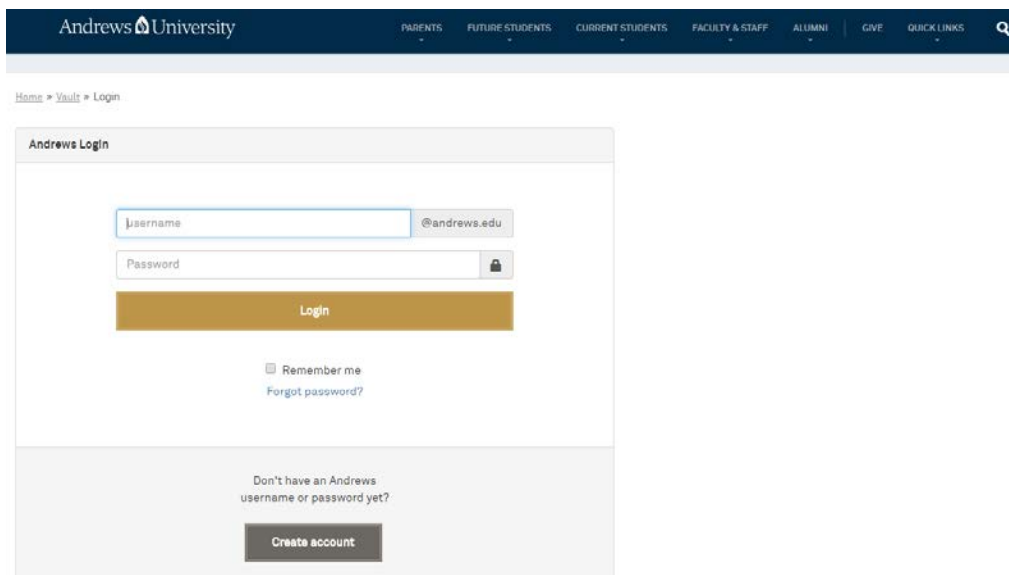


Andrews University Open Enrollment Guide

The benefits open enrollment web site provides you with the tools you need to make your benefit elections this year. It is your responsibility to understand the benefits available to you in the decision making process. This enrollment guide will show you where to go for benefits information, your options, and help you navigate through the web site. *Note: dates referred to in the screen shots are for example purposes only. This year's open enrollment and benefit effective dates have been communicated via email and can be found on the [HR website](#).*

Access to Online Enrollment

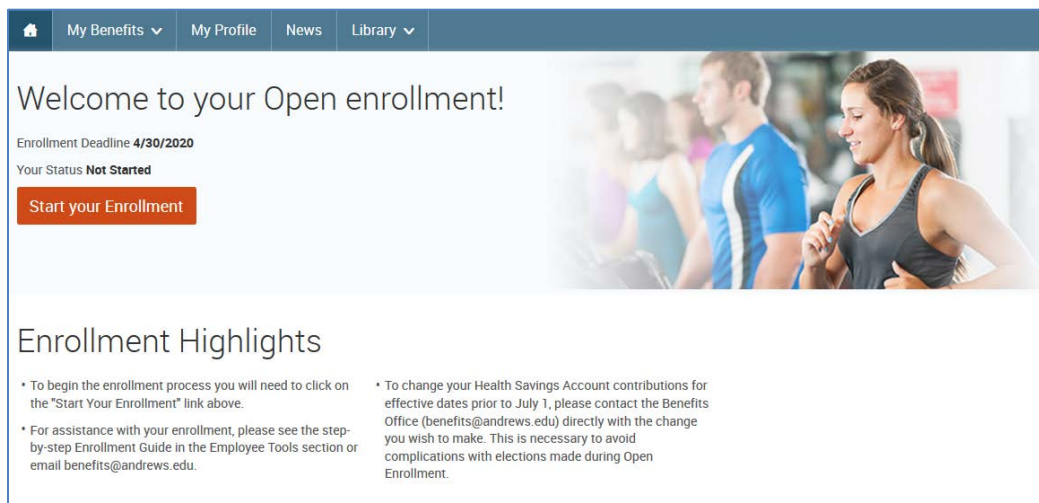
Access the bswift system by using the following link www.andrews.edu/go/mybenefits. Then log in by entering your username and password.



