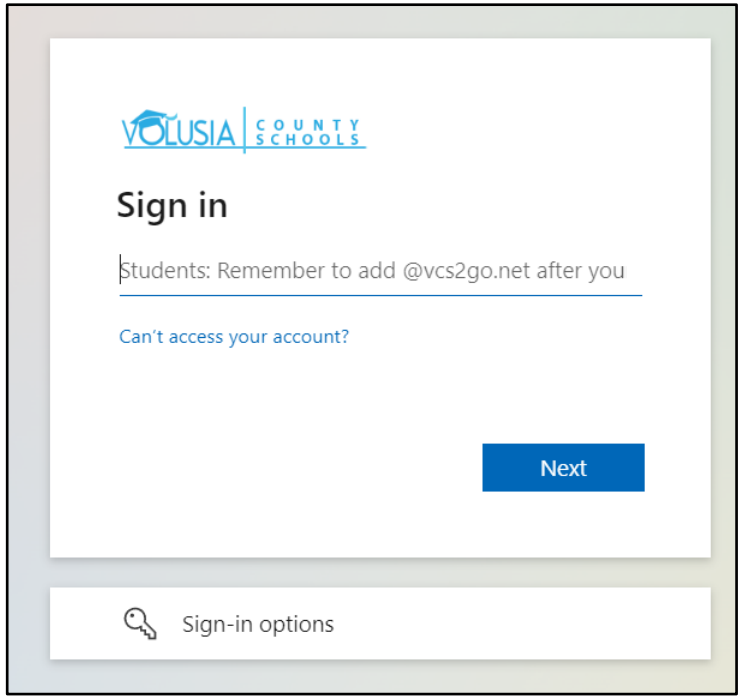
Page	Content
3	Logging In
4	Welcome Screen / Dashboard
5	Side Menu
6	Profile Page
7	Preliminary Questions
8	Enrollment Screen - Start
9	Enrollment Screen – Review of Changes
12-13	Dependents
14-15	Beneficiaries
16	Medical, Dental, Vision Cards

Page	Content
17	Beneficiary Designations - Primer
22	Basic & Supplemental Life Cards
23	Basic & Voluntary AD&D Cards
26	Whole Life & Eligibility
28	FSAs
29	Disability
30	Identity Theft, Critical Illness, Hospital Indemnity, & Accident Insurance
31	Continuing Cancer and/or Intensive Care
32	Submit Enrollment
33	Post-Enrollment

Log In

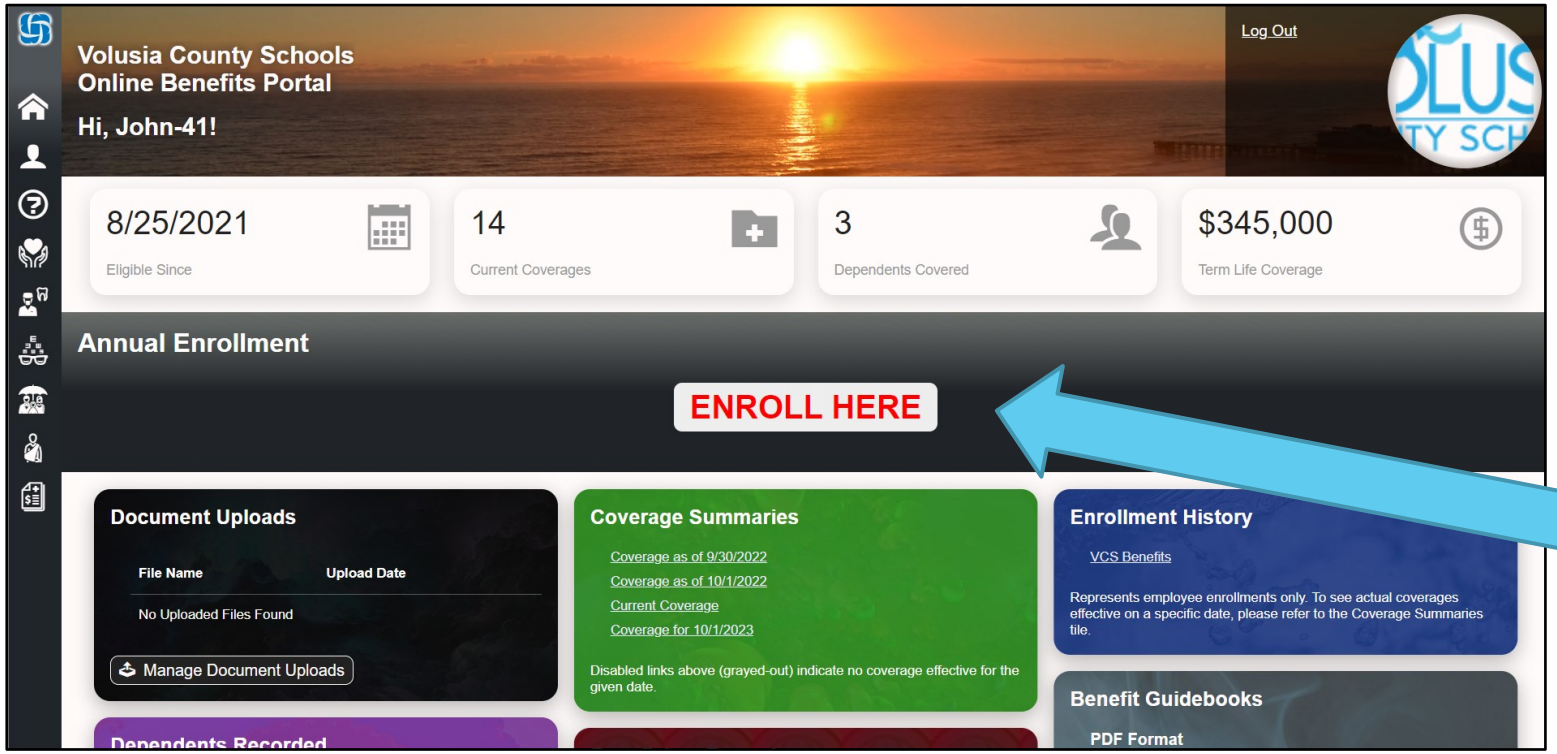


This is your log in page, press ‘VCS Single Sign-On’



Once you have pressed that you may be directed to enter your work credentials.

Welcome Screen / Dashboard

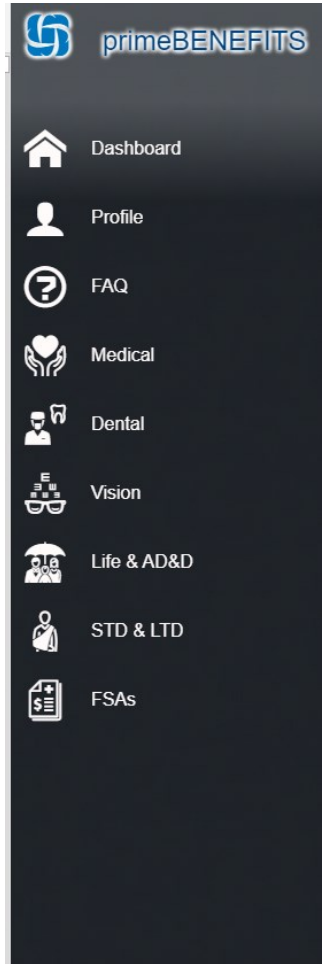


- After you have logged in you will be brought to your dashboard.
- To begin enrollment click the 'ENROLL HERE' button

Note: If you are a new employee you may see two options

- 2023 – 2024 Enrollment
- 2024 – 2025 Enrollment

Side Menu



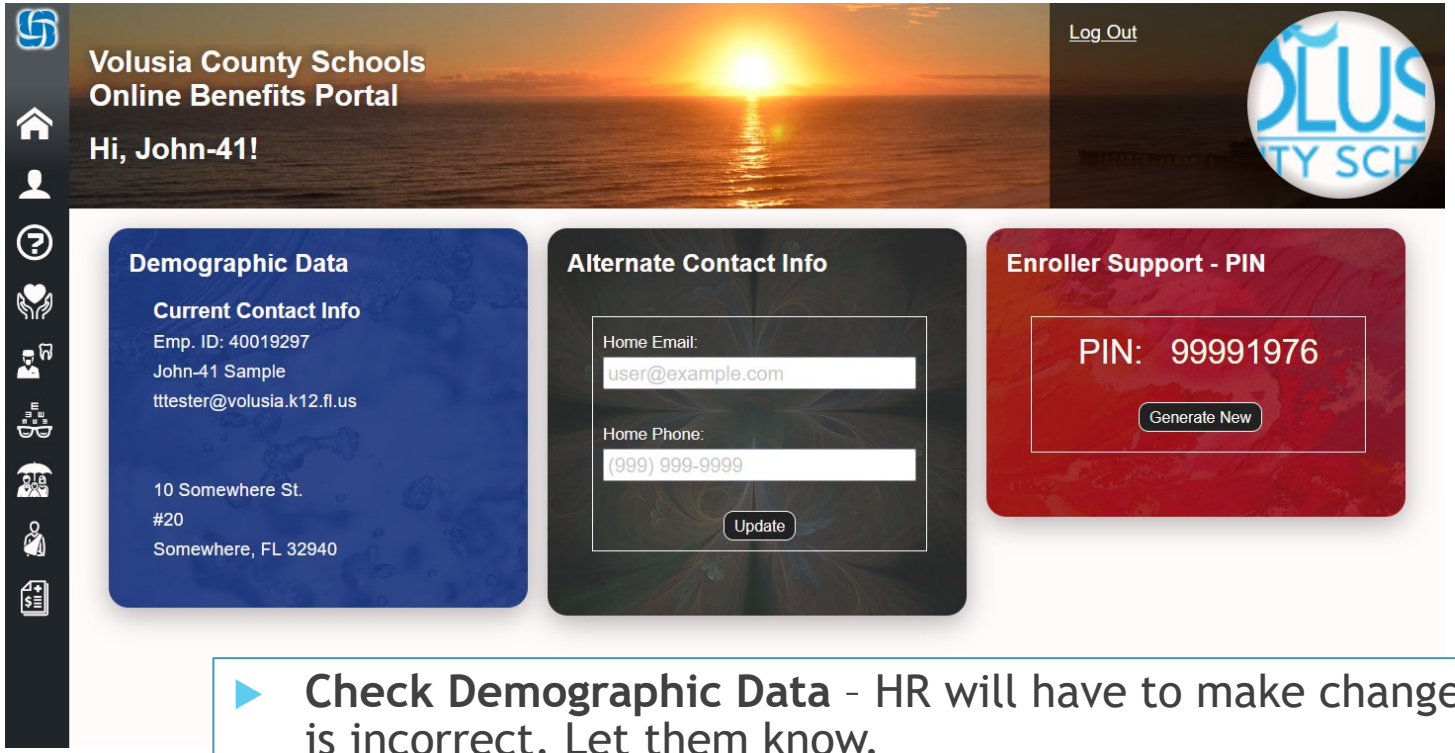
The side menu allows you to quickly access different areas within your portal

Dashboard - everything you need at a glance
Profile – make sure to check that all of the information is correct
see next page for more details
FAQ – provides answers to frequently asked questions regarding enrollment

The options below will direct you to the VCS website:

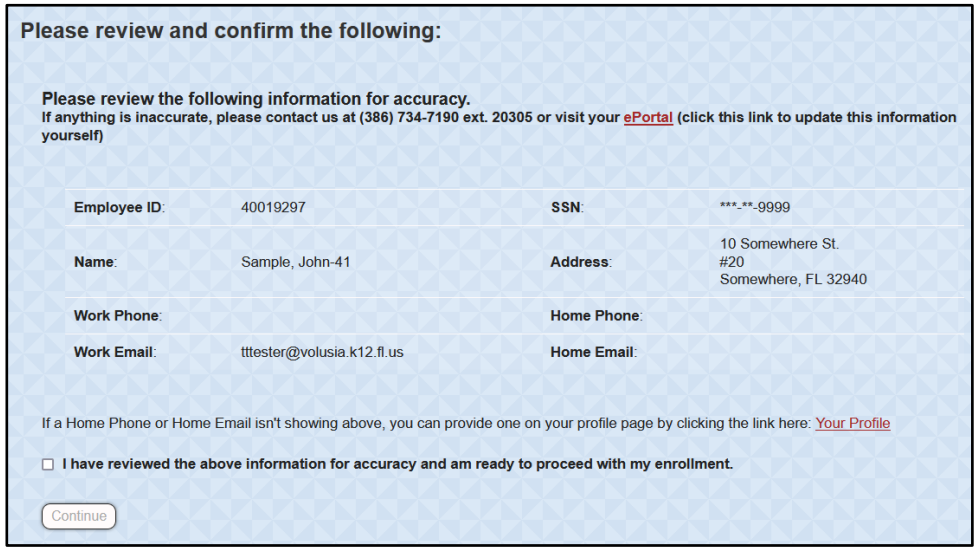
Medical
Dental
Vision
Life AD&D
STD & LTD
FSAs

