Step-By-Step Benefits Enrollment Guide
How To Enroll In Benefits

Items Needed before Enrolling

- Dependents/beneficiary information including date of birth and social security number.
- **For NC Flex Only**: Name and address of your physician(s). Required for Evidence of Insurability (EOI). EOI may be required for the NC Flex Cancer and Life Insurance Plans. EOI is the record of a person's past and current health events and is used to verify if a person meets the definition of good health by the insurance company.

Important: You have 30 days from your Hire Date or your Qualifying Event Date to enroll or make changes to your benefits.

Accessing Employees Self Service

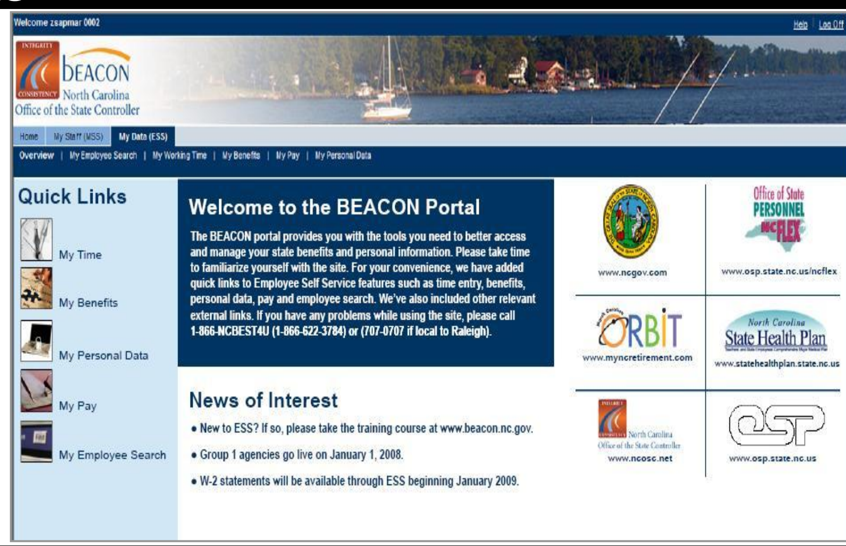
1) Visit the BEACON portal at:
https://mybeacon.nc.gov

To login, use your NCID and password.

➢ *You will receive your NCID from your agency.*

A page similar to the right is displayed.

Note: For NCID assistance, contact your agency NCID administrator or to reset your NCID password, visit https://ncid.nc.gov.

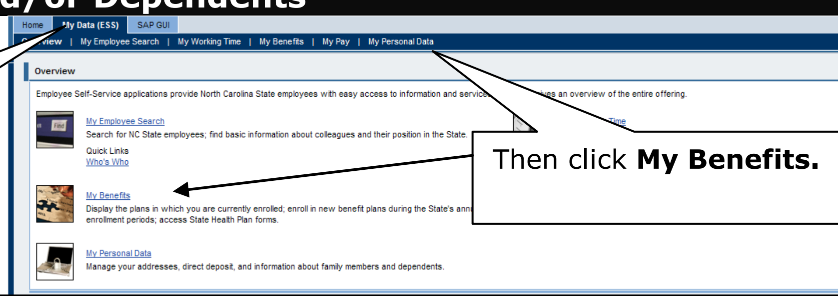


- Before selecting your benefits, you must first complete **Step 1 – Adding Beneficiaries and/or Dependents**. The system must have this information first before you can include a dependent or beneficiary to a plan.
- If you are not enrolling any dependents onto a plan, you can proceed to **Step 2 – Start Your Benefits Enrollment**. Remember, you can always add your Beneficiary (ies) at any time.