The screenshot shows the Andrews University login page. At the top, there is a navigation bar with the university name and several menu items: PARENTS, FUTURE STUDENTS, CURRENT STUDENTS, FACULTY & STAFF, ALUMNI, GIVE, and QUICK LINKS. Below the navigation bar, there is a breadcrumb trail: Home > Vault > Login. The main content area is titled "Andrews Login" and contains a login form with fields for "Username" (with a placeholder "@andrews.edu") and "Password". A "Login" button is positioned below the password field. Underneath the login button, there are checkboxes for "Remember me" and a link for "Forgot password?". At the bottom of the login form, there is a link for "Don't have an Andrews username or password yet?" and a "Create account" button.

The Home Page

The Home Page is your benefits portal that will link you to where you need to go. Navigate back to the home page at any time by clicking the little house icon at the upper left corner of your screen.



The screenshot shows the Andrews University Open Enrollment Home Page. At the top, there is a navigation bar with a home icon and several menu items: My Benefits, My Profile, News, and Library. The main content area features a large banner with the text "Welcome to your Open enrollment!" and "Enrollment Deadline 4/30/2020". Below the banner, there is a status indicator "Your Status Not Started" and a prominent orange button labeled "Start your Enrollment". The page also includes a section titled "Enrollment Highlights" with several bullet points providing instructions and contact information for the Benefits Office.

- To begin the enrollment process you will need to click on the "Start Your Enrollment" link above.
- For assistance with your enrollment, please see the step-by-step Enrollment Guide in the Employee Tools section or email benefits@andrews.edu.
- To change your Health Savings Account contributions for effective dates prior to July 1, please contact the Benefits Office (benefits@andrews.edu) directly with the change you wish to make. This is necessary to avoid complications with elections made during Open Enrollment.

The Home Page (continued)

Select **Current Benefits** (under **My Benefits**—next to little house icon) to view your current benefits information. If you would like to make changes for next year, you must go through this enrollment process.

Please remember:

- You must re-enroll in the flex spending accounts every year; Flexible Spending Account (FSA) elections do not passively roll into the new benefit year (IRS regulations)
- FSA changes effective July 1 this year must be made during open enrollment through bswift

The other sections of this page offer guidance for both open enrollment and mid-year questions and benefit-related changes.

Seek Knowledge. Affirm Faith. Change the World.

Ongoing Enrollments

To change your Dining Services Pay Deduction plan, please select "Change eligible benefits" in the panel to the left. These elections will be effective the day you make them.

[Step by Step Enrollment Guide](#)

Benefit Calculator

Documents

- Formulary (Navitus Member Portal)
- Flexible Spending Account Reimbursement Form
- Health Savings Account Response Form
- ASR Medical and Vision Reimbursement Form
- ASR Dental Reimbursement Form

Understanding the decisions you make this year is your responsibility. There are resources available to help you along the way. If the Home Page doesn't help you find what you are looking for, click on the Library link at the top for more plan information and other Andrews University forms and tools.

My Benefits My Profile News Library Role

Content

Search Library by any attribute

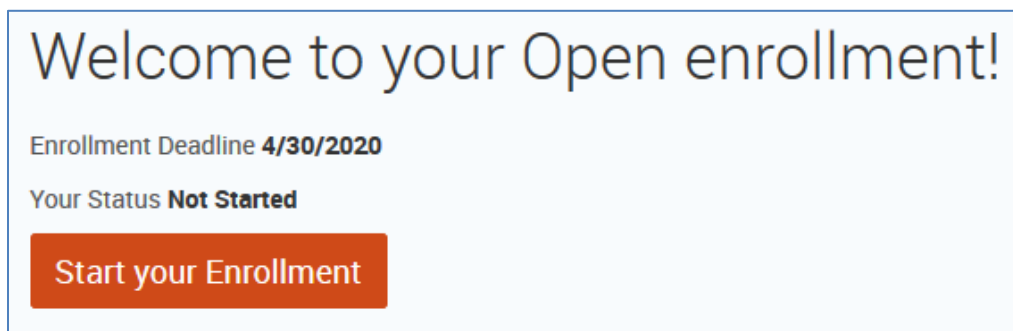
Title	Category	Modified
Andrews University HR Website	Other	04/03/2017
ASR Dental Reimbursement Form	Documents	04/03/2017
ASR Medical and Vision Reimbursement Form	Documents	04/03/2017
ASR Member's Website Find a provider, request an ID Card, view benefits, view claims	ASR Plans (Medical, Dental, Vision)	04/03/2017
AU Formulary-Quick Reference	Documents	04/11/2018
Benefits Summary & Premiums	Documents	03/27/2019
Compliance Notice	Documents	03/27/2019
Employee Benefits Guide	Benefits	03/27/2019
FitThumb	Employee Tools	03/27/2019
Flexible Spending Account Reimbursement Form	Documents	03/30/2018
Health & Dental/Vision Plan Summary Side-by-Side	Documents	03/27/2019