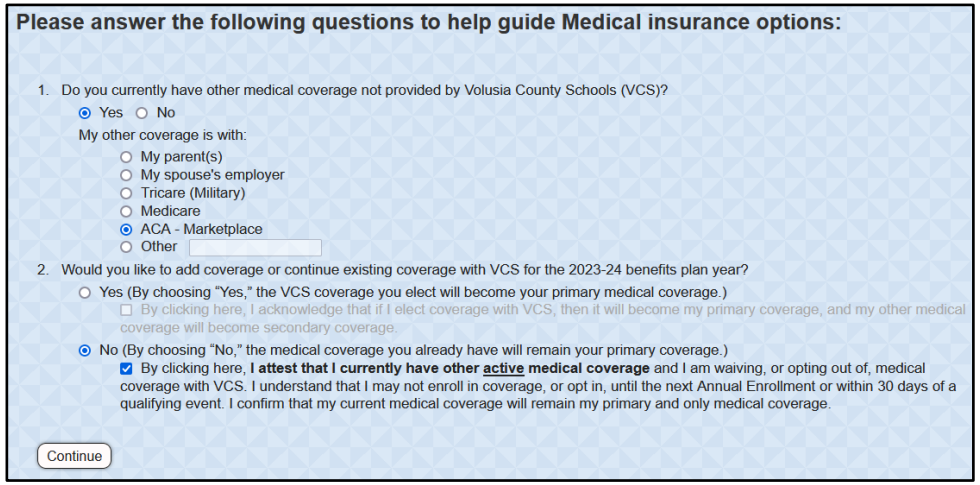
Profile Page

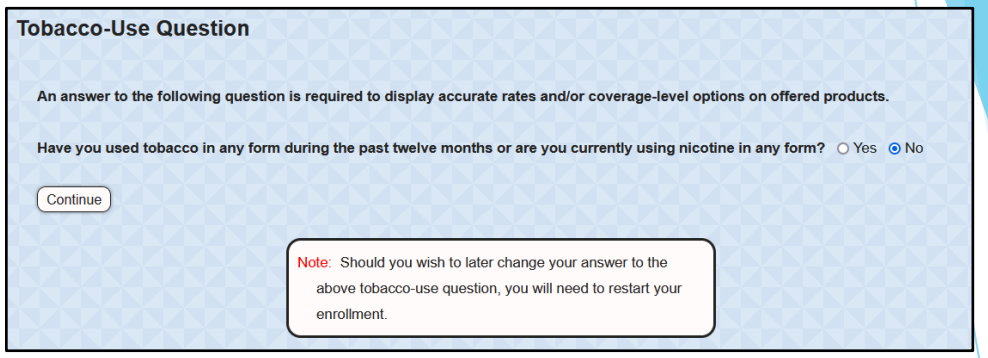


- **Check Demographic Data** – HR will have to make changes if any of your information is incorrect. Let them know.
- Be sure to provide your home email as well as your home phone number.
- Also, your employee PIN is shown here – this is used if you need assistance from the call center (along with your Employee ID)
  - By default, your PIN is the last 4 digits of your SSN and your birth year
  - Only you can see or change your PIN. Enrollers can not reset your PIN. Please contact your benefits administrator if you need your PIN reset.

Preliminary Questions

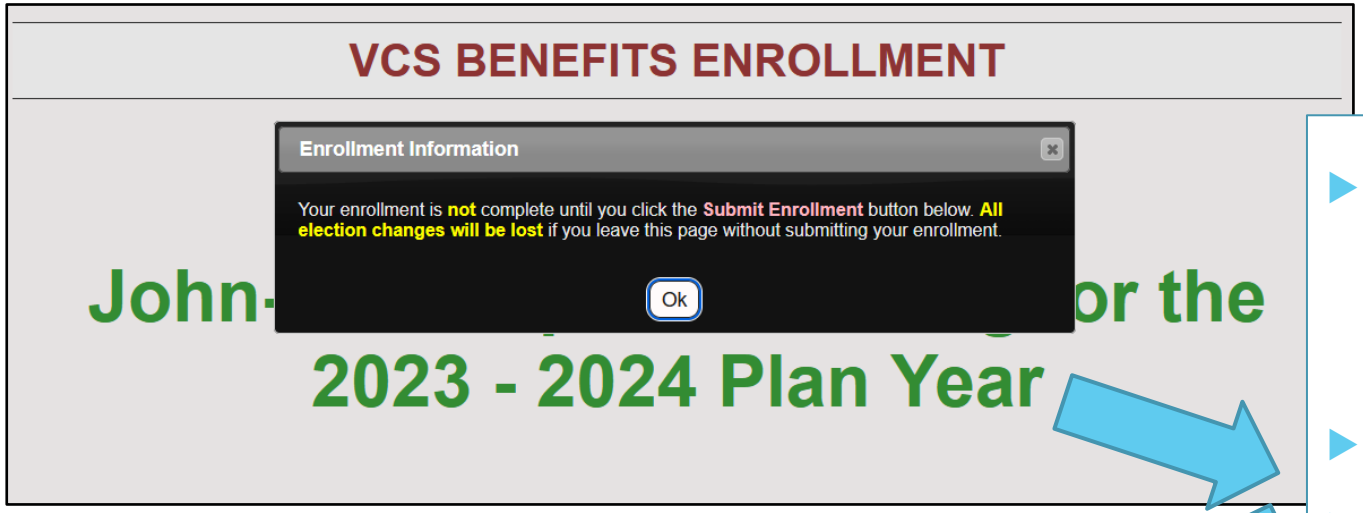






- To begin, review and confirm that your personal information is correct.
- Next you will need to answer some preliminary questions
  - Whether you have insurance with another provider
  - A question on Tobacco-Use
- Then continue to the enrollment page

Enrollment Screen – And So It Begins…



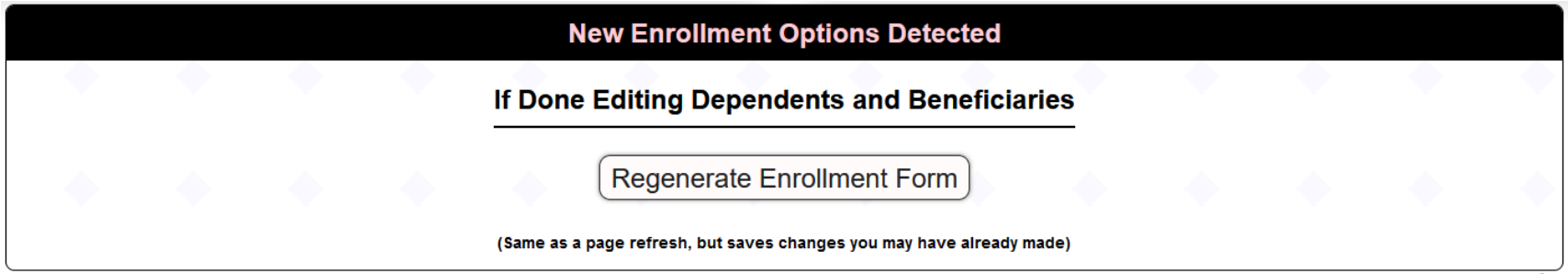


- You will be reminded that for your enrollment to be successful, you must click the **Submit Enrollment** button at the bottom of the page.
- Click **Ok** to begin enrolling.
- **Reminder!** No enrollment selections will be saved until the **Submit Enrollment** button is clicked.
  - Dependent record changes, however, take effect immediately.
  - Beneficiary record changes also take effect immediately.

Enrollment Changes for 2025 - Dependents

- Dependents are now recorded directly on the enrollment page
- Updating dependents will require the page to be regenerated.

- **Pro Tip:** If you have made elections/changes to your enrollment page prior to making changes to your dependent records, a helpful button will appear at the bottom of the screen to trigger the enrollment page regeneration. Clicking this button rather than using the browser refresh button will preserve the changes when the form is reloaded.
- **Pro Tip:** You can record all of your dependent updates, if any, before regenerating the form. It does not need to be regenerated after each update.



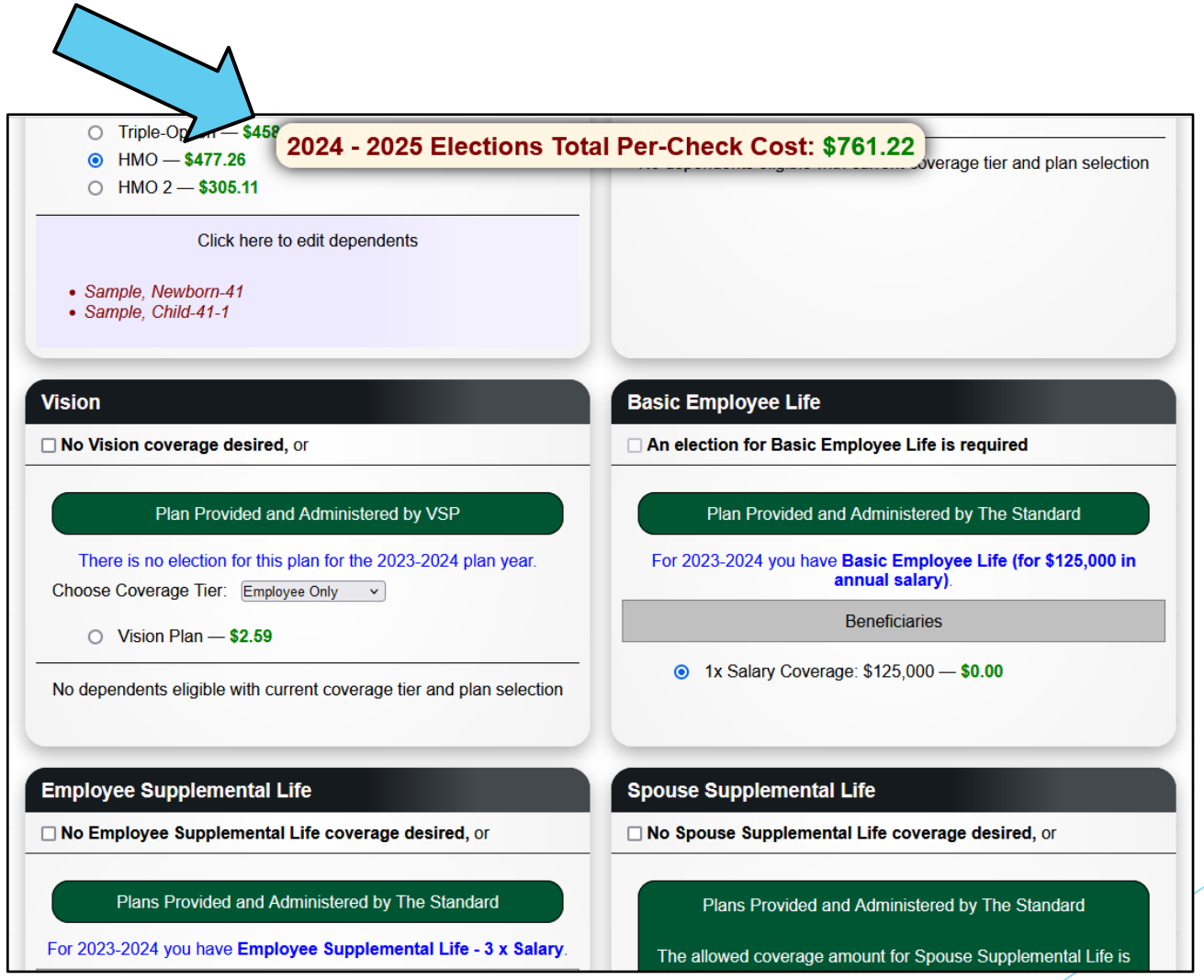
Enrollment Changes for 2025 - Beneficiaries

- Beneficiary data collection has undergone a significant overhaul.
- As a result, beneficiaries will need to be recorded again for your enrollment. Please note that contact information is being required to facilitate claims processing.
- Beneficiary records can be recorded via the dashboard or directly on the enrollment page.
- Beneficiary proceeds can be designated via the dashboard or on their respective enrollment cards.

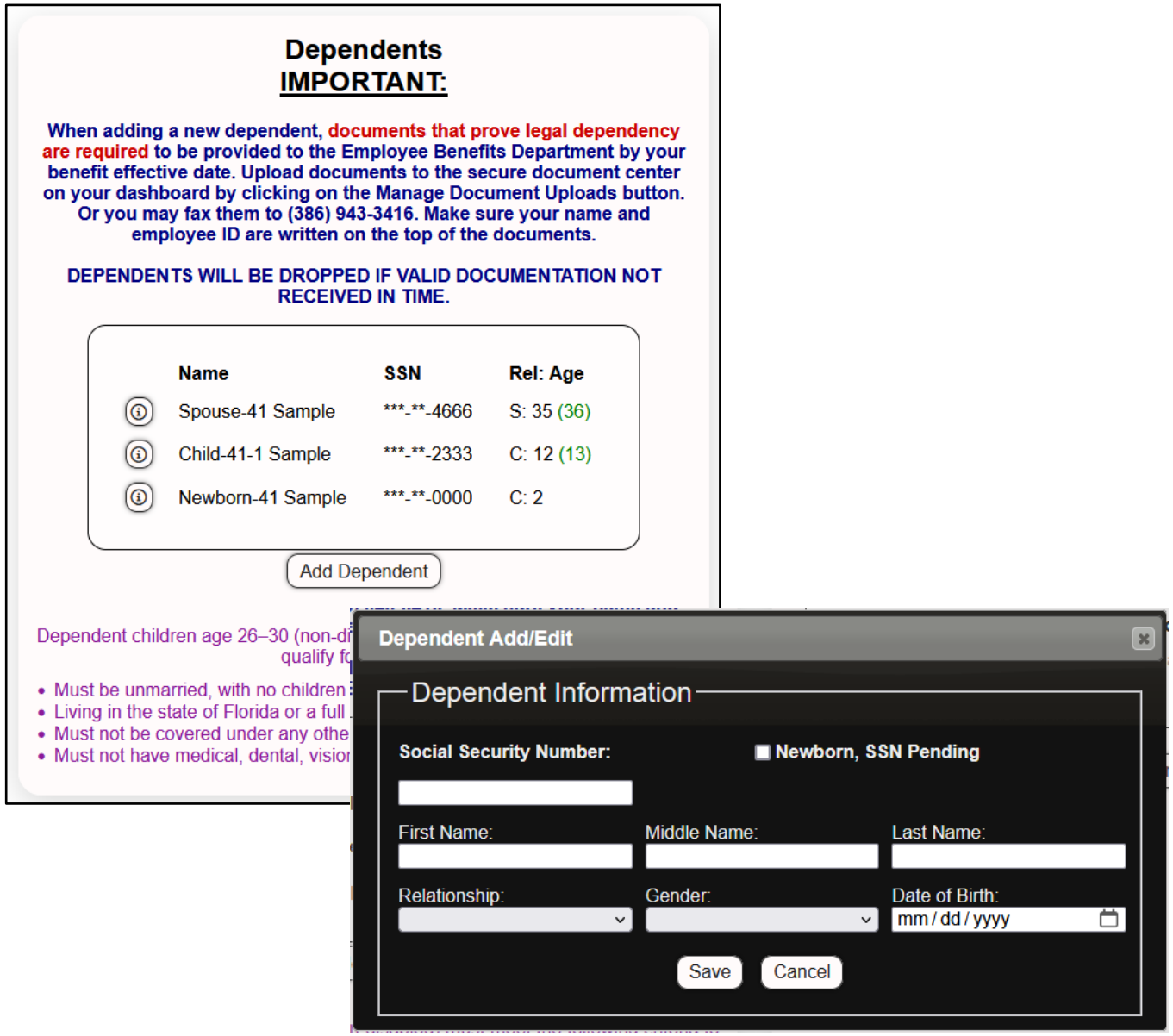
- **Pro Tip:** You do ***not*** need to duplicate your dependent records as beneficiary records. They'll already be available when you assign proceeds. More on this later.

