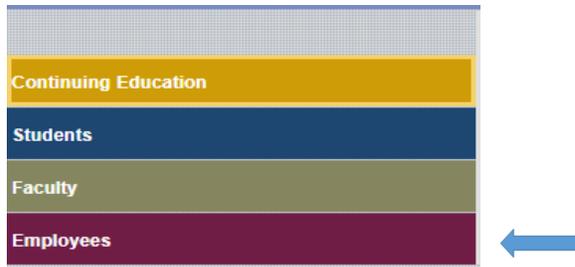


Benefit Enrollment Self Service Guide **DRAFT**

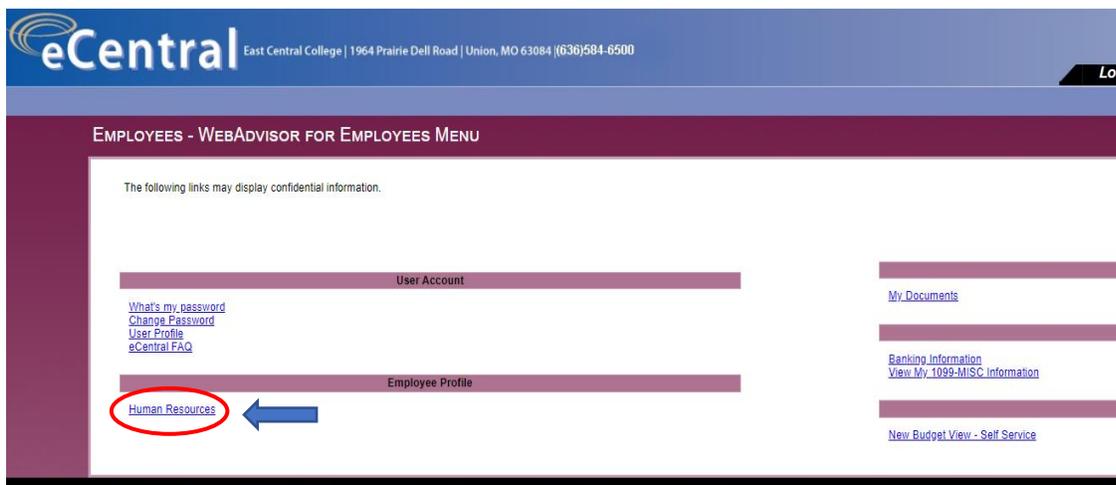
All employees are required to complete the online enrollment for 2021 benefits. Follow these step-by-step directions on how to enroll.

How to Access?

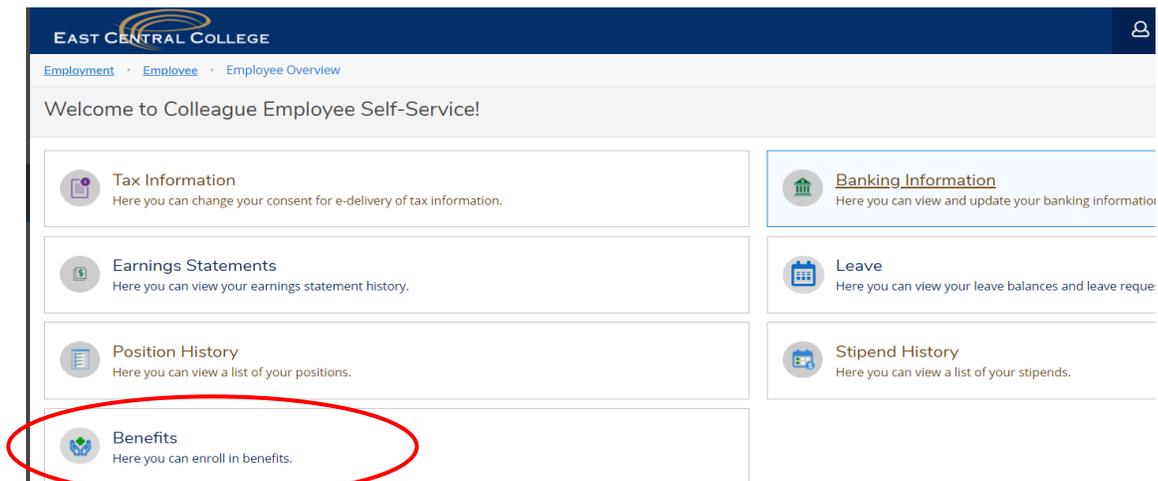
1. Login to e-Central account.
2. Click Employee



3. Click Human Resources



4. Click benefits



5. Click Start Here

EAST CENTRAL COLLEGE

kimberly.aguiar Sign out Help

Employment · Employee · Benefits

Benefits

New for 2021 - All full-time employees are required to complete the online enrollment for insurance benefits for the 2021 benefit year regardless if you do not plan to make changes. 2021 Insurance Benefits Open Enrollment is open Wednesday, November 11, 2020 and closes at midnight on Monday, November 30, 2020. Failure to complete online enrollment could jeopardize your insurance coverage. If you have questions, please contact Human Resources. [Read less](#)

Open Enrollment | Open enrollment begins 11/2/2020. You have until 11/30/2020 to make your elections.