Step 1 – Adding Beneficiaries and/or Dependents

1) Select the **My Data (ESS)** tab and then the **My Benefits** link

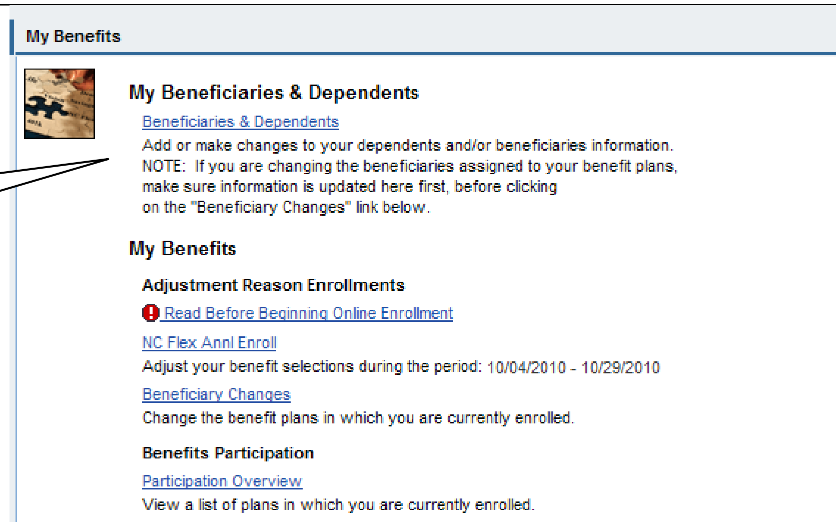
Click **My Data (ESS)** tab.



Then click **My Benefits.**

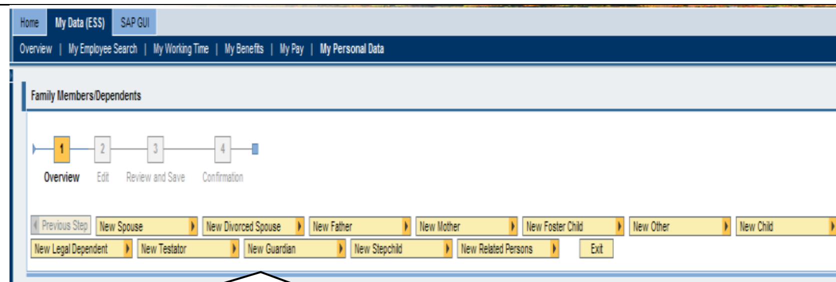
2) Select the **Beneficiaries & Dependents** link.

Click **Beneficiaries & Dependents.**



3) Select the appropriate button to add your beneficiaries or dependents to your personal data.

Note: To select a beneficiary that is not related to you, use the **Other** button. To designate your estate as beneficiary, click **Testator**.

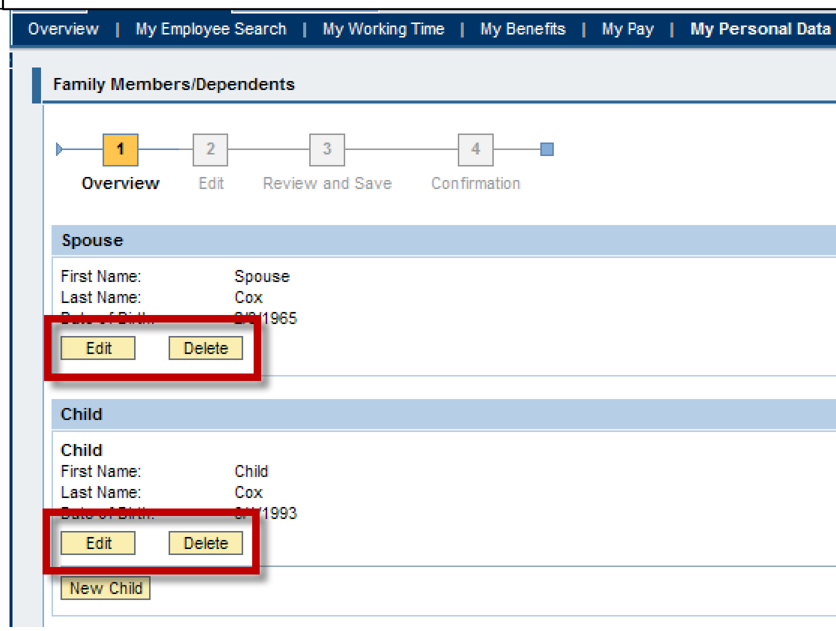


Click the **appropriate button** to add your family member, dependent, or beneficiaries.