Enrollment Changes for 2025 - Tally

- A tally of per-check costs will scroll down the page as you complete your elections.

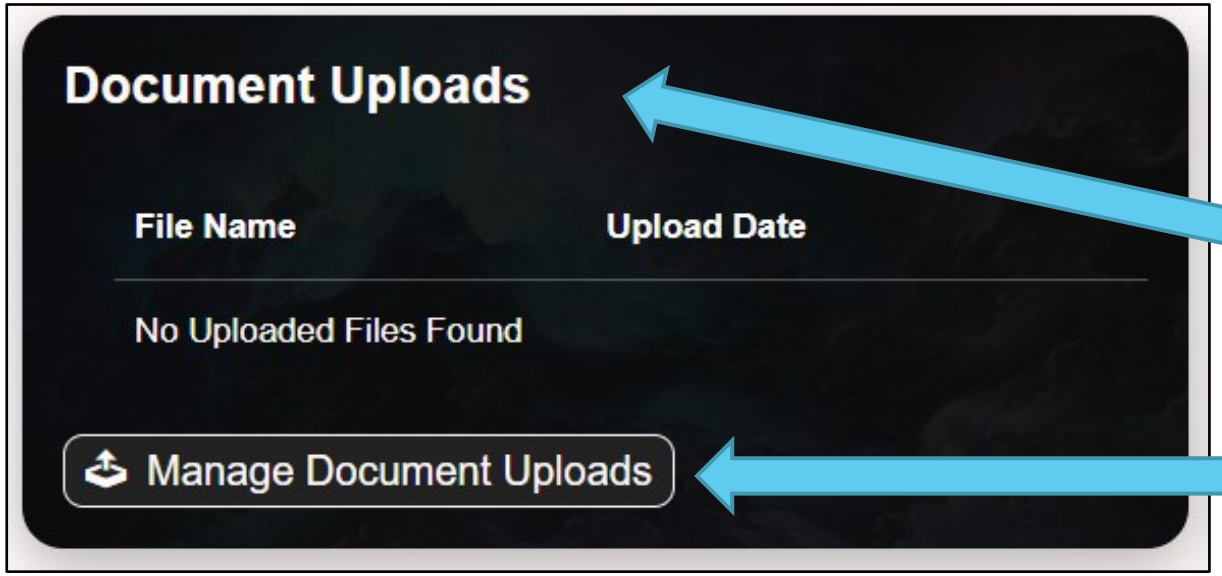


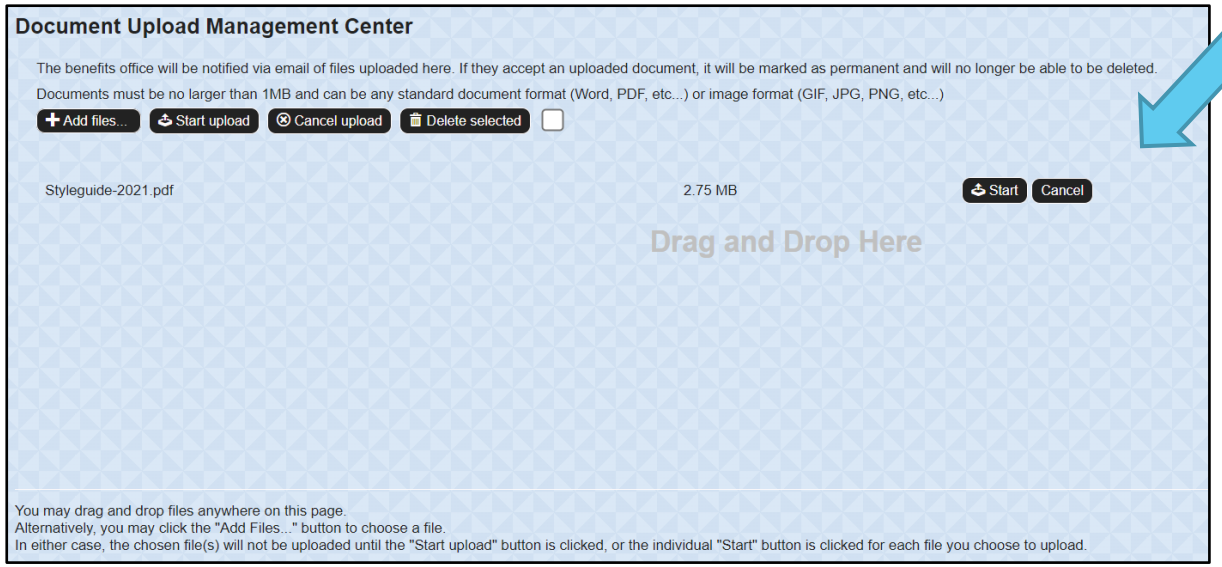
Dependents



- **You should record your dependents first!**
- After you have completed your enrollment, you will need to upload documents to verify new dependents (i.e. birth certificate)
- If you need to add a new dependent:
  - Click ‘Add Dependent’
  - Fill in appropriate information
  - Make sure to click **Save**
- **Pro Tip:** Dependents can not be edited if they have already been linked to coverage. The enrollment information regarding dependent coverage must be preserved.

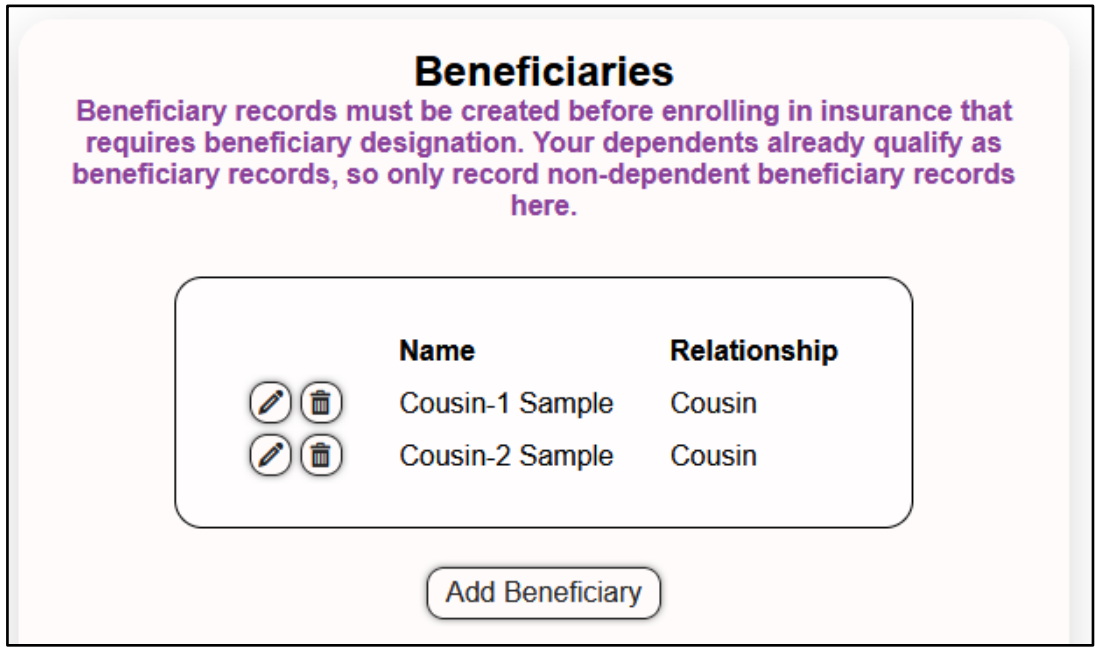
Dependents





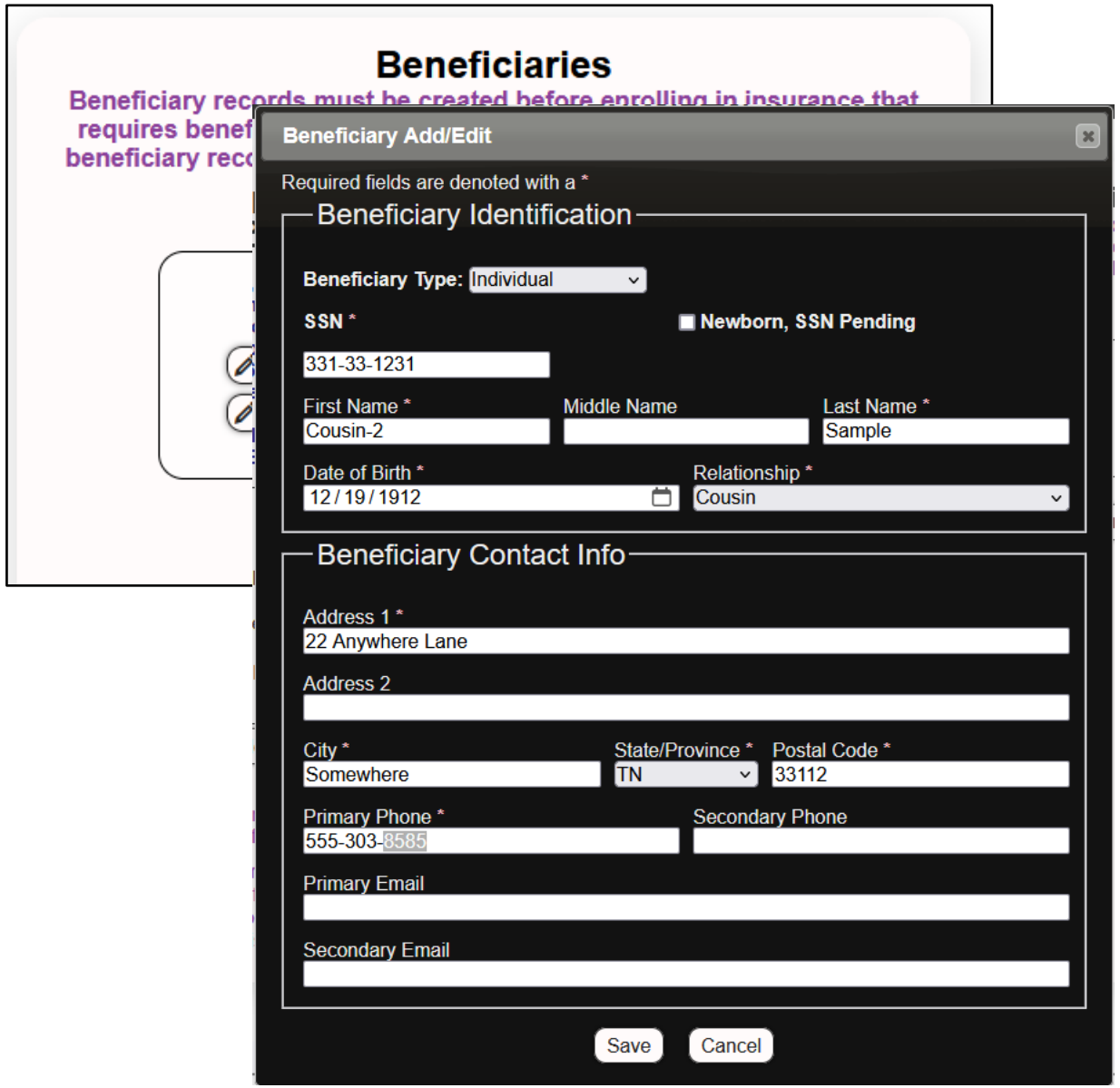
- Once you have finished enrolling, you can provide your dependents' documentation on your dashboard
- This will be done through the **Document Uploads** tile
- Clicking the **Manage Document Uploads** button will take you to the **Document Upload Management Center**
- Here you can easily add files that verify dependency (birth certificates, marriage license, etc.)
- Once uploaded, your Benefits Administrator will review the documents
- Documents must be uploaded by the deadline provided by the school district.

Beneficiaries



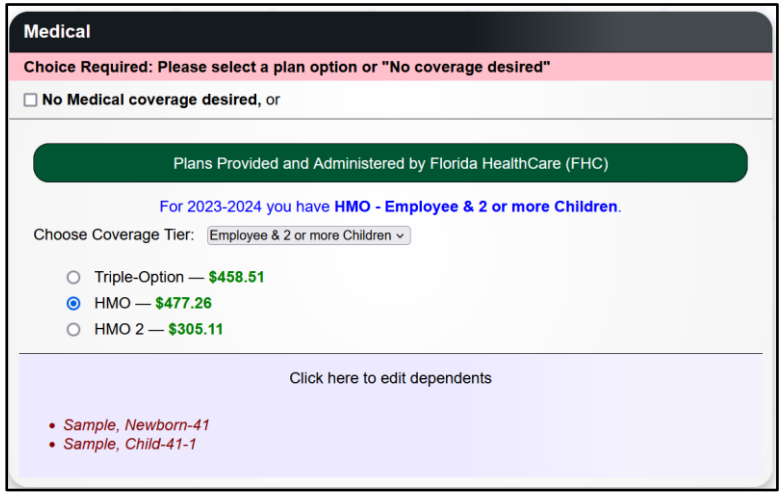
- **Create or edit your beneficiaries next.**
- Beneficiaries can be updated year-round via the dashboard.
- Do not duplicate your dependents here. When assigning proceeds for your policies, your dependent records will already be available for assignment.