Featured

- [Step by Step Enrollment Guide](#)
- [Andrews University HR Website](#)
- [Voluntary Life & AD&D Policy 2015](#)
Voluntary Life & AD&D Policy 2015
- [ASR Member's Website](#)
Find a provider, request an ID Card, view benefits, view claims
- [FitThumb](#)

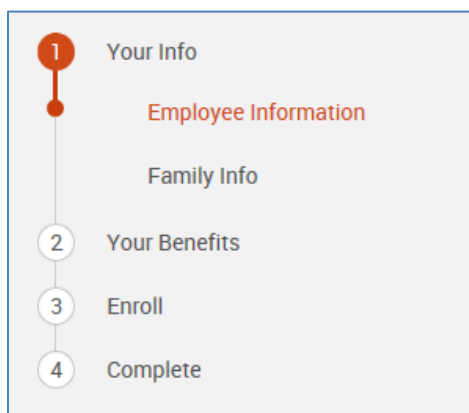
Initiate the Enrollment Process

To begin your enrollment from the Home Page, click on **“Start your Enrollment.”**



Steps to Enroll

The enrollment process is divided into 4 steps as shown in the tabs to the right of your web page. The steps are as follows:



1. **Your Info** – confirm and update any needed personal and family information
2. **Your Benefits** – choose your benefit plans and designate beneficiaries
3. **Enroll** – confirm your new plan year benefit choices and ensure they are saved correctly and are accurate
4. **Complete** – complete your enrollment and view confirmation statement

Step 1: Your Info

The system will navigate you through Employee Information verifications, and then Family Information. In the Family Information page, you may add dependents by clicking on **“Add Dependents”**. Confirm that your dependents have their correct SSN/TIN and date of birth, and confirm that any dependent over the age of 19 has the correct full-time student status.

Once you read and confirm all your related information, you must check **“I agree”** at the bottom, in both the Employee and Family Information sections, and click the orange **“Continue”** button on the right. You can go back at any time by clicking **“Employee Information”** and **“Family Info”** labels.

Employee Information

If you need to change your name, date of birth (DOB), or social security number (SSN), please bring your updated SSN card (or driver's license for DOB correction) to the Employment Office at Andrews University. The updated information will be displayed here within two business days.

Please update your home address in the Andrews University system by going to www.andrews.edu/go/myaddresses. The updated information will be displayed here within two business days.

Demographics

First Name John

Middle Initial

Last Name Doe

- 1 Your Info
 - Employee Information
 - Family Info
- 2 Your Benefits
- 3 Enroll
- 4 Complete

Continue

I have reviewed and confirmed my personal information.

I agree

John Doe

Male Employee
39 years old (3/1/1978)
SSN: 234-22-2123

Edit >



Add Dependents

- 1 Your Info
 - Employee Information
 - Family Info
- 2 Your Benefits
- 3 Enroll
- 4 Complete

Continue

- Don't have to be a full-time student
- May be married (but plan doesn't co

Who is NOT a qualified dependent?

- Boyfriend/girlfriend
- Parents
- Grandparents/relatives
- Brothers or sisters

I agree

Step 2: Your Benefits

Each benefit available has its own section that you can expand to learn more, and make your choices. The cost per pay period at the top right corner of your screen will change as you make elections changes and/or add more dependents to your coverage.

At each plan, you can always click on **Back to Benefits** both at the top or the bottom of the page to return to your benefits list.

[Back to Benefits](#) Health

Your Health Plan and Wellness Credit are now two separate plans. Make sure to enroll in both and select the same people for coverage.

- Click the **Compare Plans** link for a side-by-side comparison of the plans offered


Who will be covered by this plan?

John Doe
Employee

[+ Add Dependents](#)

Selecting Benefit Plans

Within each benefit type you can click the button **“I don’t want this benefit (waive)”** or **“Keep My Selection”** (available for benefits you currently have that would roll over), or **“View Plan Options”**. On most benefit plan selections, you will need to indicate which eligible dependents on file you would like to cover by selecting the check box next to each dependent’s name. After deciding which plan you’d like to enroll in, click the **“Select”** or **“Keep Selection”** button next to the plan.

