

## New Hire Enrollment Instructions

SmartBen is our online enrollment tool. The site is accessible via the Internet at <https://tuscaloosa.smartben.net/> and can be accessed 24 hours a day, seven days a week. The following tips will help you prepare for and complete the online enrollment process.

### Before You Enroll

#### Review Your Options & Make Your Choices

Take time to review the information in the *Plans* section. It will help you understand your benefit choices. Discuss it with your family, too!

Click on the *Plans* link at the top of your home page and select a plan to review the plan details.

#### Consider This!

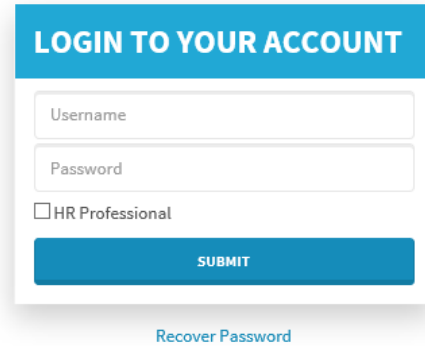
- **All dependents must be verified once added to coverage.** Should you add a dependent during new hire or open enrollment, you will receive a dependent verification packet in the mail requesting additional documentation to verify your dependents. In addition, dependents such as stepchildren or adopted children that are added during a qualified life event (i.e. marriage) will also need to be verified once added to coverage.
- If you want to add a dependent for coverage for next year, *now* is the time to do it. You may not add dependents *during* the plan year unless you have a qualified change in status, also known as a qualified life event. **You will need to provide the Social Security number and date of birth for any spouse or dependent you enroll.** If you have not received the Social Security number for a newborn, enter 111-11-1111. Contact Human Resources to update the dependent's Social Security number after you receive it.
- If you are electing Supplemental Term Life and AD&D Insurance, you need to enter the **beneficiary name and relationship to the employee.**
- If you need to exit SmartBen before finishing your enrollment elections, click "log out"

## Steps to Complete Your Enrollment

### STEP 1

Log on to <https://tuscaloosa.smartben.net/> and enter your Username (COT+5-Digit Munis Employee ID #, Located on your **paycheck stub**) and Password (eight-digit date of birth, MMDDYYYY format).


- Example Username: COT12345 for Munis Employee ID # 12345
- Example Password: 06101964 for date of birth June 10, 1964



➡ **TIP:** Use the **Tab Key** to navigate through the site. DO NOT use the Enter Key. As with all Internet sites, when you use the Enter Key, it is the equivalent of hitting "submit" or "next".

### STEP 2

On the home page, you will see a Benefits Enrollment box. This box has a countdown of the number of days remaining in your new hire window. Underneath the countdown, there is a Begin Enrollment button. Click the button to begin enrollment.



### STEP 3

On the next page, there is a box with *Available Enrollments*, telling you what enrollments are available. You will see a button for New Hire Enrollment. Select the New Hire Enrollment button to begin your enrollment session.

#### AVAILABLE ENROLLMENTS

The items found in this list require your input for completion. Please select the desired type of enrollment and click the "Begin Enrollment" button to begin this process.

**New Hire Enrollment**  
You have until 9/1/2015 12:00 AM EDT to complete your new hire enrollment.

NEW HIRE ENROLLMENT
←

### STEP 4

Review and Elect Benefits: You will enter the Enrollment process at the Benefit Manager page, of Step 1 of the Enrollment Process.

New Hire Enrollment

COMPLETED BENEFITS	
Plan Title	Employee Cost
<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"><input checked="" type="radio"/></div> <div> <b>Health Insurance</b>                      Opt Out - No Coverage  <small>24 Deductions/Year</small> </div> </div>	<b>\$0.00</b>
<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"><input checked="" type="radio"/></div> <div> <b>Dental Insurance</b>                      Opt Out - No Coverage  <small>24 Deductions/Year</small> </div> </div>	<b>\$0.00</b>
<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"><input checked="" type="radio"/></div> <div> <b>Vision Insurance</b>                      Opt Out - No Coverage  <small>24 Deductions/Year</small> </div> </div>	<b>\$0.00</b>
<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"><input checked="" type="radio"/></div> <div> <b>Healthcare Flexible Spending Account</b>                      \$0.00  <small>10 Deductions/Year</small> </div> </div>	<b>\$0.00</b>
<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"><input checked="" type="radio"/></div> <div> <b>Dependent Daycare Flexible Spending Account</b>                      \$0.00  <small>10 Deductions/Year</small> </div> </div>	<b>\$0.00</b>
<div style="display: flex; align-items: center;"> <div style="margin-right: 10px;"><input checked="" type="radio"/></div> <div> <b>Employer Provided Basic Life</b>                      2 X Annual Base Salary (\$67,000.00)  <small>24 Deductions/Year</small> </div> </div>	<b>\$0.00</b>

**Turn All The Lights Green**

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

ELECT & CONTINUE

Your Total Cost  
**\$92.77**  
 Per Pay Period

Your Estimated Paycheck  
**\$988.55**

**Benefit Manager:** Use this to review your enrollment options and make your benefit elections. To enroll or make changes to a benefit, click on a benefit name.