4) To change or modify your current beneficiary or dependent information, select the **Edit** button and/or select the **Delete** button to remove them.

Note: Please understand that you cannot remove or delete a dependent or beneficiary that is currently attached to a benefit plan.

For example, if your spouse is your beneficiary on your life insurance plan (and you would like to change beneficiaries) but you also have your spouse under your health insurance plan as a dependent, unfortunately, you will not be allowed to remove or delete your spouse at this screen. You will need to change your spouse percentage to "0" at another screen later in the guide *(please see step 2, section 9b).*

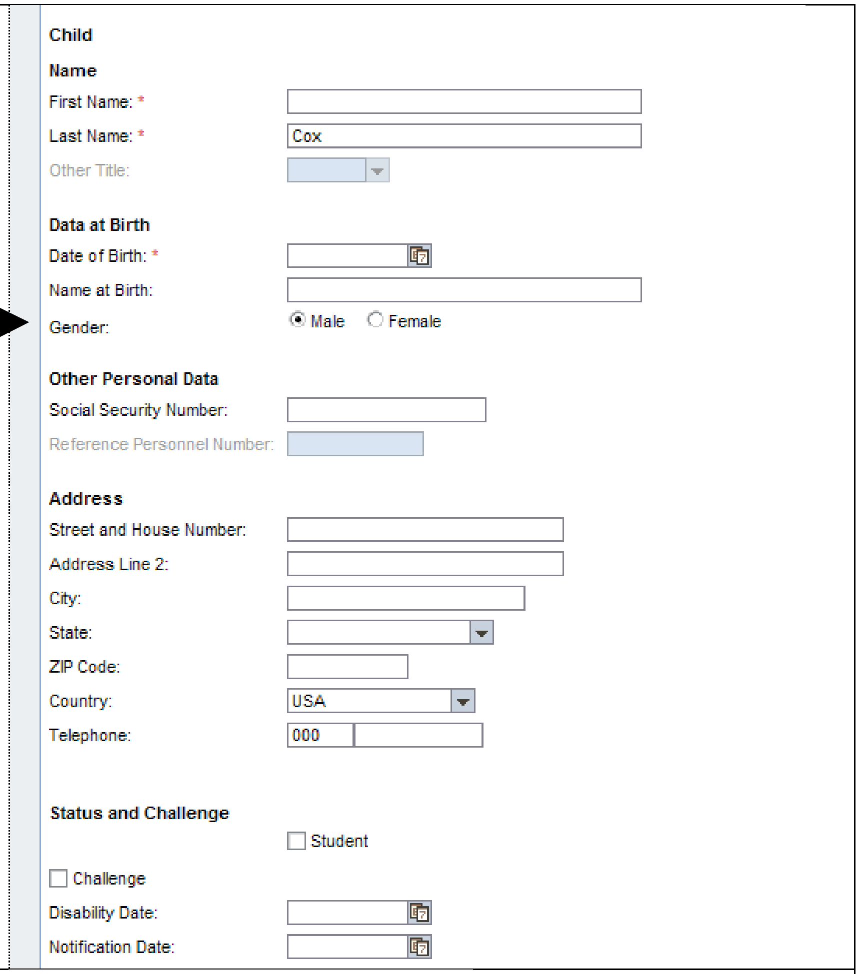


5) Complete the form with at least the required fields.

All required fields are indicated by an asterisk "*". Here the first name, last name and date of birth are required fields.

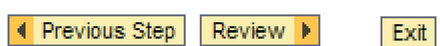
Note: It is important to also select the correct gender.

A Social Security Number is required for a Spouse.



6) To review your entry, click the **Review** button at the bottom of the page.

Click **Review.**



7) On the Review page, click **Save** if your information is correct but if you need to make additional changes, click **Previous Step.**

Note: By clicking **Exit,** you will cancel all additions and/or changes made in the previous steps.

