Benefits Enrollment System Step-by-Step Instructions

On the following pages are step-by-step enrollment instructions, along with screen shots to help you become familiar with the system.

New Employee Enrollment

Go to *http://benefits.osceola.k12.fl.us.*

1. Your User ID is your 9-digit Social Security number without dashes (e.g., 123456789).

2. Your password will be your date of birth in CCYYMMDD format (for example, if your date of birth is December 3, 1967, you would enter: 19671203).

3. Be sure to make your benefits decisions before you log into the system. Once you confirm your elections, you will be locked out from making further changes.

4. Make sure you complete your enrollment by the deadline noted in your initial email, or you will default into the Plus In-Network Plan and Board-Paid Term Life Insurance, which may or may not be the best plans for you. Go to *http://benefits.osceola.k12.fl.us.*

Open Enrollment

Go to *http://benefits.osceola.k12.fl.us.*

1. Your User ID is your 9-digit Social Security number without dashes (e.g., 123456789).

2. Your password will be your date of birth in CCYYMMDD format (for example, if your date of birth is December 3, 1967, you would enter: 19671203).

Enrollment Instructions

1. Visit *http://benefits.osceola.k12.fl.us* from any computer that has Internet access.

2. Once in the system, click on the *Begin Open Enrollment* button. You will be directed to view each benefit option, one-by-one. Click on the *Save* and *Back* arrows to move from step to step. **(Caution! Do not use your browser's Back and Forward buttons. This will cause your data to become corrupt.)**

3. Make your selections.

4. Review your selections and make sure they are correct before you confirm your choices. Once you reach the last step and confirm your choices, your choices are final and you will be locked out from making any changes.

5. Confirm your elections and print a copy for your records. It is important to keep a copy of this verification as proof of your elections. (Set your printer settings to "landscape" to ensure all data gets printed.)

All elections are final and cannot be changed until the next Open Enrollment for the next plan year unless you experience an IRS qualifying event.

Right Direction!

The Employee Portal is a website that gives you access to your personal information, including pay stubs and leave of absence history.

To access the site, visit *https://employees.osceola.k12. fl.us* from any computer that has Internet access.

Once on the site, register as a new user and create your portal account. You will need to provide your email ID, your date of birth and your Social Security number when you register.
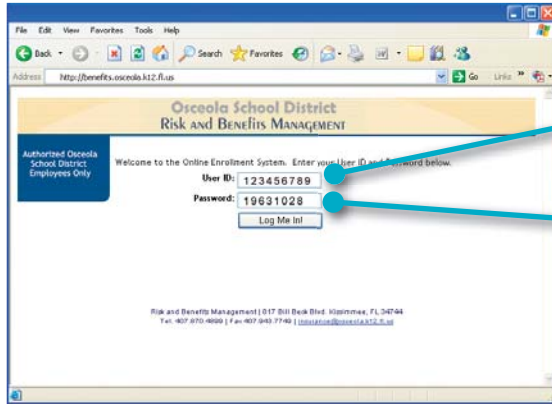
Enrollment Instructions (continued)