To make a change, click on the option you want to elect. You will first need to select which individuals are being covered by making your selection in the Who Is Being Covered box on the right.

**Who's Being Covered?**

Employee Only

Employee and Spouse


Employee and Children

Family

Then select the plan you want to enroll in. The selection you made will turn green. Click the green *Continue* button at the top right of the page when you are finished.


### BCBS PPO EMPLOYEE ONLY

<b>\$400/person</b> <b>\$1,200/family</b> <b>30% after deductible</b> <small>Deductible &amp; Coinsurance</small>	<b>\$2,900/person</b> <b>\$6,200/family</b> <small>Max Out of Pocket</small>	<b>Primary:\$20</b> <b>Specialist:\$40</b> <b>RX Copays:</b> <b>\$10/\$30/\$50</b> <small>Copayments</small>	<b>\$50.00</b> <small>Per-Pay-Period</small>
--	--	--	---

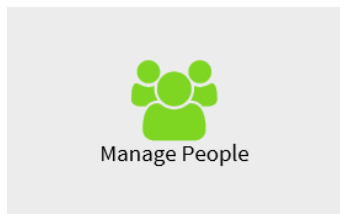
[SELECT](#) [MORE INFO](#) 

### BCBS HDHP EMPLOYEE ONLY

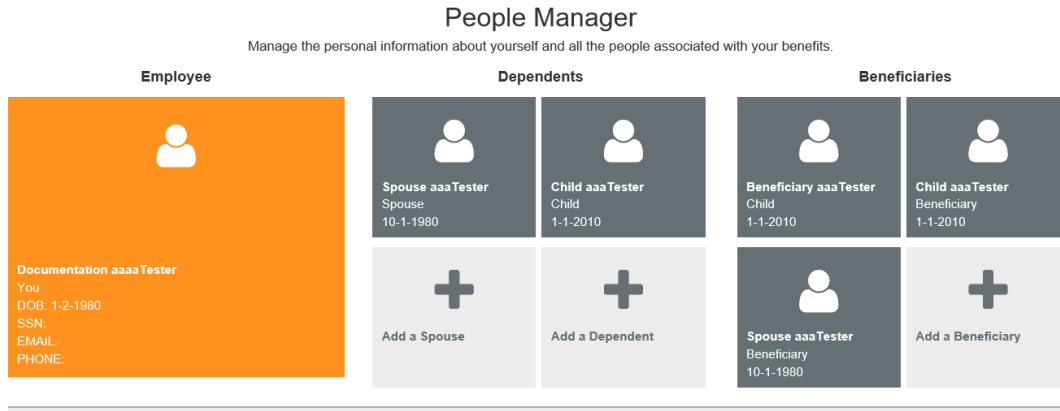
<b>\$1500/person</b> <b>\$3000/family</b> <b>20% after deductible</b> <small>Deductible &amp; Coinsurance</small>	<b>\$5,000/person</b> <b>\$10,000/family</b> <small>Max Out of Pocket</small>	<b>20% coinsurance</b> <b>RX Copays:</b> <b>20%/20%/30%</b> <b>coinsurance</b> <small>Copayments/Coinsurance</small>	<b>\$38.00</b> <small>Per-Pay-Period</small>
--	---	--	---

[SELECT](#) [MORE INFO](#) 

If you are enrolling a spouse or dependent in coverage, you will need to click the green Add a Person button to add them in the People Manager.



**People Manager:** This is where your Personal, Spouse/Dependent, and Beneficiary information is stored.



**Employee Info** - Review your personal information and make changes if necessary.

**Spouse and Dependent Info** – Click on the *Add a Spouse* or *Add a Dependent* button to add your spouse and dependents' information if you are enrolling them in a benefit plan. Click *Save* when you are finished.

Adding spouse/dependent information in *People Manager* **DOES NOT** assign your spouse/dependent to coverage. You will assign your spouse/dependent to each plan individually in order for them to be covered.

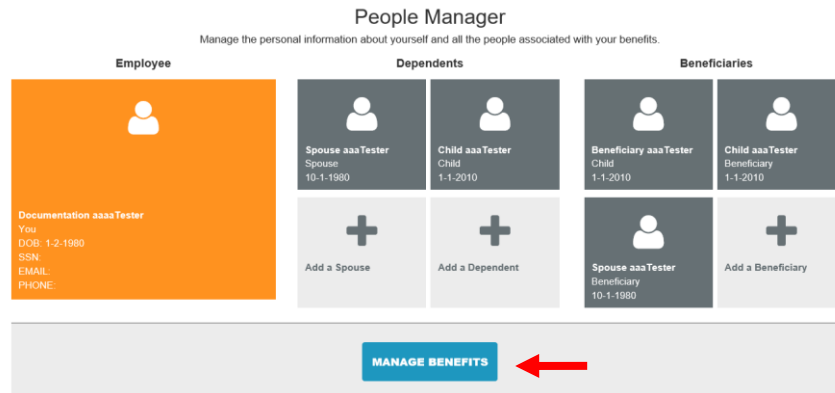
**Beneficiary Info** –*If you are electing Supplemental Term Life/AD&D coverage*, click on *Beneficiary* to add or change your beneficiary. Click *Save* when you are finished.

