

## New Hire Benefit Enrollment

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Upon accessing the ADP Web Portal, you will be reminded that you are within your New Hire Enrollment period for Medical (including prescription), Dental, Vision, and Flexible Spending Accounts.

When you're ready to begin your enrollment election, select **Start This Enrollment**. You will be brought through the New Hire Enrollment workflow, which walks you through the process of reviewing and selecting your benefits coverage, or opting out of coverage.



*Regardless of whether or not you are enrolling, you must complete the ADP New Hire Enrollment process. **Employees that do not enroll for benefits on-line, within 30 days of his/her date of hire, will be considered to have waived coverage. Your next opportunity to enroll will be at the next annual Open Enrollment period.***

Getting Started .....	2
Welcome/Workflow Overview .....	3
Flexible Spending Account (FSA) – Dependent Care & Health Care .....	4
Medical .....	5
Dental .....	5
Vision .....	6
Long Term Disability .....	6
Review & Complete .....	7
Enrollment .....	8

## Getting Started:

1. The first step in the process is to Review Dependent and Beneficiary information:
  - If you have Dependents to add, select the **Add Dependent/ Beneficiary** button. Note: If you wish to enroll any legal dependents to your benefit coverage, they must be designated as “Dependent & Beneficiary.”
  - If you do not have any Dependents to enroll, you do not need to enter any information here.

New Hire

Review Information Choose Plans Submit

FINISH LATER REVIEW & COMPLETE

### 1. Review Dependents and Beneficiaries

Review your dependents and beneficiaries and make any additions. Only those people and organizations listed can be included in your benefits elections.

ADD DEPENDENT/BENEFICIARY

NAME	DEPENDENT	BENEFICIARY	RELATIONSHIP
There are no records.			

Newly Added Pending Approval



Please note: ADP is not our system of record for Beneficiary information. HVCU offers several benefits that require a Beneficiary designation: Anthem Group Term Life/Accidental Death and Dismemberment (AD&D), Cigna Business Travel, and Principal 401(k). You can make changes to these Beneficiaries at any time but will need to complete the forms below for the Anthem and/or Cigna policies. For Principal, you can make beneficiary updates in your Participant Account at [www.principal.com](http://www.principal.com):

- [Cigna Business Travel Insurance Beneficiary](#)
- Anthem Group Term Life (need to link)

2. Once your Dependent and Beneficiary information is complete, you will be able to indicate how to proceed to the New Hire Enrollment workflow. It is recommended that you leave the setting at the default “Walk Me through My Benefit Options” so that you’re able to review all options made available by HVCU. Select the blue Continue button to proceed.

### 2. Status

Tell us how you want to proceed through this enrollment.

Walk Me Through My Benefit Options  
Take me through each available benefit option in the order that my administrator designated. I can review each option so that I can make any new selections or make changes to my existing enrollments.

I Know What I Want To Change  
Choose one or more benefit options that you want to review. You will only be able to make changes or new selections for the options that you select.