Pending Elections Not Started **Start Here** **Dependents/Beneficiaries**
[Manage Dependents/Beneficiaries](#)

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6. To get started, click Choose Plan on Medical section to start.

Note: Can be completed in any order & can be saved and resumed at a later time

Benefits Enrollment

< [Benefits](#)

Before you get started:

- 1) [Review](#) the 2021 Self-Service open enrollment user guide. (NEED TO ADD LINK)
- 2) If adding dependents to insurance coverage, you will need name, birth date and social security number of each individual.
- 3) If you need to confirm your current medical plan and network coverage, click [here](#).

Please note: In order to submit your enrollment, a green check mark must appear next to each benefit option. If you have any questions, please contact Human Resources. [Read less](#)

Open Enrollment Benefits

  **Medical Insurance** [Choose a Plan](#)
Your Plan
-- Waive this benefit

Please click on this button if you choose to "waive" this benefit.

 **Dental Insurance** [Choose a Plan](#)
Your Plan
-- Waive this benefit

Please click on this button if you choose to "waive" this benefit.

 **Vision Insurance** [Choose a Plan](#)
Your Plan
-- Waive this benefit

7. Select the plan you wish to enroll in. When finished with selection, **click Save and then click Benefits Enrollment** to return to main page.

Benefits Selection

[Benefits Enrollment](#)

The College is offering medical insurance with Anthem Blue premium cost for the employee. The employee may add spouse coverage. Prescription coverage is included under the base plan.

Before you get started with your selection:

- 1) [View](#) the virtual orientation on plan details.
- 2) If adding dependents to insurance coverage, you will the 1
- 3) If you need to confirm your current medical plan and net
- 4) [2021 Plan Summaries](#)
- 5) [2021 Medical Insurance Rate Sheet](#)

Medical Insurance

Choose a Plan

Select 1 plan or waive this benefit

- Base - BJC Employee Only (Employee Contribution)
- Base - BJC Employee + Spouse
- Base - BJC Employee + Child(ren)
- Base - BJC Employee + Family
- Base - Non BJC Employee Only
- Base - Non BJC Employee + Spouse
- Base - Non BJC Employee + Child(ren)
- Base - Non BJC Employee + Family
- HSA - BJC Employee Only
- HSA - BJC Employee + Spouse
- HSA - BJC Employee + Child(ren)
- HSA - BJC Employee + Family
- HSA - Non BJC Employee Only
- HSA - Non BJC Employee + Spouse
- HSA - Non BJC Employee + Child(ren)
- HSA - Non BJC Employee + Family

Cancel

Save

- Choose from Base Plan or High Deductible Plan (HSA)
- BJC or Non-BJC
- Employee Only or Employee + Spouse/Child/Family

To view directions on adding Dependents; see page _____

8. A **green check mark** will appear when the section has been completed. Please note in order to submit your enrollment, a **green check mark** must appear next to each benefit option. From the main page, click Choose a Plan next to dental insurance.

Before you get started:

- 1) [Review](#) the 2021 Self-Service open enrollment user guide. (NEED TO ADD LINK)
- 2) If adding dependents to insurance coverage, you will need name, birth date and social security number of each individual.
- 3) If you need to confirm your current medical plan and network coverage, click [here](#), **Read more...**

Open Enrollment Benefits



Medical Insurance [Update Plan](#)

Your Plan
HSA - Non BJC Employee Only

Waive this benefit

Please click on this button if you choose to "waive" this benefit.



Dental Insurance [Choose a Plan](#)

Your Plan
--

Waive this benefit

Please click on this button if you choose to "waive" this benefit.



Vision Insurance [Choose a Plan](#)

Your Plan
--

Waive this benefit

Please click on this button if you choose to "waive" this benefit.