 Supplemental Employee Life NO PLAN SELECTED

*** Selection Required**

[I don't want this benefit \(waive\)](#) [View Plan Options](#)

The **View plan details** and **Compare Plans** (check Compare box) are useful tools that provide you more information for the decision making process.

Premier Plan View plan details <input checked="" type="checkbox"/> Compare	Priority Health	Priority Health	Your Cost per pay period: \$297.00 Tier: Employee + Family	Select
Standard Plan View plan details <input checked="" type="checkbox"/> Compare	Priority Health	Priority Health	Your Cost per pay period: \$249.00 Tier: Employee + Family	Select

[← Back to Benefits](#)
✕

2 Plans Selected

[Privacy Policy](#) | [Browser Requirements](#)

Compare Plans Now

Select Your Benefits (continued)

A green check mark will show when you have made your selection. You will know once your choice is saved when the plan header icon turns green. In some cases you will have an option to waive the plan. Be sure to understand what it means to waive the plan by reading the details available in **View Plan Details**.

<p>High Deductible Plan*</p> <p>ASR (Physician's Care) High Deductible Plan*</p> <p>Selected</p> <p>View plan details</p> <p><input type="checkbox"/> Compare</p>		<p>Your Cost per pay period:</p> <p style="font-size: 1.2em;">\$58.00 v</p> <p style="font-size: 0.8em;">Tier: Employee</p> <p style="background-color: #e67e22; color: white; text-align: center; padding: 5px; border-radius: 5px; font-weight: bold;">Keep Selection</p>
<ul style="list-style-type: none"> If you are enrolling in the Qualified High Deductible Health Plan (QHDHP) for the first time and currently have a Medical Flexible Spending Account, you must use all of your Medical FSA funds prior to the first date of coverage on the QHDHP to be eligible to open a Health Savings Account (HSA). The QHDHP is not a "qualified RX plan" for purposes of Medicare Part D. 		

<p>Waive Health Andrews University</p> <p><input type="checkbox"/> Compare</p>		<p>Your Cost per pay period:</p> <p style="font-size: 1.2em;">\$0.00 v</p> <p style="font-size: 0.8em;">Tier: Employee</p> <p style="background-color: #e67e22; color: white; text-align: center; padding: 5px; border-radius: 5px; font-weight: bold;">Select</p>
<ul style="list-style-type: none"> I hereby acknowledge that, as an employee of Andrews University, I have been given the opportunity to participate in one of three group health insurance plans offered through the University (the "Health Insurance Plan"). By selecting the Waive Health option, I represent that I have voluntarily chosen not to enroll and participate in the Health Insurance Plan. I understand and acknowledge that whatever arrangements I have made outside the Health Insurance Plan may not be as comprehensive as the Health Insurance Plan and, if that is the case, I am voluntarily accepting the risk and responsibility for my decision and there may be financial consequences if I am not enrolled in any Health Care plan effective the new plan year. 		

Spousal exclusion

If you select to cover your spouse under the health coverage, you will be prompted to answer questions that determine their eligibility for coverage under the AU health plan. Please review the message or instructions provided. You will be asked to certify your statements.

Health Care FSA, Dependent Care FSA & Health Savings Account Plans


To elect the FSA or HSA plans and make a contribution, select the **"View Plan Options"** button next to the plan, click **"Select"** and enter your contribution amount in the box provided. When you are satisfied with your election, click **"Continue"**.

Note: FSA elections are only for the benefit plan year. Each benefit year, if you would like to continue the benefit, you will need to enter an election amount.

Note: HSA elections are based on a calendar/tax year. Your per-pay election here is for the remainder of the calendar year. Please confirm or adjust your projected YTD contributions as of July 1 to ensure that you will be within the IRS limit.

Health Savings Account Plan

Andrews University



Selected

[View plan details](#)

Note: HSA contributions and limits are based on a calendar year, not the benefit plan year, and will not reset on July 1. The annual contribution calculations, limits, and contribution totals displayed below and on your confirmation statement will take into account the January 1 - December 31 year.

- 2020 annual calendar limitation for single coverage is \$3,550
- 2020 annual calendar limitation for family coverage is \$7,100
- 2020 catch-up contribution (over age 55 and not enrolled in Medicare) \$1,000
- Please refer to your paystub for your personal year-to-date HSA contribution

How often would you like to make contributions into your Health Savings Account ?