ENROLL TIP: Review each step carefully and make all necessary changes. If you need to stop at any time, you can use the SAVE FOR LATER button located at the bottom of each screen and continue later.
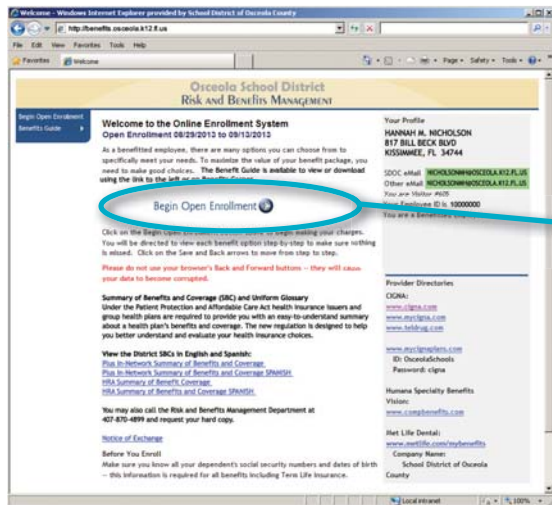
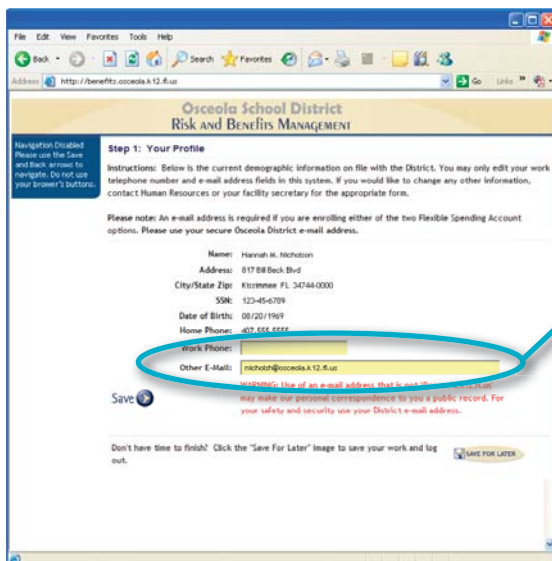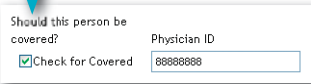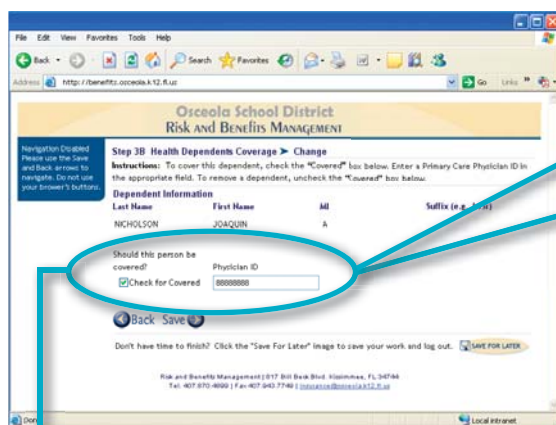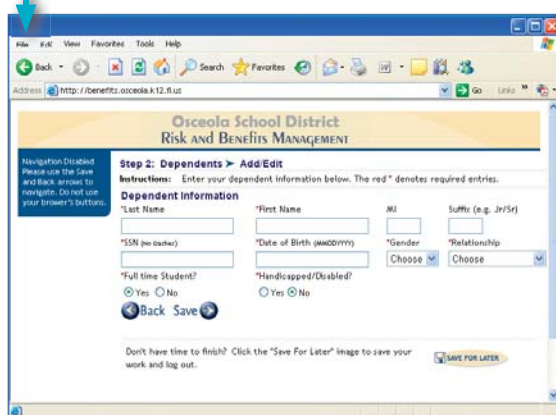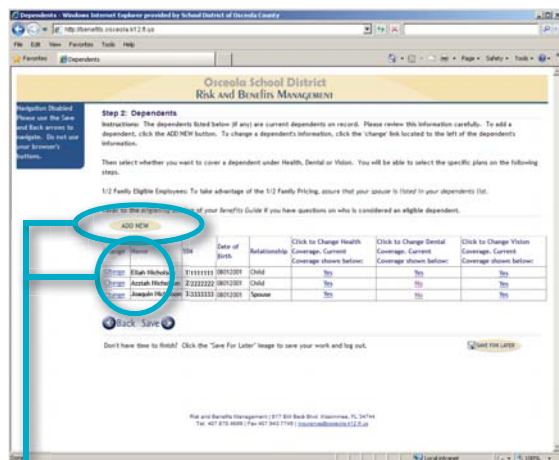| Screen Shots	Benefits Enrollment Instructions
	## Log-In • Visit *http://benefits.osceola.k12.fl.us* • Your Social Security number is your User ID (no dashes). Example: An employee with a Social Security number of 123-45-6789 would enter the number as 123456789. • Your date of birth is your password (CCYYMMDD). Example: An employee with a birth date of October 28, 1963 would enter 19631028.
	## Welcome Screen • When you first enter the system, you will see a welcome screen. During Open Enrollment or as a new hire, you'll see a ***Begin Open Enrollment*** arrow in the middle of the screen. Click this to begin making your changes. • Review each screen and make your elections. If you need to log out and come back at a later time, you can save your changes by using the *Save for Later* button at the bottom of the screen.
	## Profile • The **Profile** screen allows you to view your current address, telephone number and email address. To change your home address, contact your facility secretary or Human Resources for the appropriate form. • Update your email address in the space provided. **TIP:** Your District email address is secure. Enter this email address instead of one outside the network. • Click the *Save* arrow to continue to the next step.