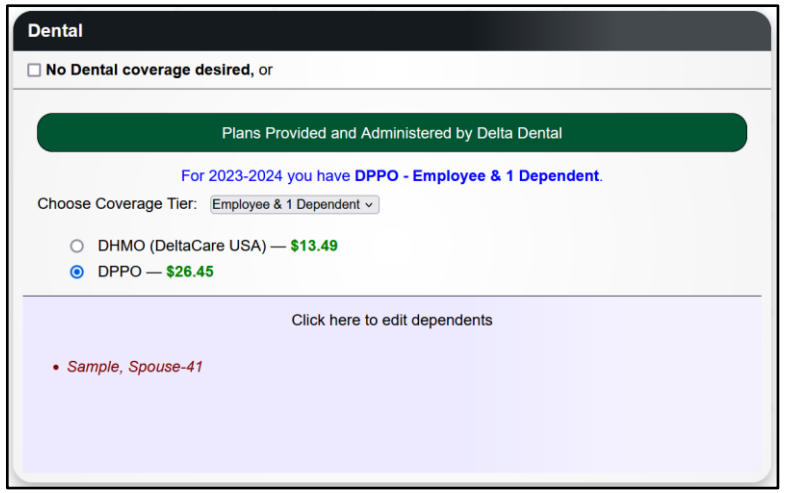
Beneficiaries



- When adding or editing a beneficiary, required fields are marked with an asterisk.
- Beneficiary changes do not, by themselves, require the enrollment form to be regenerated.
- If you need to record a trust or an estate or some other entity as your beneficiary, please select the appropriate type from the **Beneficiary Type** dropdown at the top of the **Beneficiary Add/Edit** form.

Medical, Dental, Vision Cards

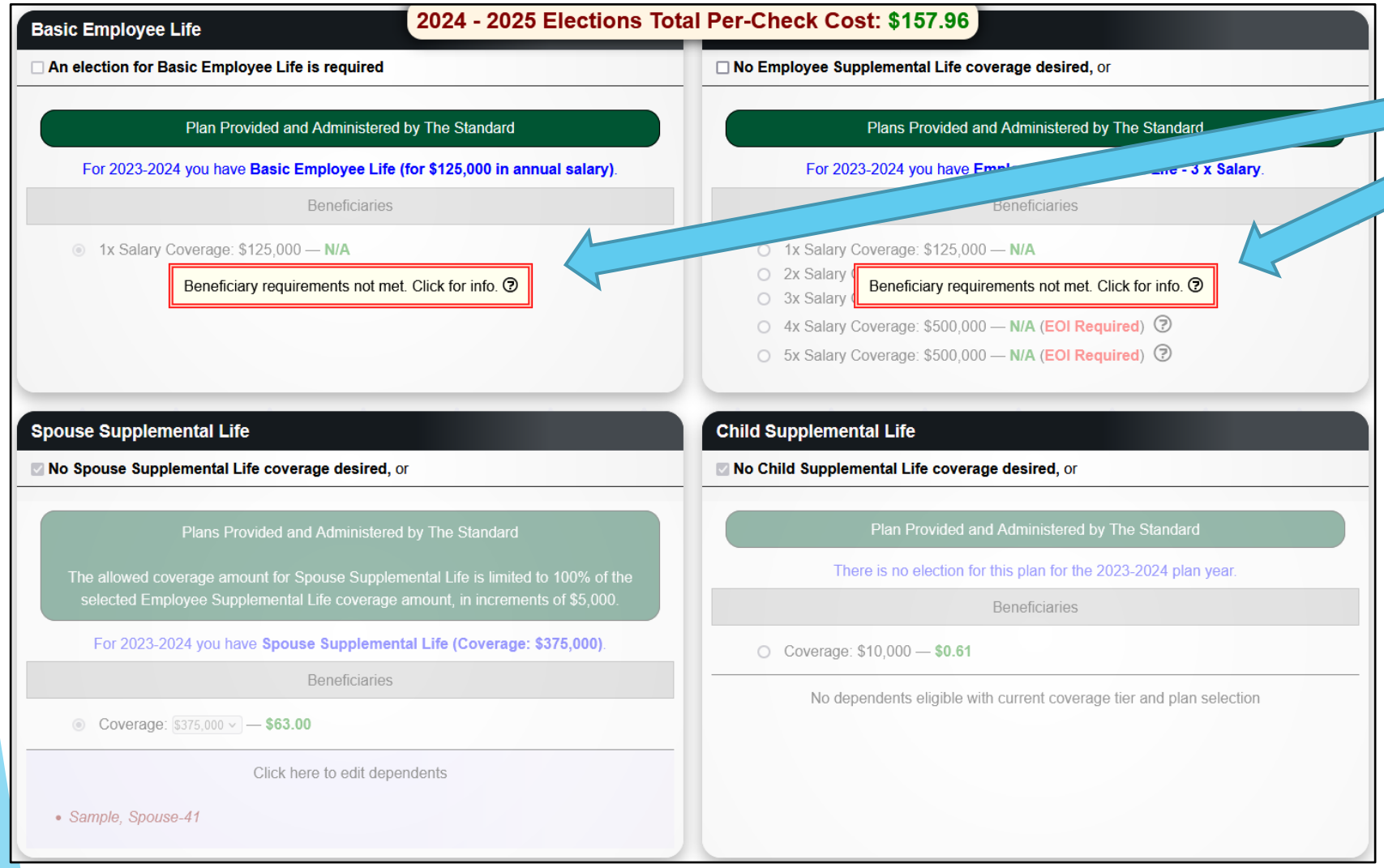






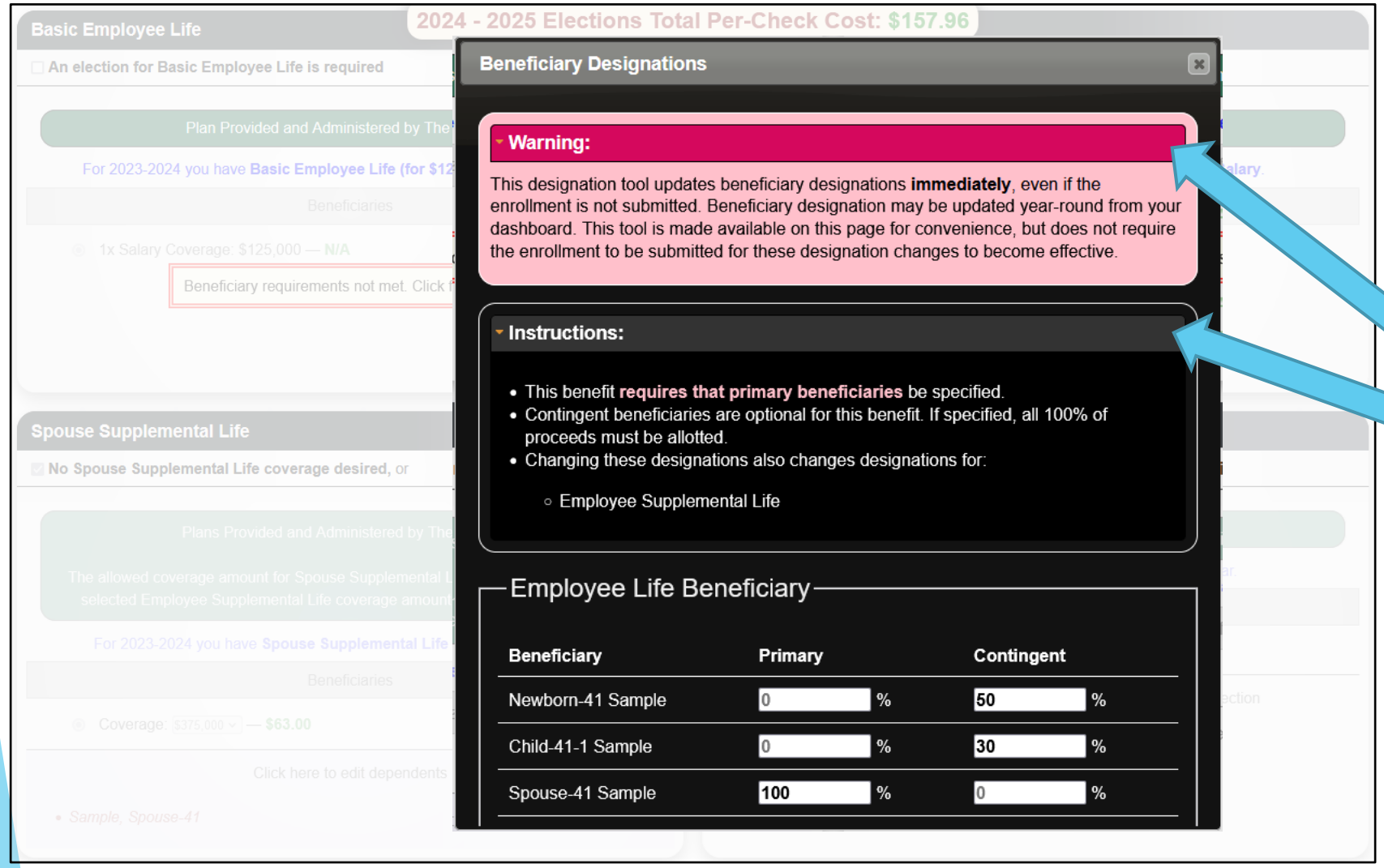
- In each of these cards, the Coverage Tier drop down menu is only available if you have eligible dependents recorded, and the options shown are only relevant to the number and types of dependents recorded.
- **Warning!** If you change Coverage Tier on an enrollment card, any selected plan options are deselected, so be sure the plan you want is selected before moving on to the next enrollment card.
- **Pro Tip:** When enrolling for the first time this Annual Enrollment, the options on the page should be preselected according to what you currently have. After you submit your enrollment and changes you made will be used to preselect options if you return to the enrollment page during this Annual Enrollment.

Supplemental Life - Beneficiaries



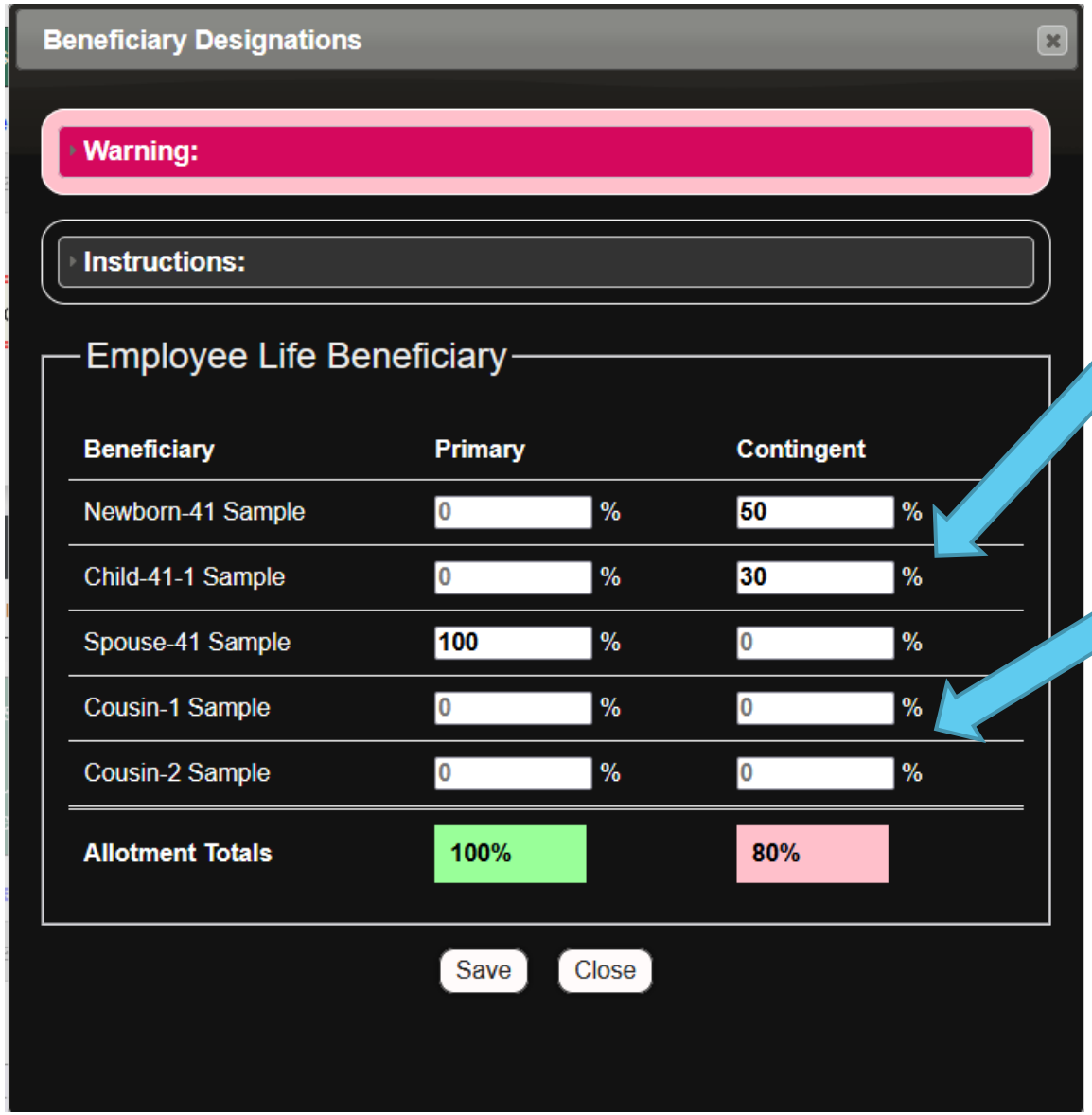
- If Beneficiary Requirements are not met, they can be recorded by clicking on the banner over the enrollment card.
- Basic Employee Life and Employee Supplemental Life share beneficiary proceeds designations. Completing one will automatically complete the other.