CANCEL CONTINUE

## Welcome/Workflow Overview:

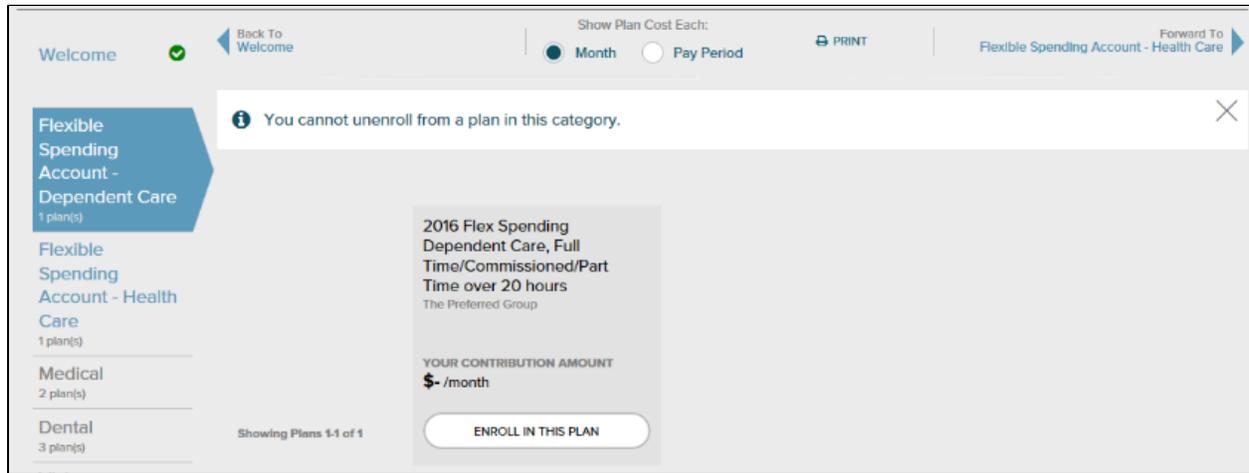
The **Welcome** screen will provide a brief overview of the workflow process. At any point in the workflow, you can:

- Select **Finish Later** to save your spot in the workflow and return at a later time.
- Navigate to a specific coverage-step using the menu to the left of the page. Edits can be made to any plan election throughout the workflow.
- Advance to the next step in the workflow by selecting the **Forward** arrow in the upper-right of the page.

The screenshot displays the 'New Hire Enrollments' page. At the top, there is a navigation bar with 'HOME', 'RESOURCES', and 'MYSELF' links, and a search bar. Below the navigation bar, the page title 'Enrollments' is followed by a progress indicator showing three steps: 'Review Information', 'Choose Plans', and 'Submit'. The 'Choose Plans' step is currently active. To the right of the progress indicator are two buttons: 'FINISH LATER' and 'REVIEW & COMPLETE'. Below the progress indicator, there is a 'Welcome' section with a blue arrow pointing right. To the left of the main content is a sidebar menu with the following items: 'Medical (2 plan(s))', 'Dental (3 plan(s))', 'Vision (1 plan(s))', 'Flexible Spending Account - Health Care (1 plan(s))', and 'Flexible Spending Account - Dependent Care (1 plan(s))'. The main content area contains a 'Welcome' message: 'Welcome to your New Hire benefits enrollment period! This is your opportunity to make elections for your Health and Welfare benefit plans. These plans include Medical and Prescription, Dental, Vision and Flexible Spending Account plans. These enrollments will be effective on the first day of the month after fifty five days of employment.' Below this is a section titled 'You will have thirty days from your date of hire to make the following enrollments:' followed by a list of three items: 'Add or opt out of Health and Welfare plan coverage.', 'Choose your new plan options.', and 'Enroll eligible family members in your plans.' Below the list is a paragraph: 'Please review your options and costs carefully. You can make any changes you like at home or at work until the end of the enrollment period. The enrollment period will end thirty days after your date of hire. Once this enrollment period has ended, your elections will be in effect for the rest of the plan year. Mid-year changes are only permitted with an IRS Qualifying Event. If you do not enroll in benefits at this time, unless you experience an IRS Qualifying Event before then, your next opportunity to enroll will be during our Annual Open Enrollment for a 1/1 start date.' At the bottom of the main content area is a note: 'Please feel free to contact any member of the Human Resources Benefit Team if you have questions at [benefits@hvfcu.org](mailto:benefits@hvfcu.org).' On the right side of the main content area, there are 'PRINT' and 'Forward To Medical' buttons.

## Flexible Spending Account (FSA) – Dependent Care & Health Care:

Flexible Spending Accounts allow you to set aside pre-tax dollars from your paycheck to pay for eligible out-of-pocket expenses.



The Dependent Care FSA option displays first. This type of account can be used to pay for eligible day care and/or elder care expenses.