Health Savings Account [Choose a Plan](#)

Your Plan
--

Waive this benefit

Waive this benefit if:

- 1) You are enrolled in the College's base plan*
 - 2) You are covered under a spouse's plan*
 - 3) You do not wish to contribute to your H.S.A.
- *Note: you are not eligible to participate in the HSA



Flexible Spending Account [Choose a Plan](#)

Your Plan
--

Waive this benefit

9. Select the plan you wish to enroll in. When finished with selection, **click Save and then click Benefits Enrollment** to return to main page.

Benefits Selection

[< Benefits Enrollment](#)

The College is offering dental insurance with Delta Dental with no premium cost

Before you get started with your selection:

- 1) [View](#) the virtual orientation on plan details.
- 2) If adding dependents to insurance coverage, you will need name, birth date a
- 3) [2021 Plan Summary](#)
- 4) [2021 Dental Insurance Rate Sheet](#)

Dental Insurance

Choose a Plan
Select 1 plan or waive this benefit

Dental Employee Only

Dental Employee + Spouse

Dental Employee + Child(ren)

Dental Employee + Family

Waive this benefit

Please click on this button if you choose to "waive" this benefit.

[Cancel](#) [Save](#)

10. A **green check mark** will appear when the section has been completed.
From the main page, click Choose a Plan next to vision insurance.

Open Enrollment Benefits

 **Medical Insurance** [Update Plan](#)
Your Plan
HSA - Non BJC Employee Only

Waive this benefit 

Please click on this button if you choose to "waive" this benefit.

 **Dental Insurance** [Update Plan](#)
Your Plan
Dental Employee Only

Waive this benefit 

Please click on this button if you choose to "waive" this benefit.

 **Vision Insurance** [Choose a Plan](#)
Your Plan
--

Waive this benefit

Please click on this button if you choose to "waive" this benefit.

 **Health Savings Account** [Choose a Plan](#)
Your Plan
--

Waive this benefit

Waive this benefit if:
1) You are enrolled in the College's base plan*
2) You are covered under a spouse's plan*
3) You do not wish to contribute to your H.S.A.
*Note: you are not eligible to participate in the HSA

 **Flexible Spending Account** [Choose a Plan](#)
.. --

11. Select the plan you wish to enroll in. When finished with selection, **click Save and then click Benefits Enrollment** to return to main page.

Benefits Selection

[Benefits Enrollment](#)

The College is offering vision insurance with EyeMed with no premium.

Before you get started with your selection:

- 1) [View](#) the virtual orientation on plan details. (Password AZ85Y8B4)
- 2) If adding dependents to insurance coverage, you will need name, I
- 3) [2021 Plan Summary](#).
- 4) [2021 Vision Insurance Rate Sheet](#)

Vision Insurance

Choose a Plan
Select 1 plan or waive this benefit

- Vision Employee Only
- Vision Employee + Spouse
- Vision Employee + Child(ren)
- Vision Employee + Family

Waive this benefit

Please click on this button if you choose to "waive" this benefit.

12. A **green check mark** will appear when the section has been completed.

From the main page, click Choose a Plan next to Health Savings Account. **OR** click **waive** if you do not wish to contribute.

Open Enrollment Benefits

 **Medical Insurance** [Update Plan](#)

Your Plan
HSA - Non BJC Employee Only

Waive this benefit 

Please click on this button if you choose to "waive" this benefit.

 **Dental Insurance** [Update Plan](#)

Your Plan
Dental Employee Only

Waive this benefit 

Please click on this button if you choose to "waive" this benefit.

 **Vision Insurance** [Update Plan](#)

Your Plan
Vision Employee Only

Waive this benefit 

Please click on this button if you choose to "waive" this benefit.

 **Health Savings Account** [Choose a Plan](#)

Your Plan
--

Waive this benefit

Waive this benefit if:
1) You are enrolled in the College's base plan*
2) You are covered under a spouse's plan*
3) You do not wish to contribute to your H.S.A.
*Note: you are not eligible to participate in the HSA

➤ **Health Savings Account** – Only for employees who are enrolled in a High Deductible Plan and want to contribute to an HSA. Employee will need to **WAIVE** benefit if:

- You are enrolled in the College’s base plan
- You are covered under a spouse’s plan
- You do not wish to contribute to your HSA

Follow steps below to contribute to your HSA.

1. Select Contribution Plan (will see two options if 55 or older)
2. Enter in pay period amount
3. Click Save
4. Click Benefits Enrollment to return to main page

Benefits Selection

[Benefits Enrollment](#)

An employee enrolled in a high deductible plan is eligible for a health savings account.

- 1) Employees may contribute to a health savings account through payroll deduction. This chart lists the amount.
- 2) For employee only coverage - the amount the College contributes to your H.S.A. applies toward the IRS limit.
- 3) For dependent/family coverage, the College does not contribute to a health savings account.