Supplemental Life - Beneficiaries



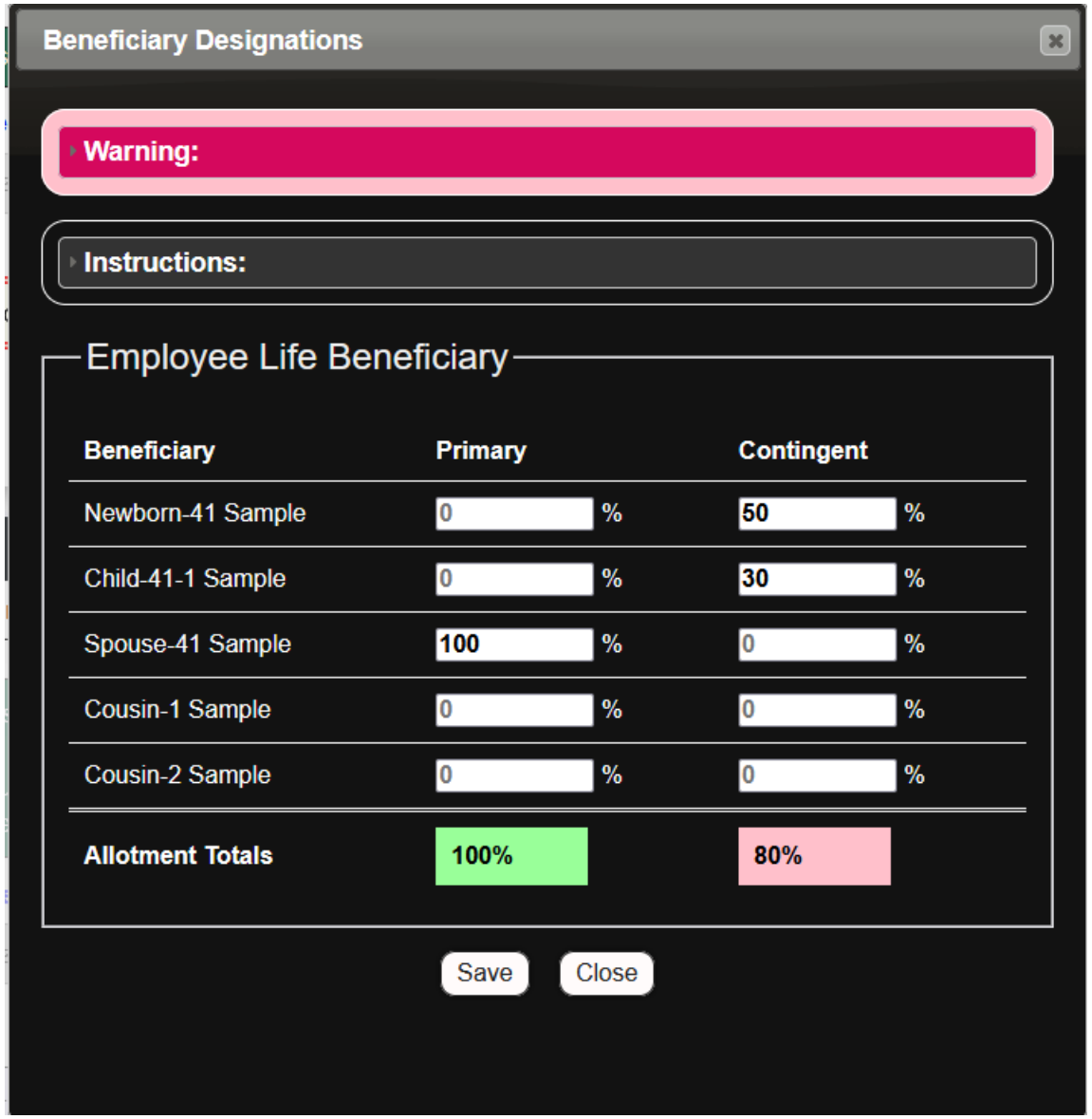
- Clicking on the banner will open the Beneficiary Designations form for the associated enrollment card.
- Initially a Warning message and instructions regarding this particular set of beneficiaries will be displayed. After a delay, they will close to just a title. Each box can be reopened by click on the titles.
- Beneficiary designations have different rules depending on the type of coverage.

Supplemental Life - Beneficiaries



- When assigning proceeds for insurance, dependent records are automatically treated as potential beneficiaries.
- Beneficiary-only records are displayed after the dependent records.

Supplemental Life - Beneficiaries



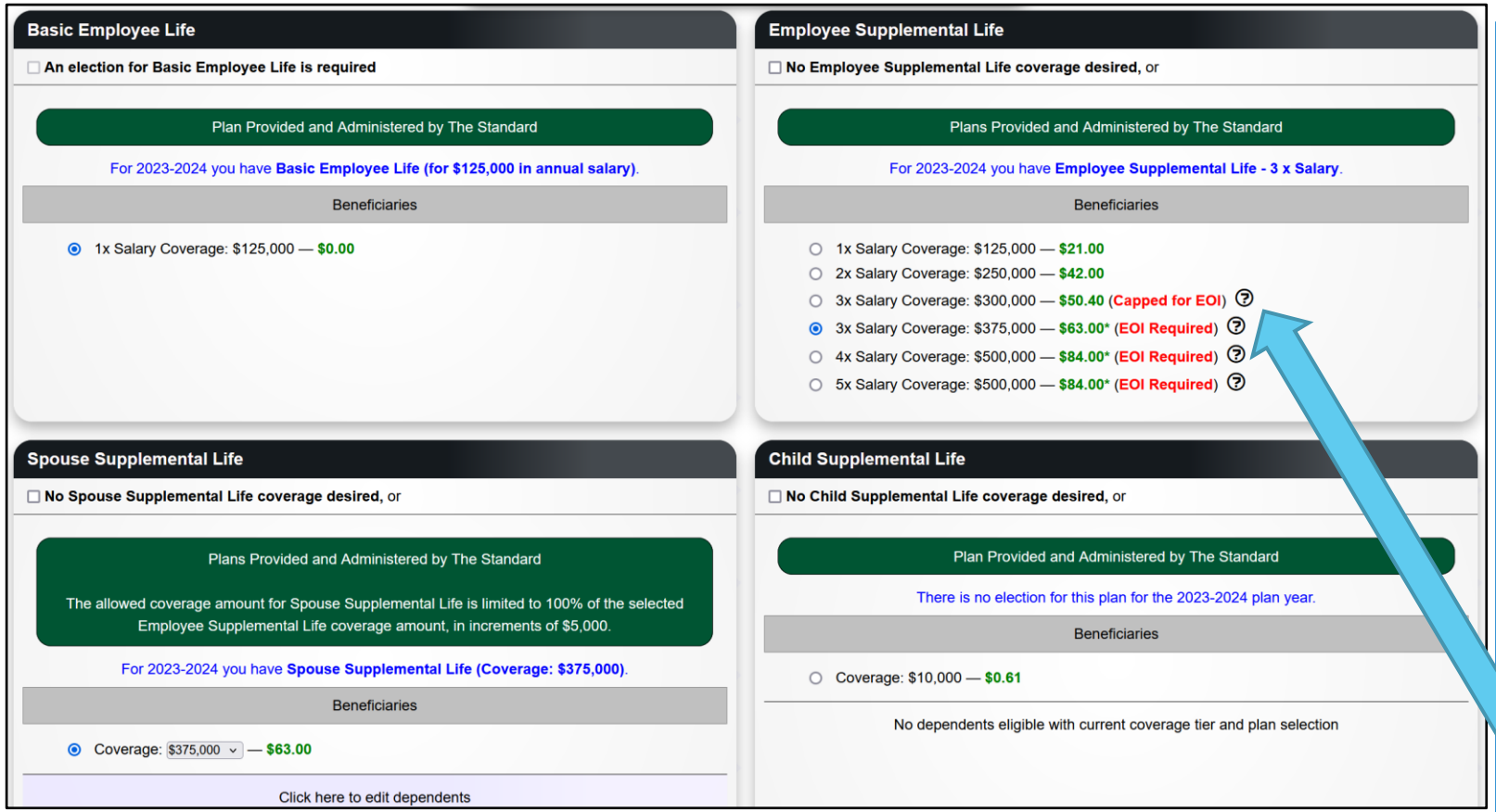
- You must provide **Primary** beneficiaries for certain plans that cover you (e.g., Basic Employee Life, Basic AD&D).
- You do not need to provide **Contingent** beneficiaries, but you may do so as a backup.
- When assigning proceeds to **Contingent** beneficiaries, all 100% of the proceeds must be allotted or the beneficiary requirements will not be considered to have been met.
- **Pro Tip:** **Contingent** beneficiaries serve as a backup to **Primary** beneficiaries named on your policy. When you pass away, if all **Primary** beneficiaries have also passed away, **Contingent** beneficiaries will receive the payout.

Supplemental Life - Beneficiaries



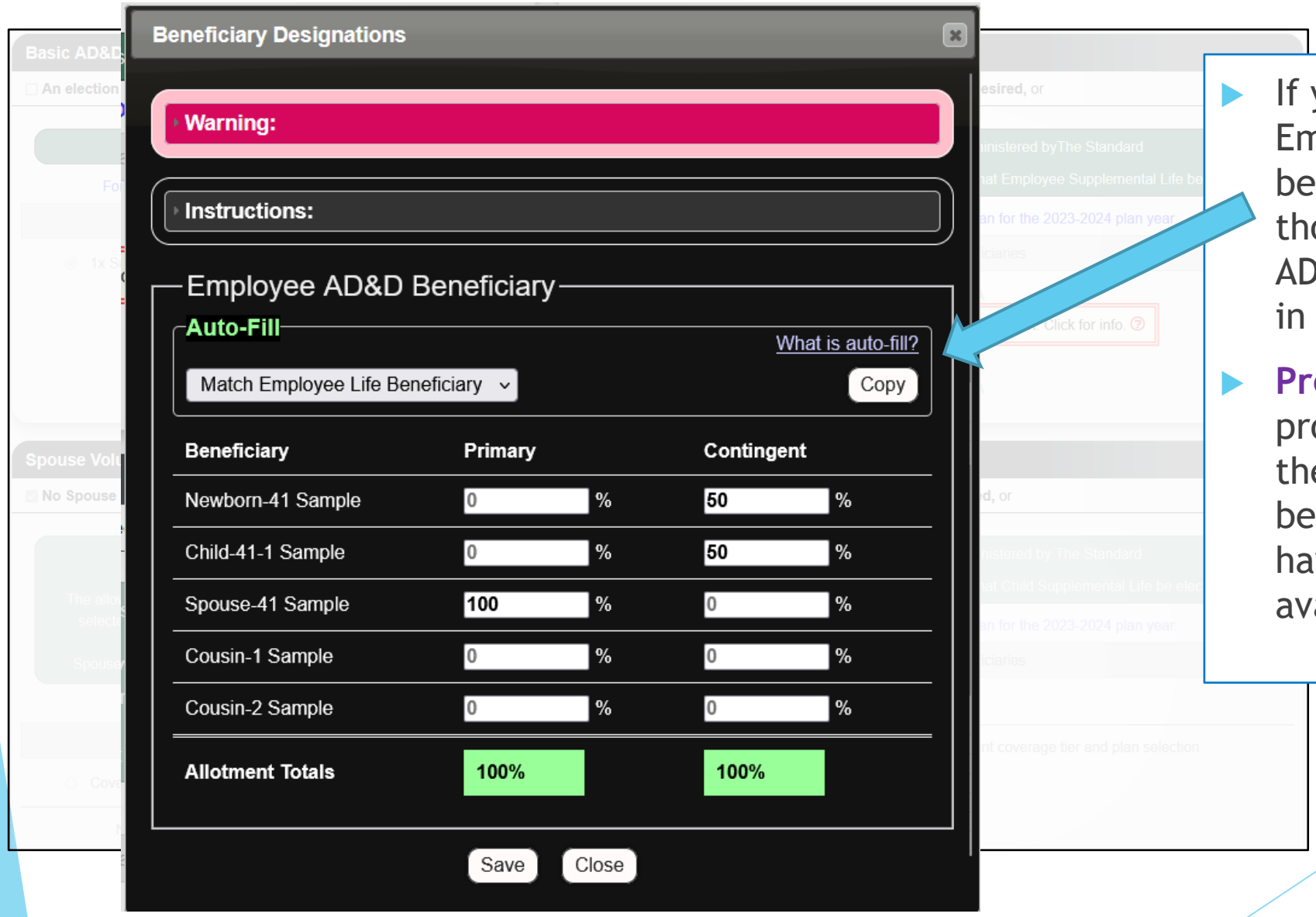
- You are automatically the sole **Primary** beneficiary for plans covering your dependents (e.g., Spouse Supplement Life, Spouse Voluntary AD&D).
- Again, **Contingent** beneficiaries are not required, but may be recorded as backup.
- If recording **Contingent** beneficiaries, all 100% of proceeds must be allotted before continuing.
- Click **Save** when done, as always.