Enrollment Instructions (continued)

CAUTION! Do not use your browser's *Back* and *Forward* buttons. This will cause data to become corrupt.

| Screen Shots	Benefits Enrollment Instructions
	## Dependents • You can add, but not delete, those eligible dependents you want to cover under the plans that offer dependent coverage. Click the *Add New* button to add a new eligible dependent. Click the "Change" link located to the left of a dependent's name to change his/her information. You only need to enter dependent information one time. Then, select whether you would like to cover each dependent under Health, Dental and Vision insurance. **TIP:** You are not allowed to delete dependents from this screen. If you entered information by mistake, contact Risk & Benefits Management to correct the mistake.
	• Enter or edit your dependents' demographic information • Use the *Save* arrow to advance to the next step. You will be able to select the specific plans on the following steps. **TIP:** You are required to enter your dependents' Social Security numbers and dates of birth for the plans under which they are being covered. Collect this information before you begin the process.
	• To cover or drop a dependent under each option click the Yes/No link to the right of the dependent's relationship. • To cover a dependent, click the "Check for Covered" box you will need to repeat this step for each plan. • To drop a dependent, uncheck the "Check for Covered" box. • Click the *Save* arrow to continue to the next step.

Enrollment Instructions (continued)

ENROLL TIP: Review each step carefully and make all necessary changes. If you need to stop at any time, you can use the SAVE FOR LATER button located at the bottom of each screen and continue later.
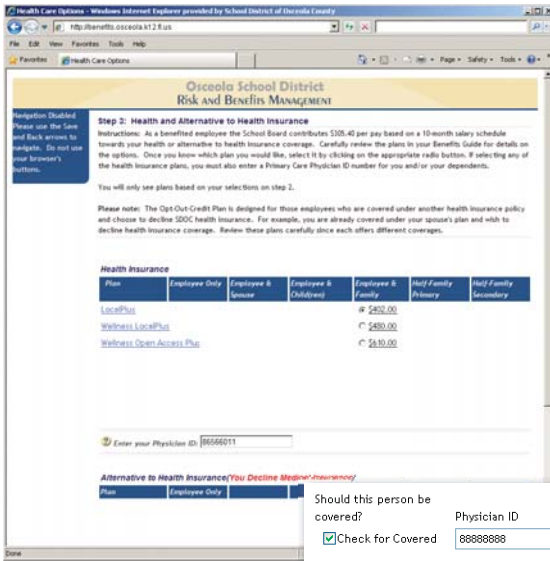
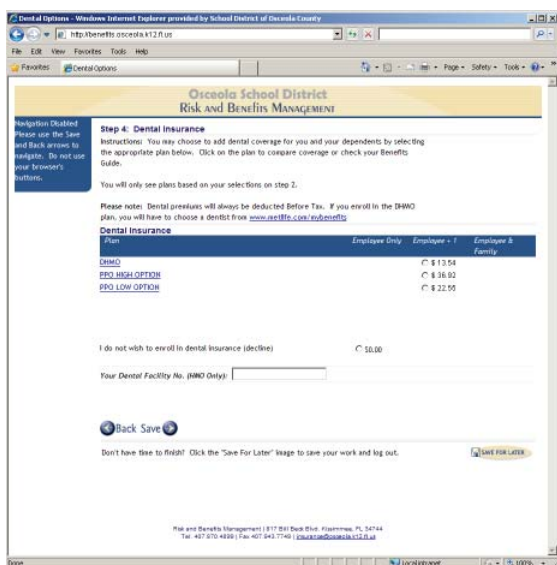| Screen Shots	Benefits Enrollment Instructions
	## Health Insurance and Opt-Out Credit • Choose your Health Insurance plan or Opt-Out Credit here. You will only see the plans and premiums you qualify for based on your selections in Step 2. For example, if you did not add your spouse on the *Dependents* screen, you will not have the option of choosing coverage for your spouse. To make the dependent coverage option available, return to the *Dependents* screen and add your spouse (or other eligible dependents) to your list. **TIP:** Half-Family option is available only when the spouse's information you entered on the Dependent step matches another SDOC benefits-eligible employee.