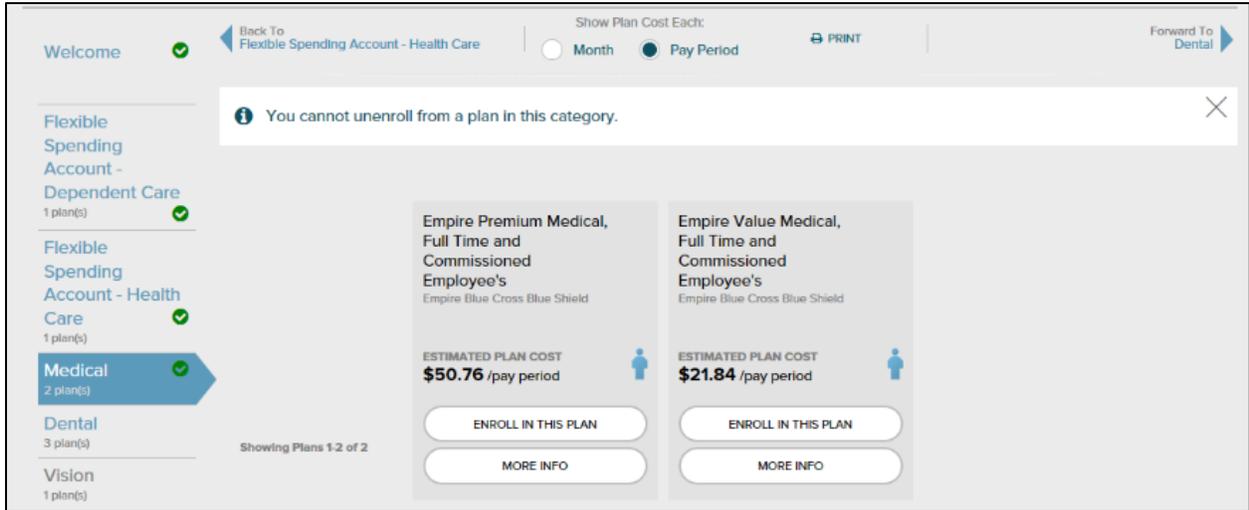
- You do not need to be enrolled in medical coverage through HVCU to enroll in a Dependent Care Flexible Spending Account.
- The system defaults to display plan costs for each Month. Update the radio button selection to calculate/display per Pay Period to display pay-period contributions.
- Select **Enroll in This Plan** to view cost estimates based on contribution amount and frequency and determine if you would like to enroll.
- If you do not wish to participate in the Dependent Care FSA option, proceed to the next page using the **Forward** arrow.

The next screen that displays is the Health Care FSA option. This type of account can be used to pay for eligible out-of-pocket medical, prescription, dental, and vision expenses for you and any eligible dependents.

- You do not need to be enrolled in medical coverage through HVCU to enroll in a Health Care Flexible Spending Account.
- Select **Enroll in This Plan** to view cost estimates based on contribution amount and frequency and determine if you would like to enroll.
- If you do not wish to participate in the Health Care FSA option, proceed to the next page using the **Forward** arrow.