Supplemental Life



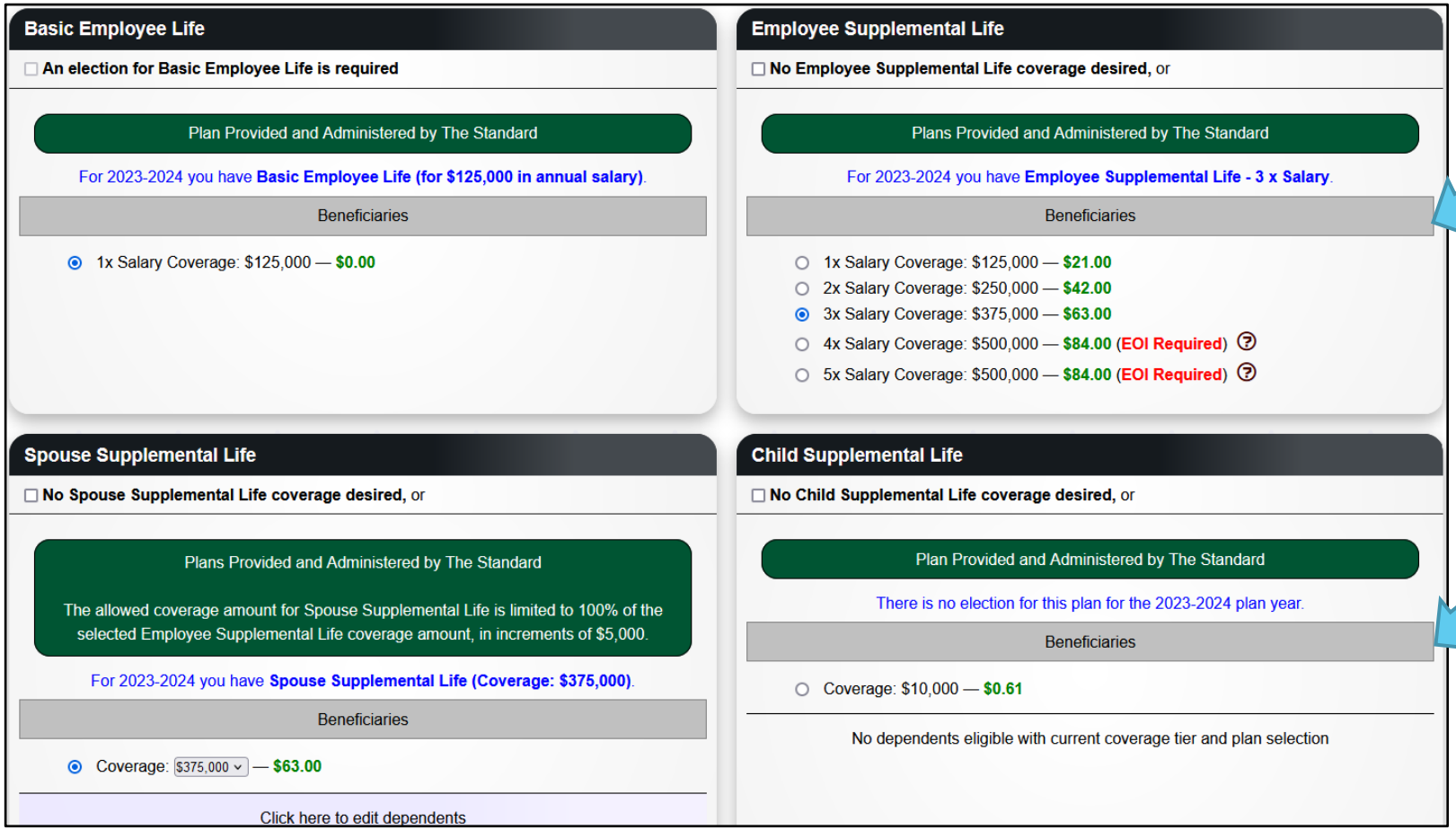
- **Basic Employee Life** is free. It is selected by default and cannot be deselected.
- **Spouse Supplemental Life** requires **Employee Supplemental Life** to be elected and has a maximum coverage amount equal to the amount chosen for **Employee Supplemental Life.**
- Some plan options require **Evidence of Insurability** (**EOI**). Be sure to follow instructions to obtain this insurance.
- Coverage amounts based on your current salary may change after enrollment if your salary fluctuates.
- You may see options that are labeled “Capped for EOI”. These do not require EOI approval and will not increase in coverage over the listed amount as your salary fluctuates, though it may be reduced if your salary is reduced.

Voluntary AD&D - Beneficiaries



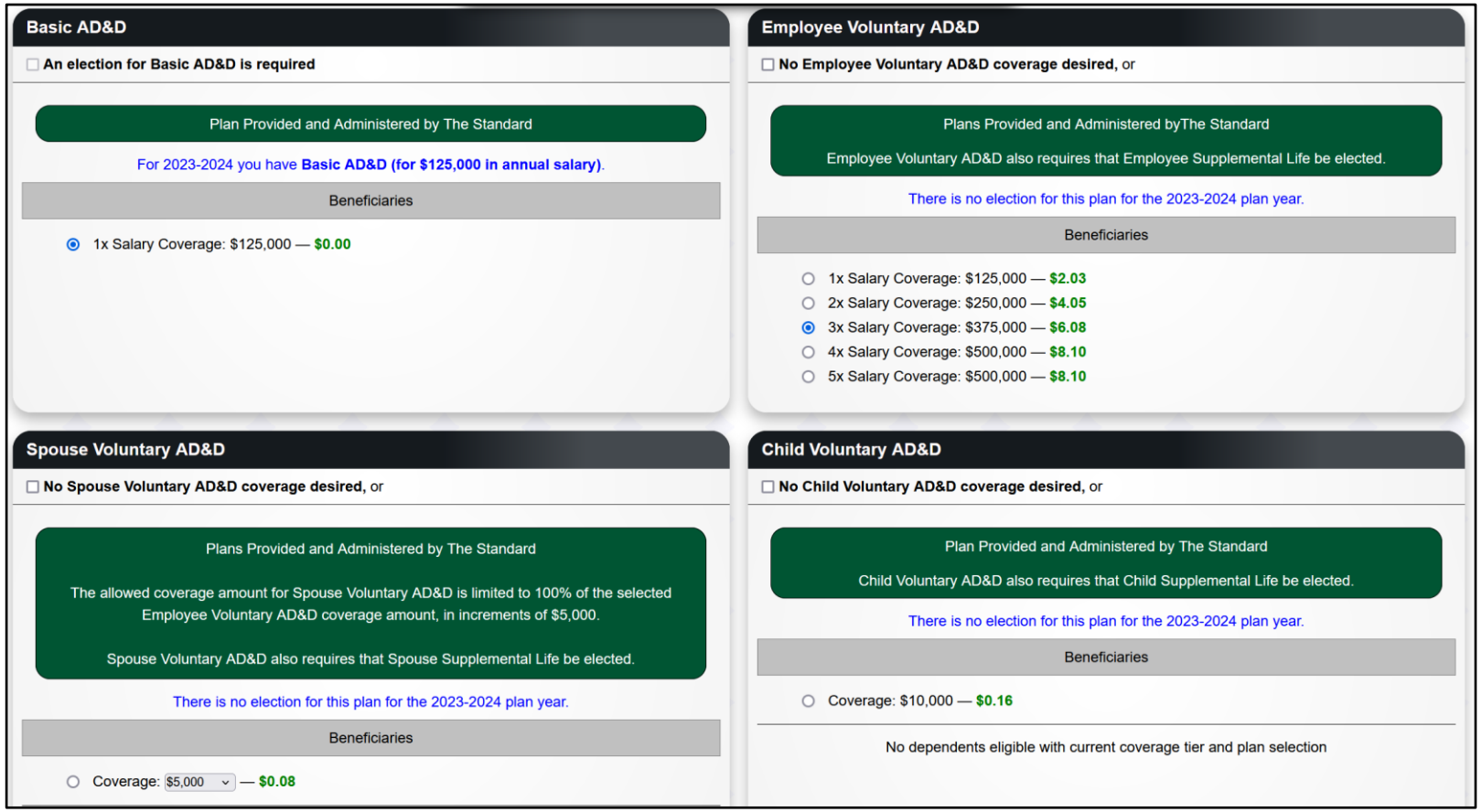
- If you have successfully assigned Employee Life proceeds to beneficiaries, you can simply copy those designations to your Employee AD&D designations by clicking **Copy** in the now-visible Auto-Fill section.
- **Pro Tip:** When assigning policy proceeds to beneficiaries, as long as there are other policies with similar beneficiary rules and those rules have been met, then they will be available for copying.

Voluntary AD&D - Beneficiaries



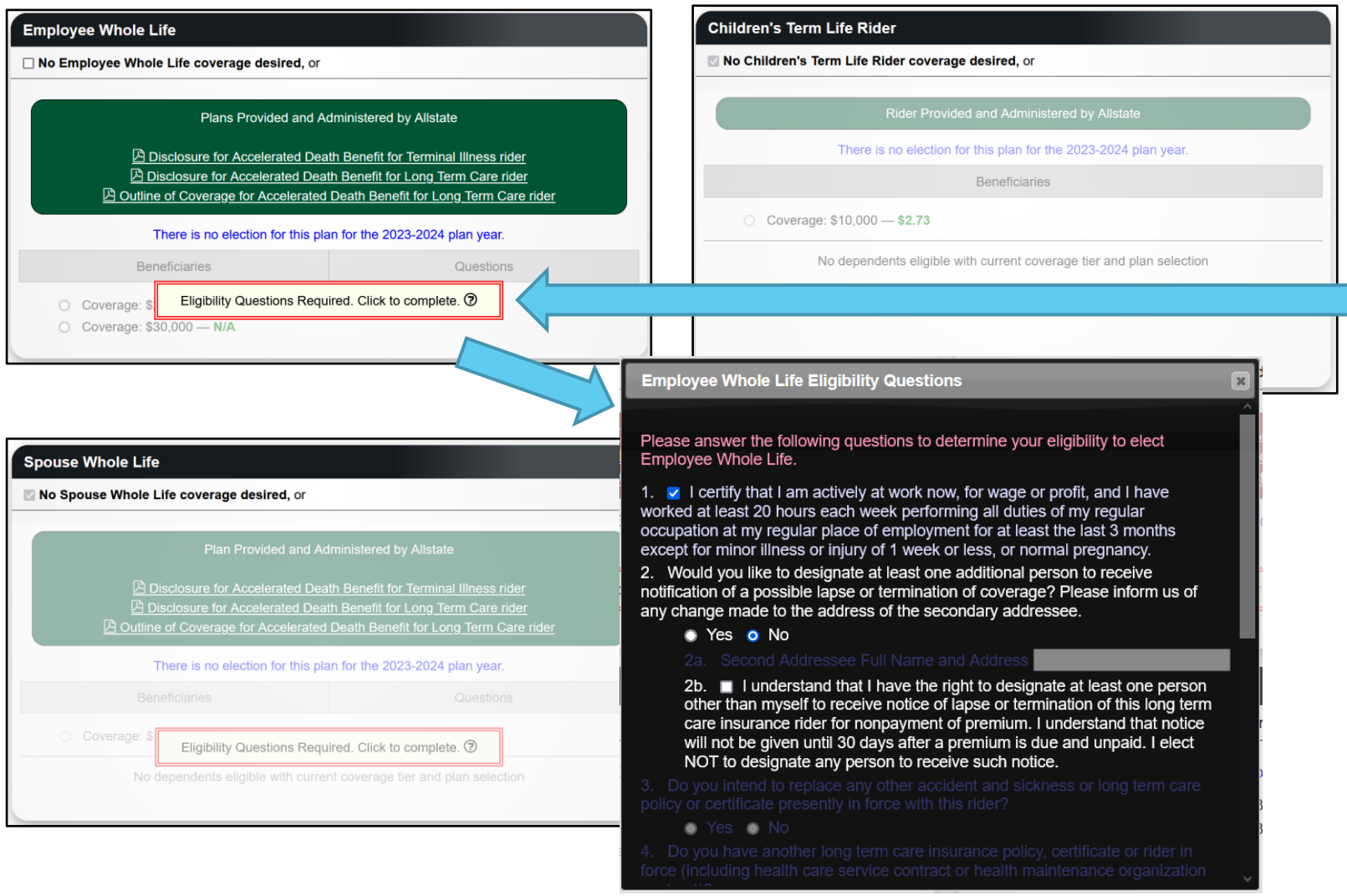
- **Pro Tip:** The Beneficiary Designations forms can be re-opened by simply clicking on the associated Beneficiaries button on each of the enrollment cards.

Voluntary AD&D



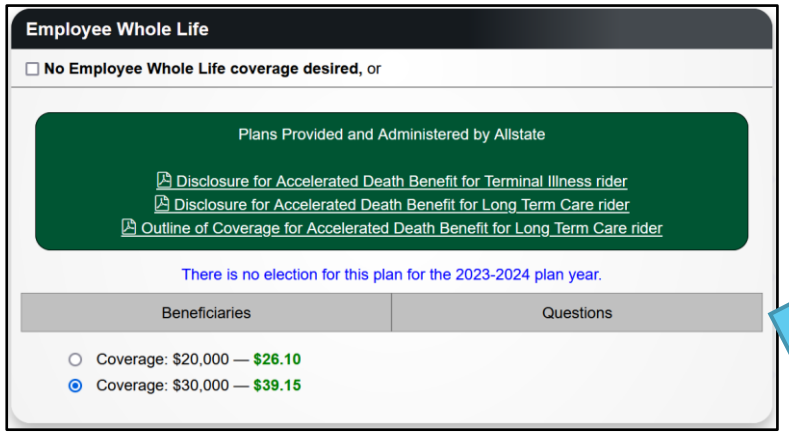
- **Basic AD&D** is free. It is selected by default and cannot be deselected.
- **Spouse Voluntary AD&D** requires *both* **Spouse Supplemental Life** *and* **Employee Voluntary AD&D** to be elected first. **Spouse Voluntary AD&D** is capped at the coverage amount chosen for **Employee Voluntary AD&D**.
- Coverage amounts shown are based on your current salary. Salary changes after enrollment may cause your coverage amounts to changes, as well.