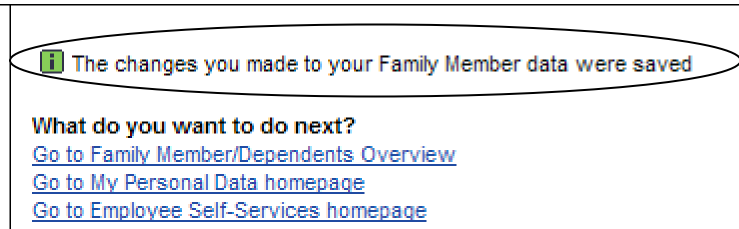
Click **Save** or **Previous Step** to make additional changes.

8) A confirmation page will display ensuring you that your changes have been saved.

To add additional dependents or beneficiaries, go to **Family Member/Dependents Overview** link and repeat the process again.

OR

To start your benefits enrollment, click the **Go to Employee Self-Services homepage** link.

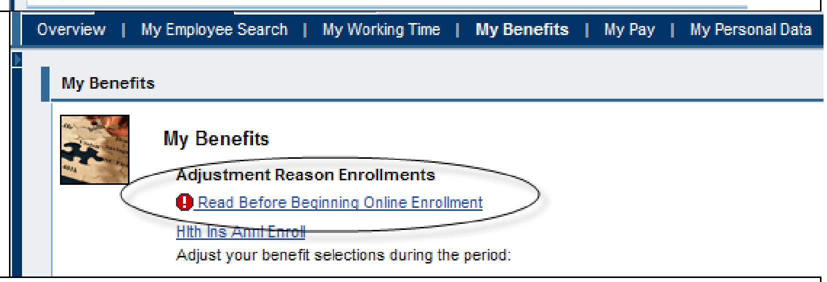


Step 2 – Start your Benefits Enrollment

1) Select **My Data (ESS)** tab and then **My Benefits** link.

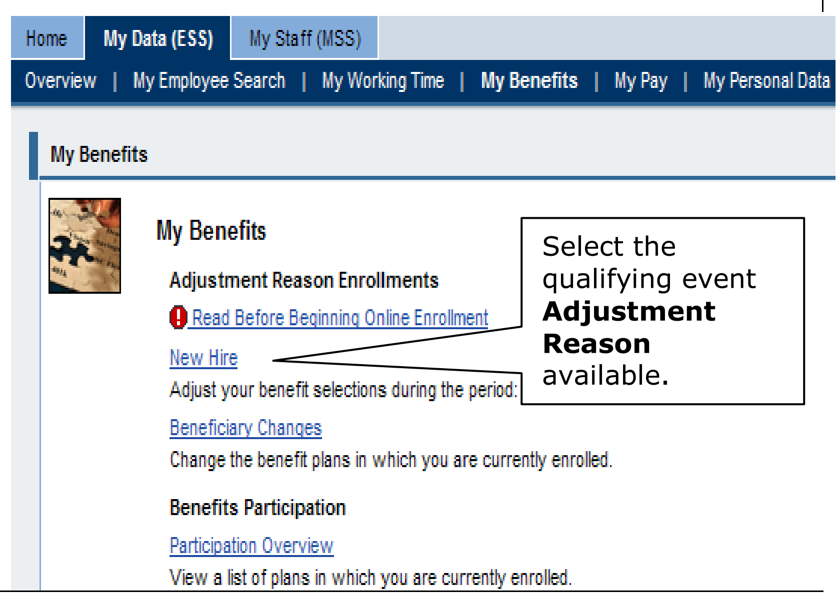
2) Before proceeding to your online enrollment, it is important to read the following link: Read Before Beginning Online Enrollment

This link will provide additional information that can help you through your online process.



2a) Under the **Adjustment Reason Enrollments** heading, select the link available for your qualifying event:

Note: Employees with life-changing events, such as a new employee will see a **New Hire** link or an employee adding a baby will see a **Newborn** link available under the Adjustment Reason Enrollment heading. These links must be created by your Agency HR Department or, in some cases, BEST Shared Services before available under the Adjustment Reason Enrollment heading.