You will need to determine the amount you will contribute and enter below.
View this [chart](#) **Read more...**

Health Savings Account

Choose a Plan

Select 1 plan or waive this benefit

HSA Employee Contribution (Payroll Deduction)

Cancel

Save

HSA Employee Contribution (Payroll Deduction)

Pay Period Amount

Waive this benefit 

Waive this benefit if: 1) You are enrolled in the College's base plan* 2) You are covered under a spouse's plan
HSA

13. A **green check mark** will appear when the section has been completed.

From the main page, click Choose a Plan next to Flexible Spending Account. **OR** click **waive** if you do not wish to contribute.

 Vision Insurance [Update Plan](#)

Your Plan
Vision Employee Only

Waive this benefit 

Please click on this button if you choose to "waive" this benefit.

 Health Savings Account [Update Plan](#)

Your Plan
HSA Employee Contribution (Payroll Deduction)

Waive this benefit 

Waive this benefit if:
1) You are enrolled in the College's base plan*
2) You are covered under a spouse's plan*
3) You do not wish to contribute to your H.S.A.
*Note: you are not eligible to participate in the HSA

 Flexible Spending Account [Choose a Plan](#)

Your Plan
--

Waive this benefit

Please click on this button if you choose to "waive" this benefit.

 Life Insurance [Choose a Plan](#)

Your Plan
--

➤ **Flexible Spending Account:** Only for employees who would like to enroll in a FSA. Employees are not required to enroll. Employee will need to **WAIVE** coverage if not electing to contribute to a FSA benefit.

Follow steps below to contribute to your FSA.

1. Select FSA benefit
2. Enter amount per pay period
3. Click Save; Click Benefits Enrollment to return to main page

Benefits Selection

[Benefits Enrollment](#)

Flexible Spending Accounts (FSA) allow you set aside money from your paycheck on a pretax basis to pay for

- 1) Medical: Option for employees enrolled in the **Base Plan**. Annual Maximum Contribution \$2,750.
- 2) Limited Purpose: Option for employees enrolled in the **High Deductible Plan (HSA)**. Annual Maximum Con
- 3) Dependent Care can be used for work-related child care expenses Annual Maximum Contribution up to \$5
- 4) FSA [Expense Calculator](#) Worksheet

Additional [information](#) **Read more...**

Flexible Spending Account

Choose Plans

Select between 1 and 2 plans or waive this benefit

- FSA - Medical Reimbursement
- FSA - Limited Purpose
- FSA - Dependent Care

Cancel

Save

FSA - Medical Reimbursement

Enter Annual Amount (Max Amount: \$2,749.92)

\$0.00

FSA - Dependent Care

Enter Annual Amount (Max Amount: \$4,999.92)

\$0.00

Waive this benefit 

Please click on this button if you choose to "waive" this benefit.

14. A **green check mark** will appear when the section has been completed.
From the main page, click Choose a Plan next to Life Insurance.



Health Savings Account [Update Plan](#)

Your Plan

HSA Employee Contribution (Payroll Deduction)

Waive this benefit 

Waive this benefit if:

- 1) You are enrolled in the College's base plan*
 - 2) You are covered under a spouse's plan*
 - 3) You do not wish to contribute to your H.S.A.
- *Note: you are not eligible to participate in the HSA



Flexible Spending Account [Choose a Plan](#)

Your Plan

--

Waive this benefit

Please click on this button if you choose to "waive" this benefit.



Life Insurance [Choose a Plan](#)

Your Plan

--

- **Life Insurance** – All employees must select the college paid plan. When complete, click Save; click Benefits Enrollment to return to main page.

Note: To change beneficiary or supplemental coverage, contact Human Resources.

Benefits Selection

[Benefits Enrollment](#)

All full-time employees are insured with a [\\$50,000 Life/A](#)

To get started with your selection:

- 1) All employees must select the College paid Life/AD&D i
- 2) If you currently have supplemental insurance, your co
- 3) If you want to make changes to your supplemental co
- 4) If you want to change beneficiary designations, compl

Additional [information](#) **Read more...**

Life Insurance

Choose a Plan
Select 1 plan

Life / AD & D (\$50,000 College Paid)

[Cancel](#) [Save](#)

➤ After completing each section, a **green check mark** should appear on all sections.
You are now able to review your selection and submit. You can even download a PDF of your selection.

Open Enrollment Benefits



Medical Insurance [Update Plan](#)

Your Plan

HSA - Non BJC Employee Only

Waive this benefit

Please click on this button if you choose to "waive" this benefit.