Adding your beneficiary information in the *People Manager* **DOES NOT** assign a beneficiary percentage. You will assign the percentage later in the enrollment process.

Click on *Return to Lights* to continue the enrollment process.


- **TIP:** If you need to add more than one beneficiary, click on the *Add a Beneficiary* button to designate the additional beneficiaries.
- **TIP:** During enrollment, click on the *Beneficiary Type* drop down box to designate your beneficiary as primary or secondary.

Once you have added your spouse and/or dependent in the People Manager you will need to click on the benefit that you want to assign them to. Click on the Manage Benefits button at the bottom of the screen after adding the dependent.



Once you click on Manage benefits it will bring you back to the Benefits Manager page and your incomplete benefits will be at the top. Click the benefit you would like to add your dependent to.

### New Hire Enrollment

INCOMPLETE BENEFITS		
	Plan Title	Employee Cost
	<b>Health Insurance</b> Aetna Select Team Member + Child(ren) <i>24 Deductions/Year</i>	<b>\$175.42</b>

**Turn All The Lights Green**


Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

Click Continue to accept the plan. To assign a dependent to coverage, click the check box next to the dependents name. Click Continue.

**ASSIGN A DEPENDENT**

Tim aaatester (07/01/2005)

CONTINUE

 ADD A PERSON

[Return To Lights](#)

## STEP 5

Once your elections are complete each benefit will have a green light. To proceed to the next step, click the green button labeled "Elect & Continue."

New Hire Enrollment

COMPLETED BENEFITS		
Plan Title	Employee Cost	Employer Cost
 <b>Medical Insurance</b> BCBS PPO Employee Only <i>12 Deductions/Year</i>	<b>\$50.00</b>	<b>\$498.00</b>
 <b>Dental Insurance</b> Waive <i>12 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.00</b>
 <b>Flexible Spending Account-Medical</b> \$0.00 <i>6 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.00</b>
 <b>Flexible Spending Account - Dependent Day Care</b> \$0.00	<b>\$0.00</b>	<b>\$0.00</b>

**Turn All The Lights Green**

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

**ELECT & CONTINUE**

Your Total Cost 

\$84.85

Per Pay Period

## STEP 6

**Verify Required Data:** If you have not entered all required information, SmartBen will not process your enrollment. Click on each item in the Enrollment Task List and SmartBen will take you to the required page for corrections. Make your corrections, click *Submit*, *Enroll* or *Save*, whichever is applicable. Be sure to review any items in the "Information" box on this task page, click on "click here" to make changes, and then click the green "Continue" button.

## Enrollment Verification Tasks

Information is missing required to complete your enrollment. Click on the link(s) provided below to complete the necessary information.

### SPOUSE INFORMATION

The spouse information for April aaaTester is incomplete! [Click here](#) to return to the Manage People section and complete the required information.

**STEP 7**

**Review Confirmation:** Review your elections thoroughly.

### Enrollment Confirmation For Benny AaaFitz

Review the information thoroughly before clicking "Continue" at the right of the screen.

ELECTED BENEFITS		
Plan Title	Employee Cost	Employer Cost
<b>Medical Insurance</b> BCBS PPO Employee Only <i>12 Deductions/Year</i>	<b>\$50.00</b>	<b>\$498.00</b>
<b>Dental Insurance</b> Waive <i>12 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Flexible Spending Account-Medical</b> \$0.00 <i>6 Deductions/Year</i>	<b>\$0.00</b>	<b>\$0.00</b>

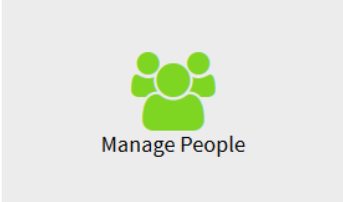
To confirm, enter your initials at the bottom of the *Confirmation* page and click *Continue*.

**AGREEMENT**

Please initial below to indicate agreement:

**CONTINUE**

Return To Lights





## STEP 8

You have successfully completed the enrollment process! Select the *Click Here* link for a copy of your Confirmation Statement.

Congratulations!

You have successfully completed the enrollment process.

[PRINT YOUR CONFIRMATION STATEMENT](#)

[RETURN TO START](#)

To get a printer ready copy of your elections, [click here](#) and feel free to continue using SmartBen Essentials.

## STEP 9

It's time to review your Confirmation Statement! Carefully review your statement to ensure your benefit elections are accurate. Keep in mind, this Confirmation Statement is *only* a confirmation of your benefit elections. If carrier approvals (e.g., Supplemental Term Life/AD&D Insurance) are required, coverage will be subject to those requirements.

***Note: At any time during your New Hire Window, you can log back into SmartBen and make changes. Always remember to print a Confirmation Statement to serve as your confirmation of benefit elections.***