**Medical:**

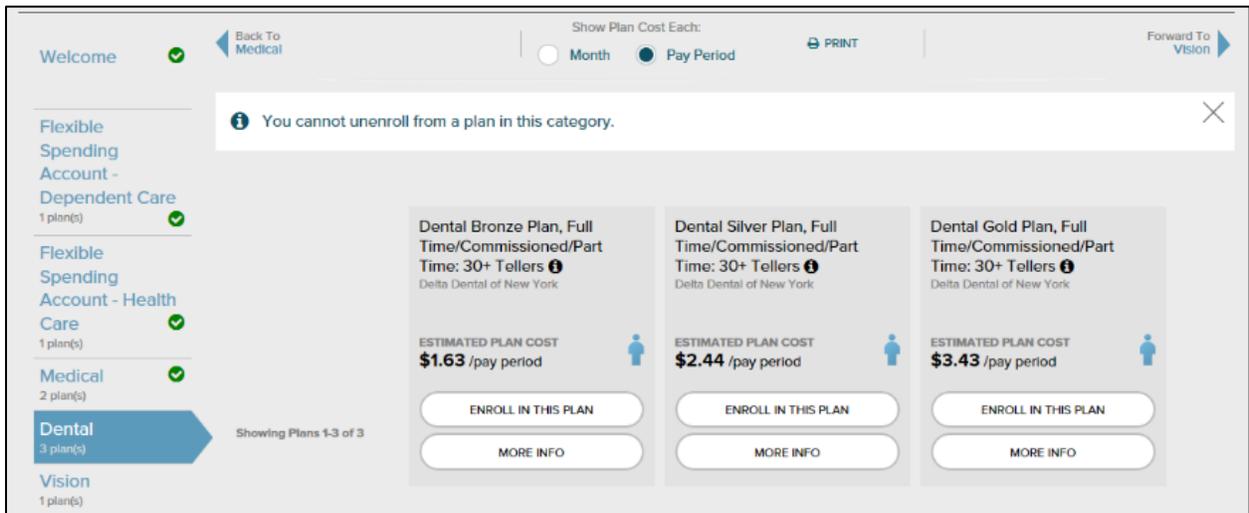
Medical coverage options/costs will display based upon employment status.



- Select **Enroll in This Plan** to choose a coverage level and choose/add dependents.
- Select the **Forward** arrow if you do not wish to participate in medical coverage.

**Dental:**

Dental coverage options/costs will display based upon employment status.



- Select **Enroll in This Plan** to choose a coverage level and choose/add dependents.
- Select the **Forward** arrow if you do not wish to participate in dental coverage.

## Vision:

Vision coverage options/costs will display based upon employment status.

The screenshot displays the 'Enrollments' page for a 'New Hire'. The page is titled 'Enrollments' and 'New Hire'. At the top, there is a progress bar with three steps: 'Review Information', 'Choose Plans', and 'Submit'. The 'Choose Plans' step is currently active. There are three buttons at the top right: 'SAVING...', 'FINISH LATER', and 'REVIEW & COMPLETE'. Below the progress bar, there is a 'Welcome' message with a green checkmark and a 'Back To Dental' link. The 'Show Plan Cost Each:' section has two radio buttons: 'Month' and 'Pay Period', with 'Pay Period' selected. There is a 'PRINT' button. A notification banner at the top reads: 'You cannot unenroll from a plan in this category.' The main content area shows a list of plan categories on the left: 'Flexible Spending Account - Dependent Care' (1 plan(s), green check), 'Flexible Spending Account - Health Care' (1 plan(s), green check), 'Medical' (2 plan(s), green check), 'Dental' (3 plan(s), 1 enrolled, green check), and 'Vision' (1 plan(s), highlighted in blue). The 'Vision' plan is expanded, showing 'Vision, Full Time/Commissioned/Part Time: 30+ Tellers' (Empire Blue Cross Blue Shield). The 'ESTIMATED PLAN COST' is '\$0.45 /pay period'. There are two buttons: 'ENROLL IN THIS PLAN' and 'MORE INFO'. The text 'Showing Plans 1-1 of 1' is visible at the bottom of the plan list.

- Select **More Info** to view a comparison of plan costs based on coverage level.
- Select **Enroll in This Plan** to choose a coverage level and choose/add dependents.
- Select the **Forward** arrow if you do not wish to participate in vision coverage.
- Once each plan option has been reviewed, you will see a green check next to each plan coverage-step in the menu, and you will be able to select the **Review & Complete** button in the upper-right of the page.

## Long Term Disability:

If your status is Full-Time, you are automatically enrolled in Long Term Disability coverage after 30 days of employment, and HVCU covers the entire cost of the coverage. No further action is required.