	• Before you hit Save, select whether you want your deductions taken *Before Tax* or *After Tax*. Before Tax means you would like your deductions taken out before your income and Social Security taxes are calculated and deducted, reducing the amount of income taxes you pay. *After Tax* means you want your deductions taken out after your income and Social Security taxes have been deducted. For more information, speak with your personal accountant or tax attorney. **TIP:** Be sure to scroll down to see all your options. • If you enroll in the Opt-Out Credit you will be directed to an added step in which you must provide information about your primary insurance coverage (coverage you have through a spouse's employer or other source not connected with the District). If you enter a District group number, the page will display an error until you adjust your information.
	• If you select dependent coverage for a plan, your dependent list will display to confirm your earlier choices. If you make any changes on this step, you will be redirected back to Step 2. Otherwise, you will click *Save* to move on to the *Dental* step. • The Covered column shows the dependents you are covering. "Y" for Yes displays in black text; "N" for No displays in red text.
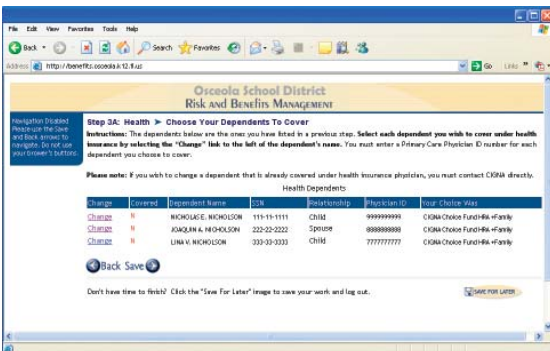
Enrollment Instructions (continued)

CAUTION! Do not use your browser's *Back* and *Forward* buttons. This will cause data to become corrupt.
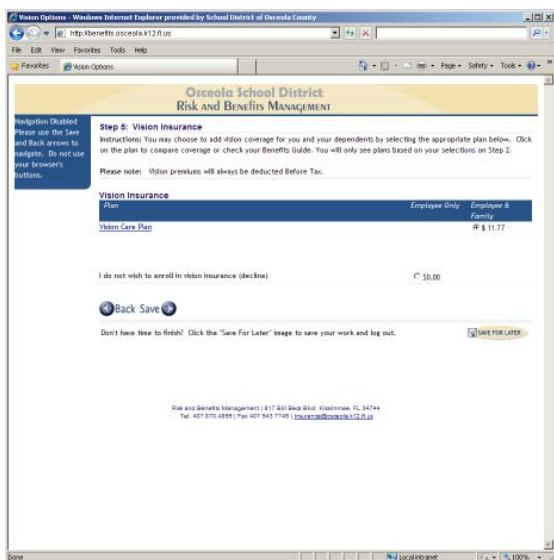
Screen Shots

Benefits Enrollment Instructions

Dental Insurance

- The **Dental Insurance** screen lets you choose which dental insurance, if any, you would like to select or drop.

- You will only see plans and premiums you qualify for based on your selection in Step 2. So, if you did not add a spouse under your *Dependents* step, for example, you will not have the option of choosing this coverage for a spouse. (To make the options available, return to the *Dependents* step and add that dependent to your list.)