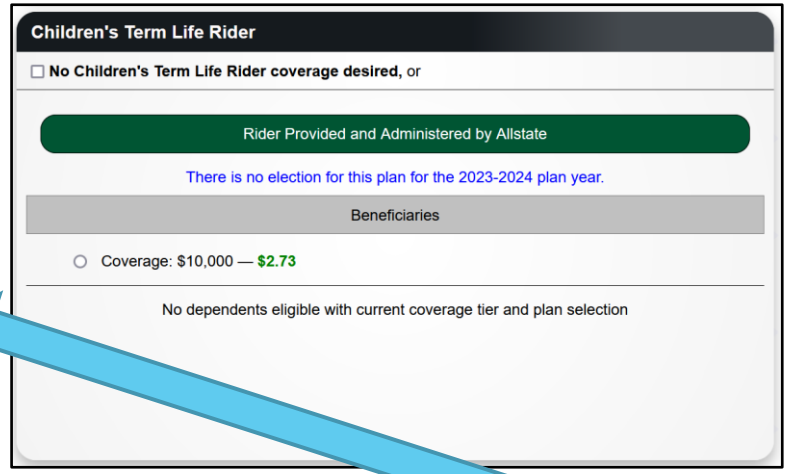
Whole Life & Eligibility



- Besides requiring beneficiaries, the election of either **Employee Whole Life** and/or **Spouse Whole Life** also requires answering questions that verify eligibility.
- Certain answers may prevent electronic enrollment in the plan.
- **Spouse Whole Life** requires an **Employee Whole Life** election.
- The **Children's Term Life Rider** requires an **Employee Whole Life** election.

Whole Life & Eligibility

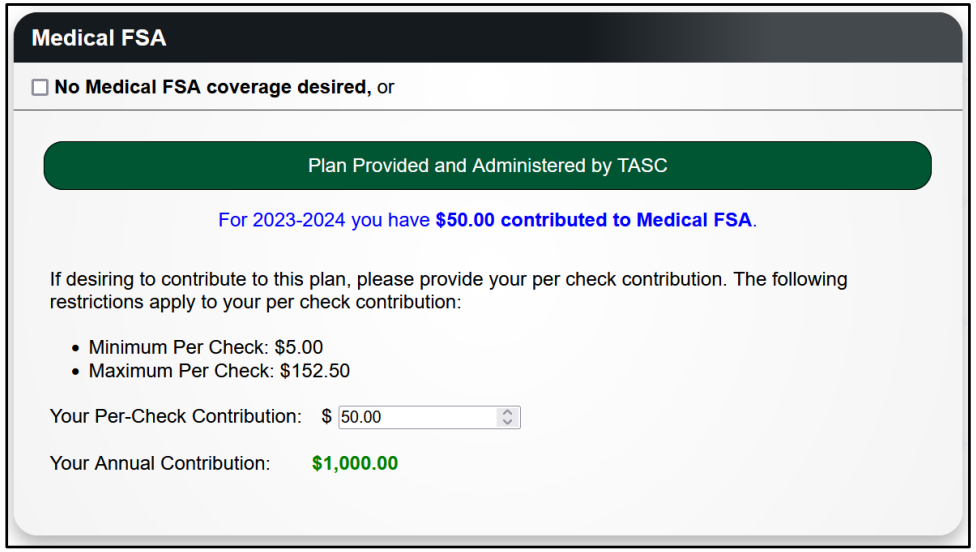


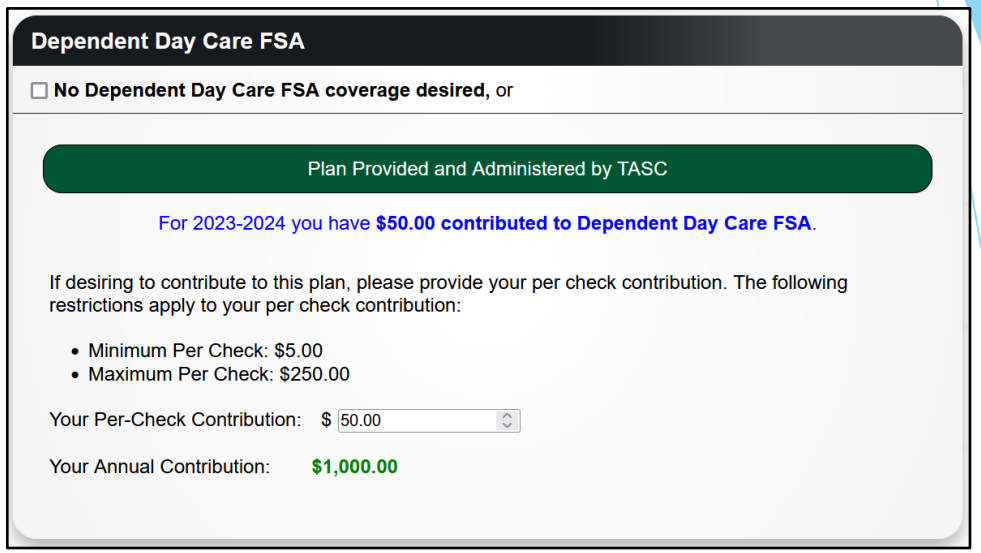




- Once beneficiaries have been assigned proceeds successfully and the eligibility questions have been answered, the cards become enabled for enrollment.
- As with beneficiaries, you can change the answers to the eligibility questions by clicking on the Questions button on the appropriate enrollment card.

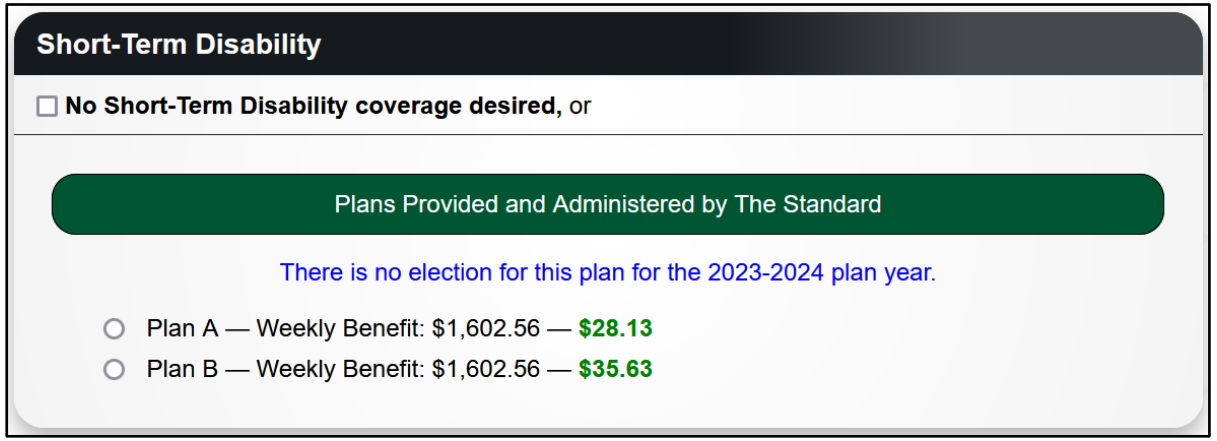
FSAs

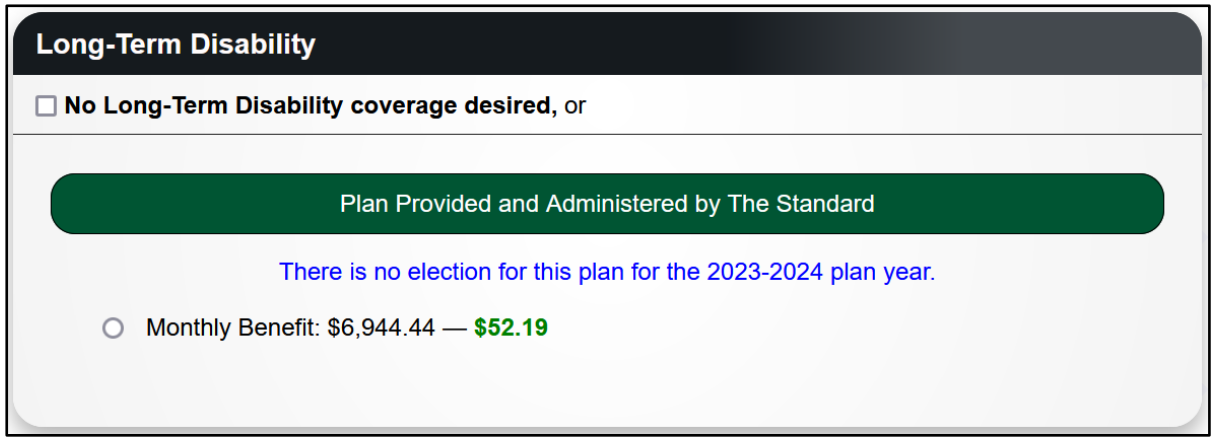




- The **Medical FSA** and **Dependent Day Care FSA** cards have minimum and maximum contribution amounts. To enroll, you must enter an amount (without the dollar sign) between these two limits.
- Both FSAs allow you to specify the amount you wish to contribute on a per-check basis. **primeBENEFITS™** will calculate your Annual Contribution from this per-check contribution.
- The maximum allowed contributions are based on IRS-mandated annual maximums.

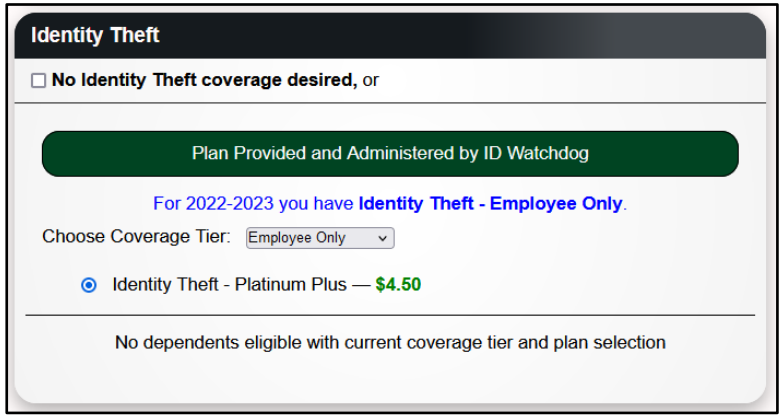
Disability

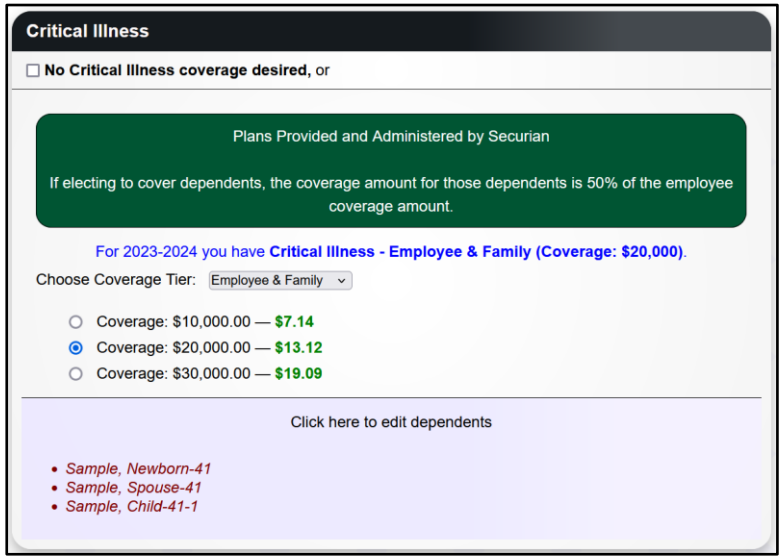


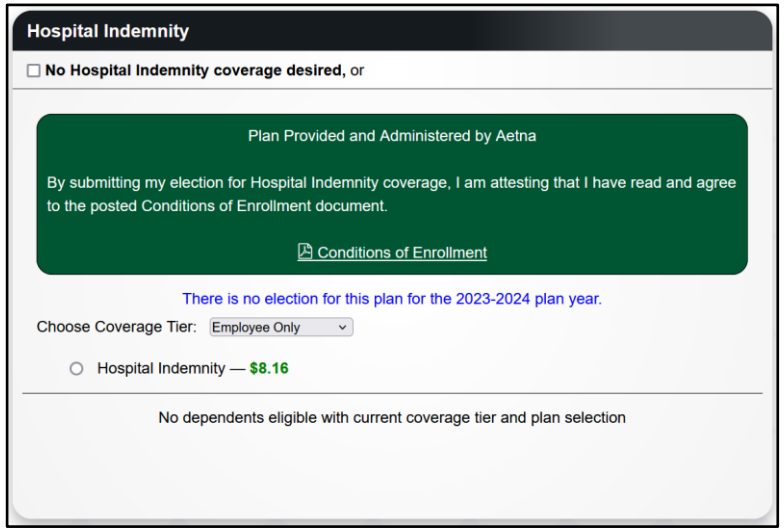


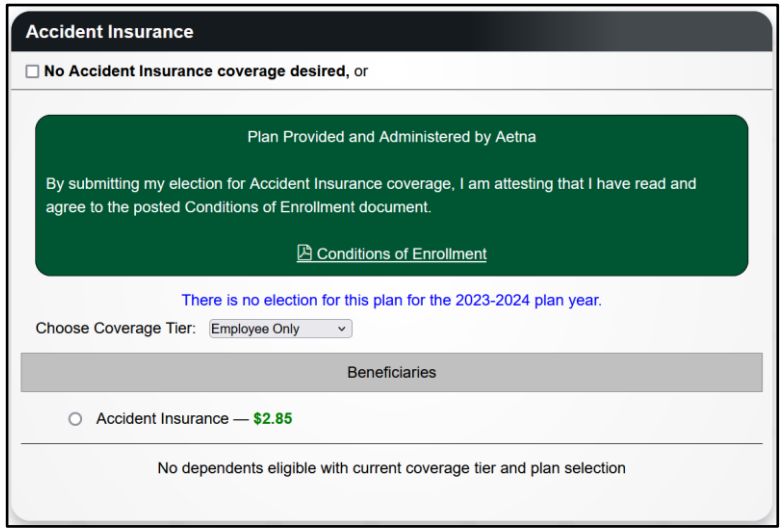
- The **Short-Term Disability** plans and the **Long-Term Disability** plan are plans that only apply to you, so there are no dependent tiers are available.
- Review your Benefit Guide to understand the difference between the **Short-Term Disability Plan A** and **Plan B.**
- The weekly/monthly benefits shown are based upon your current salary, but like the **Basic Life**, **Employee Supplemental Life**, **Basic AD&D**, and **Employee Voluntary AD&D**, these benefits may change as your salary changes.