If your status is Part-Time, you may enroll in Long Term Disability coverage. Fifty percent of the premium is paid by HVCU; the other fifty percent will be paid by you. This cost is dependent on your earnings and averages approximately \$1 per bi-weekly payroll.

If you wish to enroll, you will need to make your election in the ADP web portal within your New Hire Election Window. Employees that do not enroll for this benefit on-line, within 30 days of their date of hire, will be considered to have waived this coverage.

Please note: if you decline this coverage when you are first eligible, but wish to enroll later, you will be required to apply and complete Evidence of Insurability (medical underwriting).

**Review & Complete:**

1. Review each plan election that you made. If necessary, click **Return to Choose Plans** at the bottom of the page to update elections.
2. Choose Waive Reason – If any plan options were left unenrolled, you will need to indicate your reason for waiving each/all options.
3. Complete Your Enrollment – Once you've selected and reviewed your benefit elections, select **Complete Enrollment** to submit.

**New Hire**

Show Plan Cost Each:  Month  Pay Period PRINT

**1 Review Your Benefits Elections**  
Please review your benefits elections below. Your choices will not be processed until you click Complete Enrollment.

PLAN	COVERAGE LEVEL	YOUR COST	EMPLOYER PAYS	EFFECTIVE DA...
<b>Dental</b>				
▶ Dental Bronze Plan, Full Time/Commissioned/Part Time: 30+ Tellers Delta Dental of New York	EMPLOYEE	\$1.63/pay period	\$31.77/month	12/9/2016
<b>Vision</b>				
▶ Vision, Full Time/Commissioned/Part Time: 30+ Tellers Empire Blue Cross Blue Shield	EMPLOYEE	\$0.45/pay period	\$4.05/month	12/9/2016
<b>TOTAL</b>		<b>\$2.08</b> /pay period	<b>\$35.82</b> /month	

Newly Added 
  Change To Current Enrollment 
  Removed From Enrollment 
  Pending Approval

**2 Choose Waive Reasons**  
You elected to not enroll in one or more plan types listed below. Please choose a reason below to waive coverage.

PLAN TYPE	WAVE REASON *
Flexible Spending Account - Dependent Care	<input type="text"/>
Health and Welfare - Medical	<input type="text"/>

**3 Complete Your Enrollment**  
You can complete this enrollment, finish later by saving your progress or return to your plan choices.

[RETURN TO CHOOSE PLANS](#)
[FINISH LATER](#)
[COMPLETE ENROLLMENT](#)

**Enrollment:**

Once submitted, you will receive an enrollment confirmation, and your Open Enrollment 'action' will be listed as **Start**.

- If necessary, you can select the start button to review/edit your benefits elections during the 30-day New Hire Enrollment window.

**Enrollments**

Your changes have been submitted.

You have successfully completed your New Hire enrollment session. You will have thirty days from your date of hire to go back in and make changes to these elections.

Please note, if you are enrolling a spouse in the medical plan, you are required to provide a completed affidavit (located on the InfoNet under Human Resources/ Benefits Information) along with a copy of your marriage license within 30 days from your date of hire.

Please feel free to contact any member of the Human Resources Benefit Team if you have questions at [benefits@hvfcu.org](mailto:benefits@hvfcu.org).

Thank you!

[VIEW WAIVED PLANS](#)
[VIEW/PRINT BENEFITS STATEMENT](#)

**Change Your Enrollments**

NAME	START DATE	END DATE	ACTION
New Hire			
✓ <b>New Hire</b>	09/26/2016	10/25/2016	<input type="button" value="START"/>
Year Round Enrollment			

**Need Help With Your Enrollments?**

**Compare Benefit Plans**  
Compare your available benefit plans side by side to help decide which works best for you.



If **Finish Later** is selected at any point throughout the workflow, the 'action' will read **Finish** and will allow you to resume where you left off.