Deduct the same amount each pay period

\$ per pay period = **\$1,200.00** annually

Deduct my full contribution on a specific date (1-time deduction)

Minimum Annual Contribution Amount: **\$0.00**

Maximum Annual Contribution Amount: **\$4,550.00**


Please verify Estimated YTD Contribution amount on your last paycheck stub and enter the amount below:

as of 7/1/2020

Continue

Select Your Benefits (continued)

If at any time, you want to review or change your elections, click on the **“View Plan Options”** button next to the plan type. Once you have selected all your benefits, review to make sure each benefit has the green **“Completed”** check mark underneath it (the icon to the left of the benefit name will also have turned from gray to green) and then click **“Continue.”**




FSA Health

You have waived this benefit.

WAIVED

✔ Completed
View Plan Options



FSA Dependent Care

You have waived this benefit.

WAIVED

✔ Completed
View Plan Options

Your Cost per pay period **\$50.00**

Finished selecting benefits? Click the button below to continue.

Continue

Not ready to complete your benefits enrollment? No problem, you can click the button below to save your progress and return later.

Save and Finish Later

Certain plans require enrollment on a separate web site. Please be aware that the **“Enroll/Waive”** button as shown below should only be used for new UNUM plan enrollments. You must also follow the instructions on the separate UNUM web site to obtain new coverage. After running through the UNUM enrollment process, you will be automatically directed back to the bswift enrollment site with the correct elections.

To change or cancel existing coverage, you will need to contact UNUM at 1-800-635-5597.

< Back to Benefits
Voluntary Accident

- To cancel an existing policy, you must contact UNUM at 1-800-635-5597. Rate changes made in this manner may not be reflected until open enrollment processing is completed.
- To make changes to an existing policy, please click on the Enroll/Waive button below.
- To waive or elect coverage for the first time, click on the Enroll/Waive button below. If desired, there will be an option to OPT-OUT on the first screen.
- If you are happy with your current elections or waived status, no action is necessary and you may navigate "Back to Benefits".

CURRENT PLAN

Voluntary Accident Plan | Unum

Enroll/Waive

- To newly waive or enroll in the Voluntary Accident Plan, please click the 'Enroll/Waive' button.
- This UNUM Plan is only available during Annual Enrollment.
- Contact UNUM at 1-800-635-5597 for questions, or to make changes to an existing policy.

< Back to Benefits

Select Your Benefits (continued)

If elections are made that require an evidence of insurability/EOI form to be submitted, the following pop up will appear when you click **Select** and also when you continue beyond your benefits election. You will be directed to an electronic questionnaire at the end of your enrollment.

Voluntary Spousal Life (Individual)

Your requested coverage amount exceeds the guaranteed issue amount (GIA), so you will need to complete an Evidence of Insurability (EOI) questionnaire at the end of the enrollment process. Once you've completed these questions and submitted them, you will receive one of three responses immediately on the screen: approved (requested coverage will appear on confirmation statement), denied (you will have coverage for the GIA), or pending (UNUM will be contacting you for further information; your GIA will be in effect until UNUM reaches a final decision). If you exit enrollment before completing the EOI, you may need to recomplete your enrollment while your election window is still open to reach the EOI questionnaire. If your election window has closed, there is also a paper EOI form available to print in the library.

OK

Save and Finish Later

This option (under the orange Complete button in the benefits list) is available if you have made changes but are not ready to finalize/complete your enrollment. Be sure not to forget to return and complete your enrollment if you want the changes for the new benefit year to go through.

Step 3: Enroll

You will go over your beneficiaries and confirm your enrollment in this section.

Beneficiary Designations

You will be able to review and update your beneficiaries. You must choose a Primary Beneficiary for each plan. Secondary Beneficiaries are optional.

Select your Beneficiaries

IMPORTANT: Please identify your beneficiaries.

It is recommended that you list a primary beneficiary and a secondary beneficiary. The primary beneficiary is the person or persons designated in writing and in accordance with the terms of the plan to receive any benefits due after death of the insured. In the event the primary beneficiary is deceased the designated secondary beneficiary would receive the benefits due after the death of the insured.

If you are electing Life and/or AD&D Coverage for your spouse, you as the employee **MUST** be the primary beneficiary.