Dental Insurance [Update Plan](#)

Your Plan

Dental Employee Only

Please click on this button if you choose to "waive" this benefit.



Vision Insurance [Update Plan](#)

Your Plan

Vision Employee Only

Please click on this button if you choose to "waive" this benefit.



Health Savings Account [Update Plan](#)

Your Plan

HSA Employee Contribution (Payroll Deduction)

Waive this benefit if:

- 1) You are enrolled in the College's base plan*
- 2) You are covered under a spouse's plan*
- 3) You do not wish to contribute to your H.S.A.

Benefits Summary

HSA - Non BJC Employee Only
Dental Employee Only
Vision Employee Only
HSA Employee Contribution (Payroll Deduction)
Flexible Spending Account (Waived)
Life / AD & D (\$50,000 College Paid)

[Review and Submit](#)



Flexible Spending Account [Choose a Plan](#)

Your Plan

--

Waive this benefit

Please click on this button if you choose to "waive" this benefit.



Life Insurance [Update Plan](#)

Your Plan

Life / AD & D (\$50,000 College Paid)

➤ Adding dependents - If adding dependents:

- Click on “Manage Dependents/Beneficiaries”
- Click add another
- Click Person

Dependents and Beneficiaries

< [Benefits Selection](#)

This message is modified on Colleague screen BENP. Dependents may stay on an employee's benefits until the end of the year in which they turn 26 at which time they need to be removed.

Manage Dependents/Beneficiaries

Add Another

i You have no dependents or beneficiaries on file.

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Add new dependent/beneficiary

Select Category:

- Person
- Organization

1. Fill in all required data. (Name, Address, Birth Date, SSN)
2. Click save to return to selection screen
3. Select Dependents
4. Click save; click benefits selection to return to main page

Step 1

Form fields for adding a new dependent/beneficiary:

- Prefix: Select
- First Name: [Red Box]
- Middle Name: [Red Box]
- Last Name *: [Red Box]
- Suffix: Select
- Birth Date: M/d/yyyy [Red Box]
- Social Security Number: 999-99-9999 [Red Box]
- Gender: Select
- Relationship: Select [Red Box]
- Marital Status: Select
- Address Line1: [Red Box]
- Address Line2: [Red Box]
- City: [Red Box]
- State: Select
- Zip Code: [Red Box]
- Country: Select

Buttons: Cancel, Save

15

Step 2

Medical Insurance

Choose a Plan

Select 1 plan or waive this benefit

- Base - BJC Employee Only (Employee Contribution)
- Base - BJC Employee + Spouse
- Base - BJC Employee + Child(ren)
- Base - BJC Employee + Family
- Base - Non BJC Employee Only
- Base - Non BJC Employee + Spouse
- Base - Non BJC Employee + Child(ren)
- Base - Non BJC Employee + Family
- HSA - BJC Employee Only
- HSA - BJC Employee + Spouse
- HSA - BJC Employee + Child(ren)
- HSA - BJC Employee + Family
- HSA - Non BJC Employee Only
- HSA - Non BJC Employee + Spouse
- HSA - Non BJC Employee + Child(ren)
- HSA - Non BJC Employee + Family

HSA - Non BJC Employee + Child(ren)

Dependents

- John Doe
- Jane Doe

[Manage Dependents/Beneficiaries](#)

Cancel

Save

Step 4

Step 3

START

1. Click eCentral from East Central homepage (top right hand)
2. Click login
3. Enter in user name & password
4. Click Employees
5. Click Human Resources
6. Click Benefits
7. Click Start Enrollment
8. Click Choose a Plan under Medical Insurance
9. Select plan
 If adding dependents_____
10. Click Save
11. Click Benefits Enrollment
12. From main page, click Choose a Plan under Dental Insurance
13. Select Plan
14. Click Save
15. Click Benefits Enrollment
16. From main page, click Choose a Plan under Vision Insurance
17. Select Plan
18. Click Save
19. Click Benefits Enrollment
20. From main page, click Choose a Plan under Health Savings Account OR click WAIVE
21. If not waiving, select plan
22. Enter pay period amount
23. Click Save
24. Click Benefits Enrollment
25. From main page, click Choose a Plan under Flexible Spending Account OR click WAIVE
26. If not waiving, select plan
27. Enter pay period amount
28. Click Save
29. Click Benefits Enrollment
30. From main page, click Choose a Plan under Life Insurance
31. Select Plan
32. Click Save
33. Click Benefits Enrollment
34. Click Review & Submit

FINISH