Last, but not least…



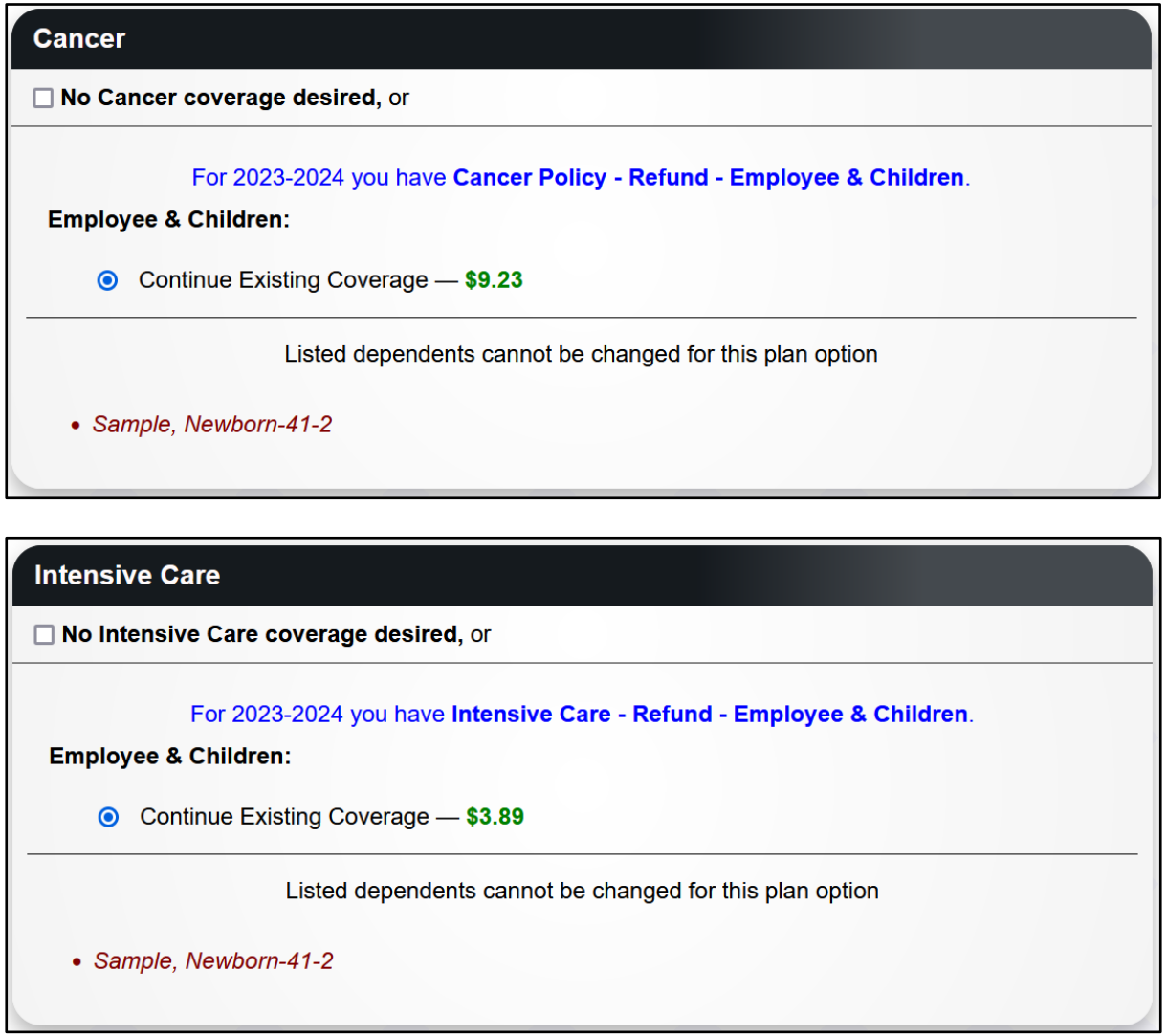






- **Identity Theft, Critical Illness, Hospital Indemnity,** and **Accident Insurance** enroll in ways similar to the **Medical**, **Dental**, and **Vision** products.
- The only exception is that for **Critical Illness**, you must also select a coverage amount.

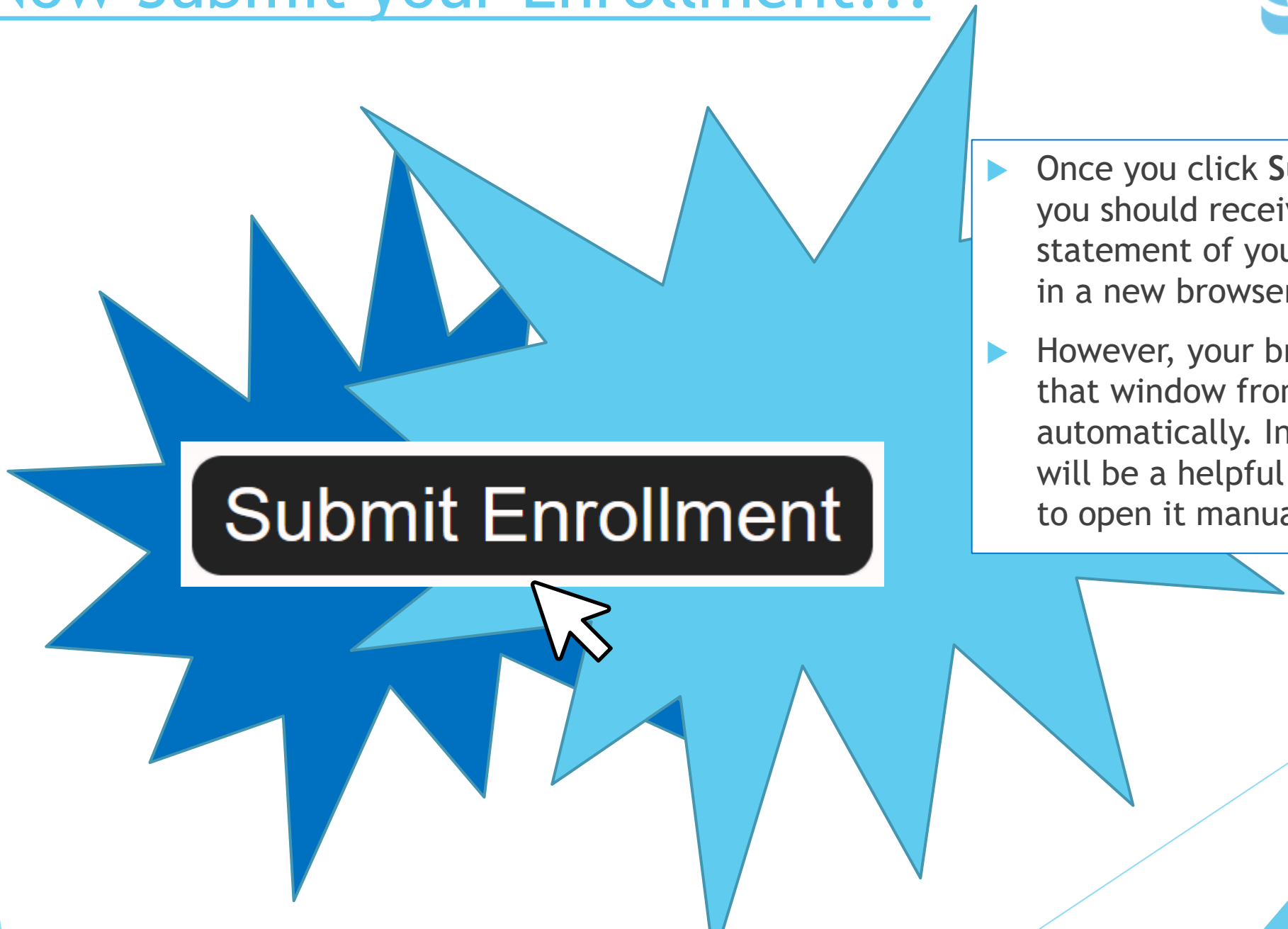
One More Thing…



- You may still be enrolled in products no longer offered by your employer.
- In this case, if you wish to remain enrolled in these products, be sure to select the **Continue Existing Coverage** option before submitting your enrollment.

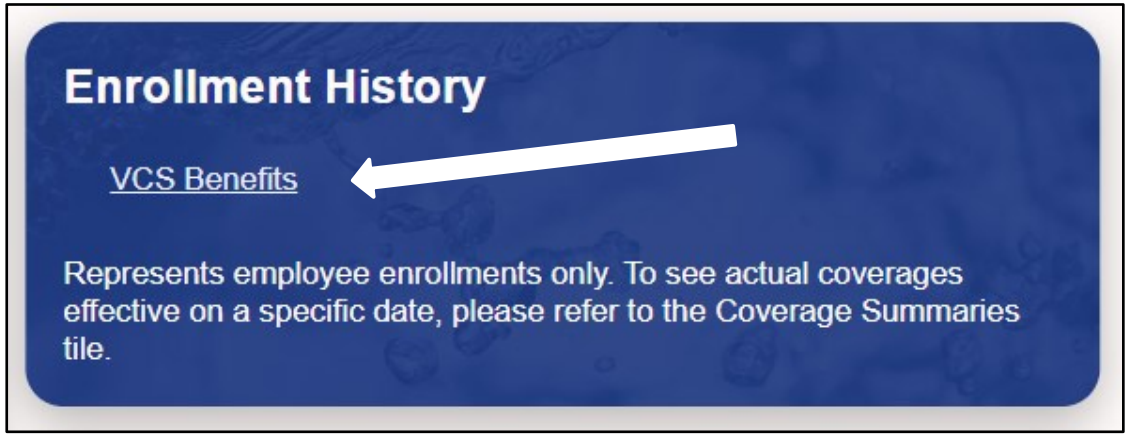
Now Submit your Enrollment!!!

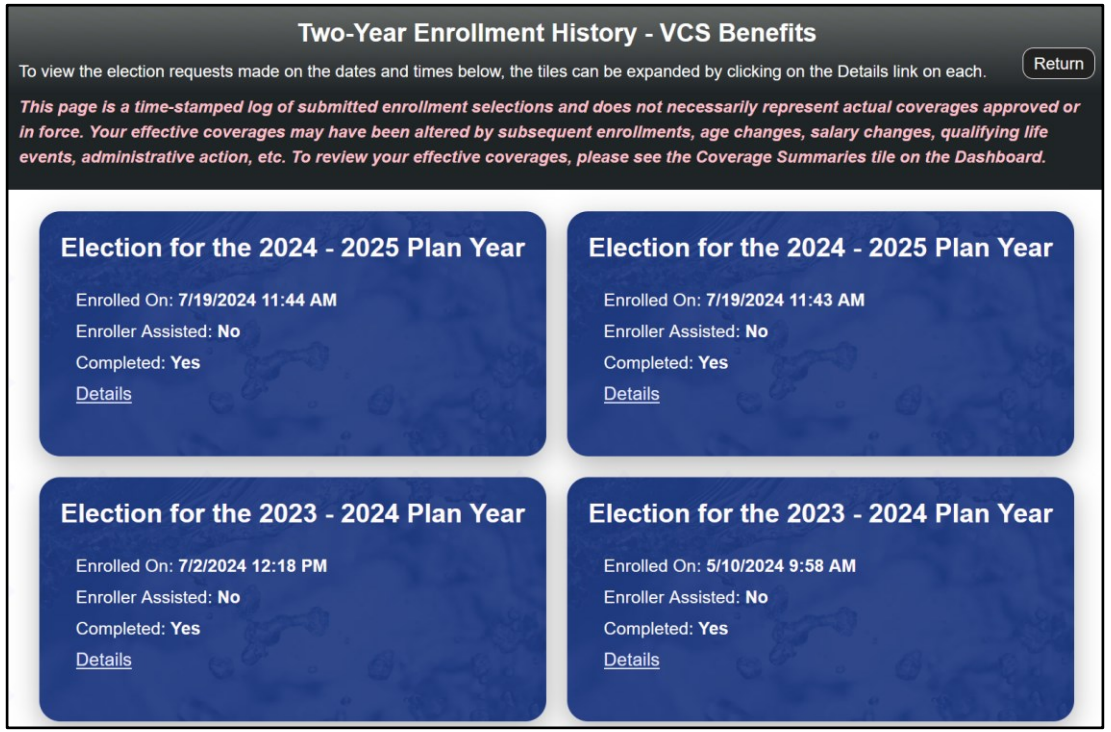
primeBENEFITS



- Once you click **Submit Enrollment** you should receive a confirmation statement of your elected benefits in a new browser window/tab.
- However, your browser may block that window from opening automatically. In this case, there will be a helpful link to allow you to open it manually.

Post-Enrollment





- Finished with enrollment? Got your confirmation statement?
  - **It is important to review this confirmation statement to ensure you're enrolled in the plans you want and only the plans you want.**
- Enroll as many times as you find necessary between now and the end of **Annual Enrollment**. **Only the most recent enrollment is saved and considered valid.**
- View the history of all your enrollments for the last two years via your Dashboard. To do this: click **VCS Benefits** within the **Enrollment History** tile.
  - Here you can see every Plan Year you have enrolled in, including the one just completed.
  - To see the details of your enrollment click on the **Details**
- **Don't Forget To Upload Dependent Documentation!!! (see slide 13)**