  TIP: Before or After-Tax option. Dental premiums are always deducted before taxes. That is why there is no Before or After-Tax option.

Vision Insurance

- The **Vision Insurance** screen lets you choose which vision insurance, if any, you would like to select or drop.

- You will only see plans and premiums you qualify for based on your selection in Step 2. So, if you did not add a spouse under your *Dependents* step, for example, you will not have the option of choosing this coverage for a spouse. To make the options available, return to the *Dependents* step and add that dependent to your list.

  TIP: Before or After-Tax option. Vision premiums are always deducted before taxes. That is why there is no Before or After-Tax option.
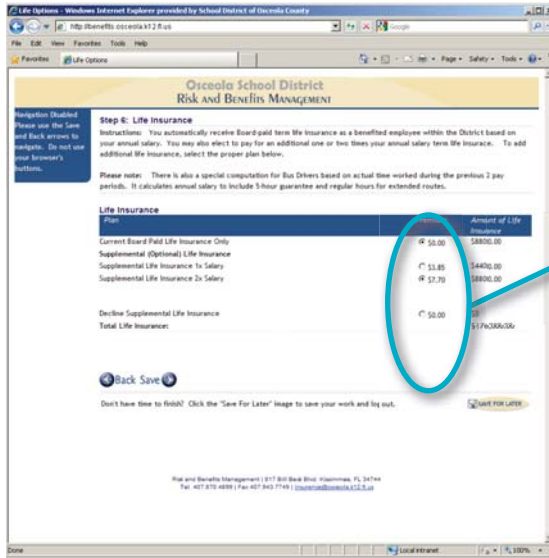
ENROLL TIP: Review each step carefully and make all necessary changes. If you need to stop at any time, you can use the SAVE FOR LATER button located at the bottom of each screen and continue later.

| Screen Shots	Benefits Enrollment Instructions

Life Insurance

- The **Life Insurance** screen lets you choose how much *Term Life Insurance* you want to purchase, if any, and designate your beneficiary for both Board-Paid and any *Supplemental (Optional) Life Insurance* you purchase.

- Use the radio buttons to make your selection.

- Once you make your selections, the total Life Insurance benefit will be displayed. As a new hire, the amount is automatically approved. When increasing coverage during Open Enrollment your selection is not automatically approved until you complete an Evidence of Insurability form. Once open enrollment ends, expect the form for your completion in the mail from MetLife. Your change will not become effective until R&BM receives approval from the insurance carrier. You must acknowledge you are aware of this by clicking the check box before proceeding.
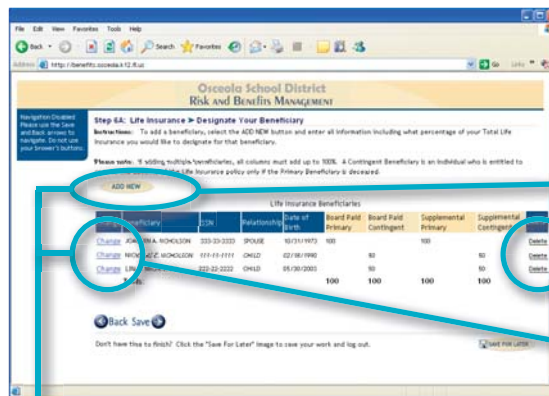
- After clicking the *Save* arrow, you will be directed to the Designate Your Beneficiary step. All District employees must designate a Board-Paid beneficiary. You will also need to designate a beneficiary for Supplemental (Optional) Life Insurance if you elect this coverage.
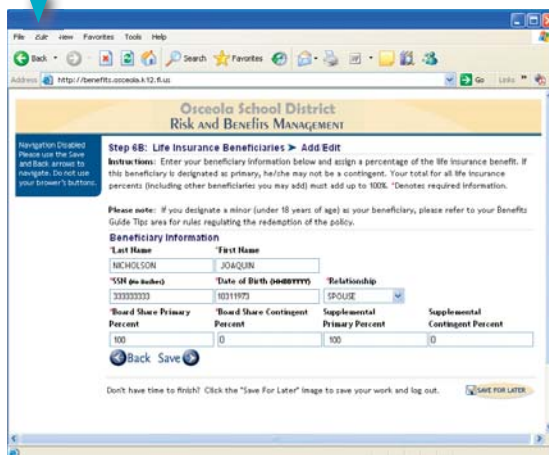
- To add a beneficiary, click the *Add New* button, then enter the information in the fields provided, as well as the percentage of life insurance you would like to direct to that beneficiary. You can designate as many beneficiaries as you'd like for each category; make sure each column adds up to 100%.