Basic Employee Life

Please choose your beneficiaries

Primary Beneficiaries (required)

Name	Percentage	Note
My Estate (Employee)	<input type="text"/> %	<input type="text"/>

Total: 0% (must equal 100%)

[+ Add New Beneficiary](#)

[v Add Secondary Beneficiaries](#) (optional)

Secondary beneficiaries receive money if your primary beneficiaries are unable to inherit.

- 1 Your Info
 - 2 Your Benefits
 - 3 Enroll
 - 4 Complete
- Beneficiaries
- Review and Confirm

Your Cost per pay period **\$331.48**

[Continue](#)


Click **"Continue"** once you complete your beneficiary designations.

Review and Confirm

Almost Finished! You will now be on the final review page. Review all of your benefit elections, covered dependents, and participation information at the bottom. Once you've completed your review, read the certification information at the bottom and then check the box next to **"I agree, and I'm finished with my enrollment"** and click the **"Complete Enrollment"** button.

Review and Confirm

Almost Finished!

 Please Review All of Your Selections

Once you have completed your review, click the "Complete Enrollment" button at the right side of the page.

Your Total Cost **\$116.54**
Per Pay Period

Health Your cost per pay period **\$58.00**

High Deductible Plan* ASR (Physician's Care)
Coverage: **Employee** Cost Details Per Pay Period

Who will be covered on this plan: Your Cost **\$58.00**

- 1 Your Info
- 2 Your Benefits
- 3 Enroll
- 4 Complete

Beneficiaries

Review and Confirm

[Complete Enrollment](#)

I agree, and I'm finished with my enrollment

[Complete Enrollment](#)

Evidence of Insurability

If elections are made that require an evidence of insurability/EOI form to be submitted, at the end of the enrollment you will be brought to this questionnaire page below. Upon completion, there will be one of three possible responses.

Unum Evidence of Insurability Questionnaire

Electronic Consent and Submission

I consent to the electronic delivery of insurance documents, including legally required disclosure and policy documents. I have an email address and an electronic device such as a computer or a smart phone to access the internet and view and retain PDF documents. I can withdraw my consent, update my email address and request a paper copy of any document at any time by contacting Unum.

By checking this box and clicking submit, I agree to the Electronic Consent, [Terms of Use](#) and the [Privacy Notice](#).

By checking the box and clicking Submit, I agree to the [Medical Authorization and Fraud Warning 1143-01](#) and [HIPAA Authorization AE-1220](#).

In order to expedite your underwriting process, we ask that you provide at least one phone number:


Please know that if you have questions during this time, we are here to help.
You can contact us at 1-800-421-0344 between the hours of 8 a.m. and 8 p.m. Eastern Time.
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Step 4: Confirmation Statements


Save this statement for your records. We strongly suggest that you **email yourself a copy**, in addition to printing out your confirmation statement, if you wish. You may return to the benefit selection process at any time through the end of the open enrollment period (**see email announcements and website for date**).

Please note: a final confirmation statement will be sent to your email address in the weeks following the open enrollment period. However, we encourage you to save a copy of your confirmation at this point in time. Click the **"Print"** link to print a copy of your Confirmation Statement and/or click the **"Email"** link to email yourself a copy of the Statement. Should there be an issue with your election(s), the Benefits Office will need a copy of this statement to confirm what your elections were.

My Benefits ▾ My Profile News Library ▾



Your enrollment is complete!

 You may make changes to your elections until: **April 30, 2020**

You have completed your enrollment. **Please Note:** A final confirmation statement will be sent to your email address in the weeks following the open enrollment period. However, we encourage you to save a copy of your confirmation at this point in time. Click the **"Print"** button to print a copy of your Confirmation Statement and/or click the **"Email"** button to email yourself a copy of the Statement. Should there be an issue with your election(s), the Benefits Office will need a copy of this statement to confirm what your elections were.

Your Confirmation Statement is ready

Your Confirmation Statement is an overview of your new benefits and costs for your review and records.

For Your Security

Although the online benefits enrollment site is a secure site, and your information is encrypted during transit, it is important that you log off when you have completed your session. Click the **"Log Off"** icon in the upper

right-hand corner of the enrollment site up log off. For security purpose, the system will automatically logout if you leave your system idle for more than 30 minutes.



Need More Information?

For benefit or plan questions, please email benefits@andrews.edu.

Need Assistance?

General enrollment assistance is available by contacting benefits@andrews.edu. UNUM is also available to assist you with questions regarding their product. Please visit the [HR website](#) for detailed information regarding the new plan year open enrollment.