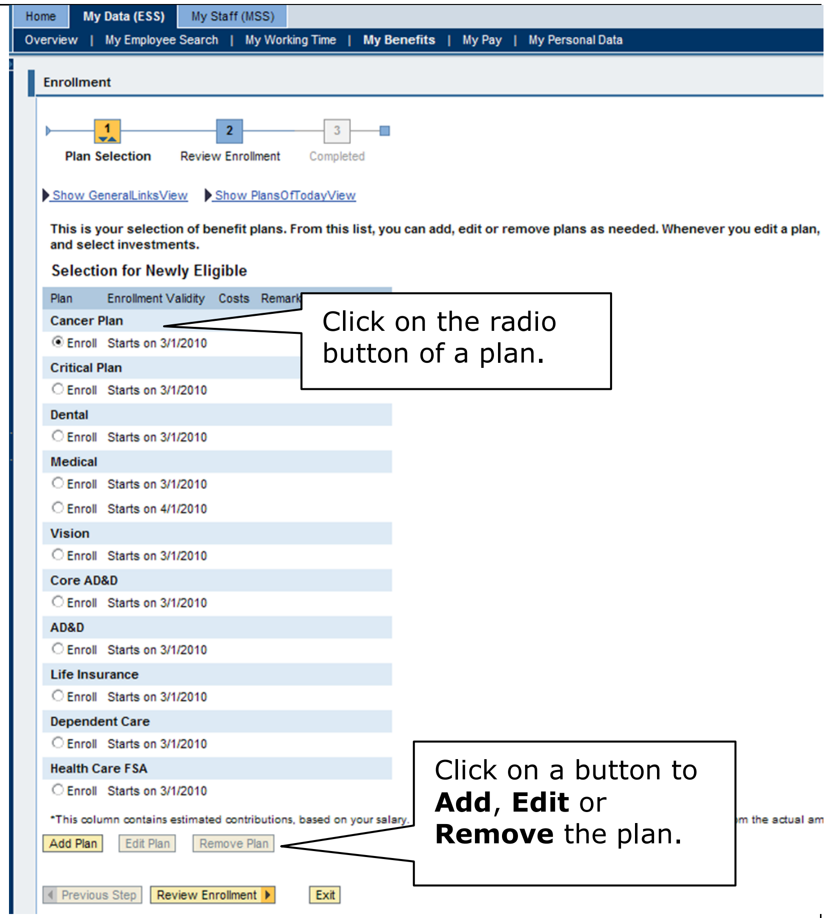
3) On the **Plan Selection** screen, a list of your eligible State-wide plans will display.

Note: To view additional information about these State-wide plans, click on Show GeneralLinksView link. This link will display various websites for your review.

To enroll or change your plans, select the radio button of a plan and perform one of the following:

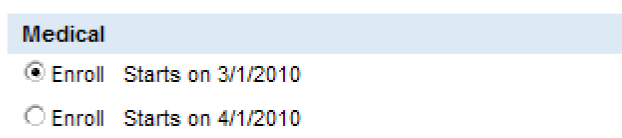
If	Then
You are not enrolled in a health plan.	Click Add Plan
You are already enrolled in the plan, but **would like to make changes** (chg plan options or add/remove dependents, etc.).	Click Edit Plan
You want to stop participation in a plan.	Click Remove Plan

NOTE: Employees are **not** automatically enrolled in a medical plan. If you want to enroll in a medical plan, you must select a plan during the enrollment process.



Important: Your PPO option will have two date options available.

When choosing the earliest date, both options will appear chosen. Though, you have only enrolled in the first option. Once you have saved this option, you will not be able to switch to the second start date in ESS. **Please contact BEST Shared Service if you need to change your start date to the second month.**