- To change a beneficiary, click the "Change" text to the left of the beneficiary's name, then edit necessary fields and assign a percentage of the life insurance benefit to that beneficiary.

- To remove a beneficiary, click *Delete* to the far right of the beneficiary's name.

- Click the *Save* arrow to continue to the next step.

   TIP: A Contingent Beneficiary is a person(s) you name to receive the life insurance benefit in the event that your primary beneficiary(ies) is (are) no longer alive. Example: You name your spouse as your primary beneficiary and your children as the contingents. If you and your spouse both die, the children would receive the life insurance benefit. If your spouse is still alive, he/she will be the one receiving the benefit. Naming a contingent beneficiary is not required, but is recommended.

Enrollment Instructions (continued)

CAUTION! Do not use your browser's *Back* and *Forward* buttons. This will cause data to become corrupt.

Screen Shots	Benefits Enrollment Instructions

Disability Insurance

- The **Disability Insurance** screen lets you choose how much disability insurance you want to purchase.
- You must enter your birth place and height and weight.
- Then select the monthly benefit you want to purchase (the amount of money you would receive each month if you were disabled). The menu only shows the maximums you are eligible for.
- Then select the elimination period (the number of days you have to wait for benefits to begin once disabled) for the plan.
- Finally, you must select whether you want your disability premiums deducted from your paycheck before or after taxes are calculated and deducted from your paycheck.

  TIP: Remember, if you select before tax and you are disabled, your disability benefit will be taxed. Most likely, the tax savings on your premium will be significantly less than the taxes you would pay on a disability benefit.

- When you elect disability coverage, you automatically receive Accidental Death and Disability coverage. This coverage requires you to designate a beneficiary (for the accidental death benefit), so you will be navigated to the *Designate Your Beneficiary* step.
- To add a beneficiary, click the *Add New* button, then enter all information in the fields provided, along with the percentage of your benefit you would like to direct to that beneficiary. You can designate as many beneficiaries as you'd like for each category; make sure each column adds up to 100%.
- To change a beneficiary, click the "Change" text to the left of the beneficiary's name. Then edit the necessary fields and assign the percentage of your benefit you would like to direct to that beneficiary.
- To remove a beneficiary, click the "Delete" text to the far right of the beneficiary's name. If you are enrolled in the Opt-Out Credit, amounts highlighted in Pink will be at no cost to you but will be deducted from the available in the fund. Those highlighted in White, you will have to pay the full cost of the premiums.
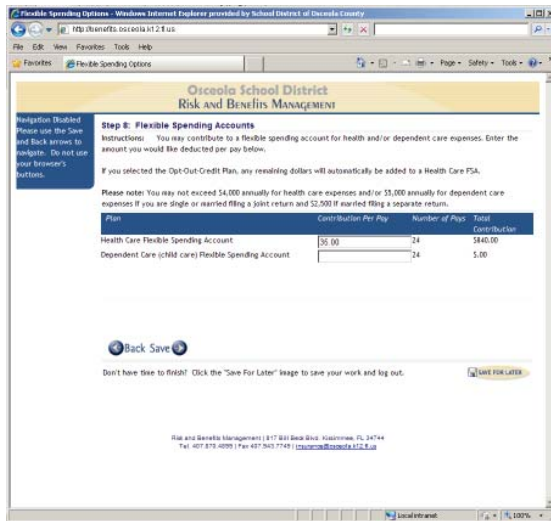
Enrollment Instructions (continued)

ENROLL TIP: Review each step carefully and make all necessary changes. If you need to stop at any time, you can use the SAVE FOR LATER button located at the bottom of each screen and continue later.

SAVE FOR LATER

Screen Shots

Benefits Enrollment Instructions

Flexible Spending Accounts

- The **Flexible Spending Accounts** screen lets you enter the amount you would like to contribute from each paycheck to your Health Care FSA and/or your Dependent Care (Day Care) FSA.

- Enter the per-pay amount you would like directed into either of the two plans.

- Your annual amount will be calculated based on the number of pays you have already elected. If you are enrolled in the Opt-Out Credit, any remaining balance applied to your Health Care FSA will display on the screen.

- If you do not want an FSA, click *Save* to skip this step.

- Click the *Save* arrow to continue to the next step.

  TIP: Be sure you enroll in the right FSA. If you want only the Health Care FSA, do not enter an amount under the Dependent Care FSA as this premium cannot be reimbursed.
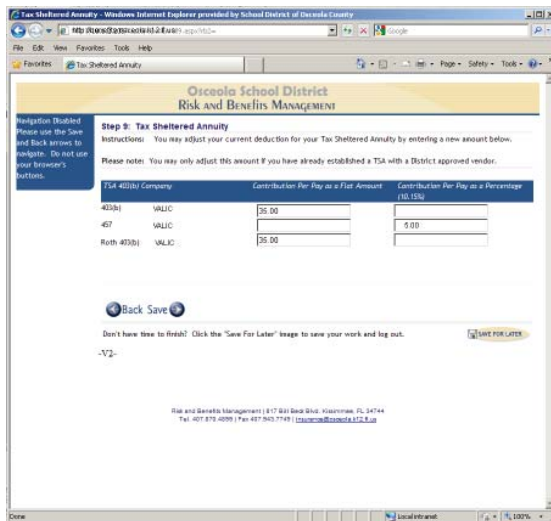
Tax Sheltered Annuity

- Employees who currently have a TSA can increase or decrease their current deduction. To suspend a current deduction a Salary Reduction Form must be submitted. Employees who do not have a TSA must contact an approved agent or company to open a TSA.

- Enter your contribution amount in the appropriate field.

- Click the *Save* arrow to continue to the next step.

Enrollment Instructions (continued)

CAUTION! Do not use your browser's *Back* and *Forward* buttons. This will cause data to become corrupt.

Screen Shots	Benefits Enrollment Instructions

Enrollment Complete

- The **Enrollment Complete** step shows the deductions you chose, the amount of life insurance you elected, your covered dependents (if any), and your beneficiaries.

- Use the *Back* arrow if you need to make any changes.

- Confirm your elections and print a copy for your records. It is important to keep a copy of this verification as proof of your elections. Set your printer settings to "Landscape" to ensure all data gets printed.

- You can enter the Enrollment System multiple times during Open Enrollment. Your elections become final when the System closes.

- Click the *Save* arrow to complete the process.

At the close of Open Enrollment, your elections are final and cannot be changed until the next Open Enrollment period unless you experience an IRS qualifying event .

Employee's Responsibilities

You are responsible for:

1. Reading this benefits guide thoroughly and prior to enrolling in benefits.

2. Making informed decisions when you enroll or decline enrollment.

3. Reviewing your paycheck stub when your benefits become effective and verifying that your deductions are for the benefits you elected.

4. Notifying the Risk & Benefits Management department within 60 days of your benefits effective date if the premiums for benefits you elected are not being deducted from your paycheck, or the deduction amounts are not correct.

5. Enrolling only eligible dependents, as described in the "Dependent Eligibility" section.

6. Notifying the Risk & Benefits Management department within 30 days of the date a covered dependent no longer meets dependent eligibility requirements.

Smart Thinking!

Log into the Employee Portal to Check Your Pay Stub.

Check your first pay stub after Open Enrollment to verify that the appropriate premiums are being deducted. If you find a discrepancy, contact Risk & Benefits Management immediately.

Remember that the IRS does not allow changes during a plan year, except in the case of a qualifying event.