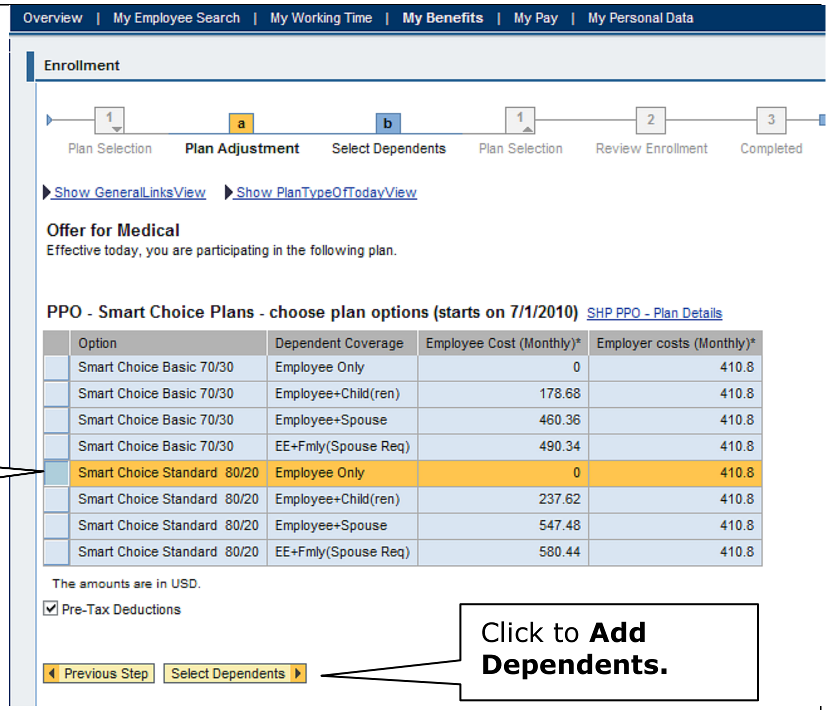


4) After clicking either Add Plan or Edit Plan, a list of the appropriate plan options will display.

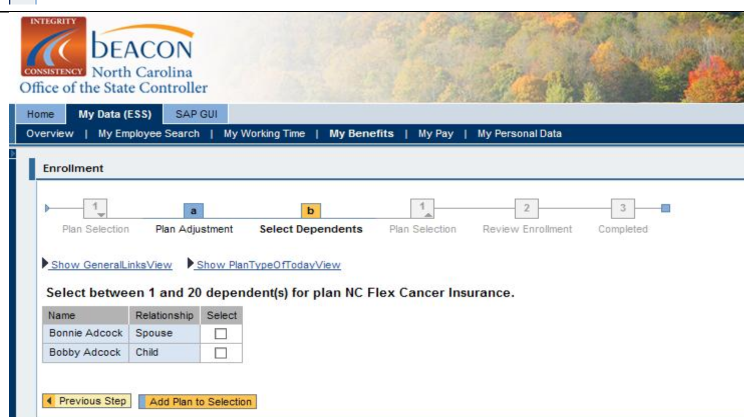
Select the appropriate benefit plan option. For example, if choosing your *PPO-Smart Choice Plan* option, select either *Smart Choice Basic 70/30 or Smart Choice Standard 80/20,* and then select the appropriate dependent coverage option such as either, *EE only, EE + Child(ren), EE + Spouse or EE +Fmly(Spouse Req).*

Click on the plan option to select it.

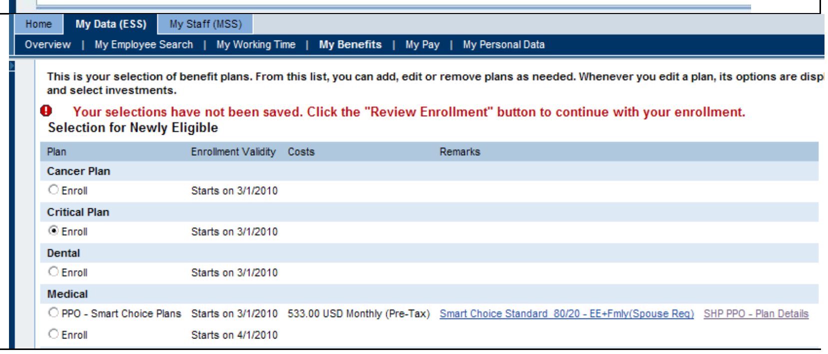
NOTE: Dependents are not automatically added to benefit plans. Click **Select Dependents** to add them to your plan option.



5) On the **Select Dependents** screen, all dependents eligible for the selected benefit plan will be listed. Select the dependent by clicking the check box next to their name. This dependent will be added to the selected plan.

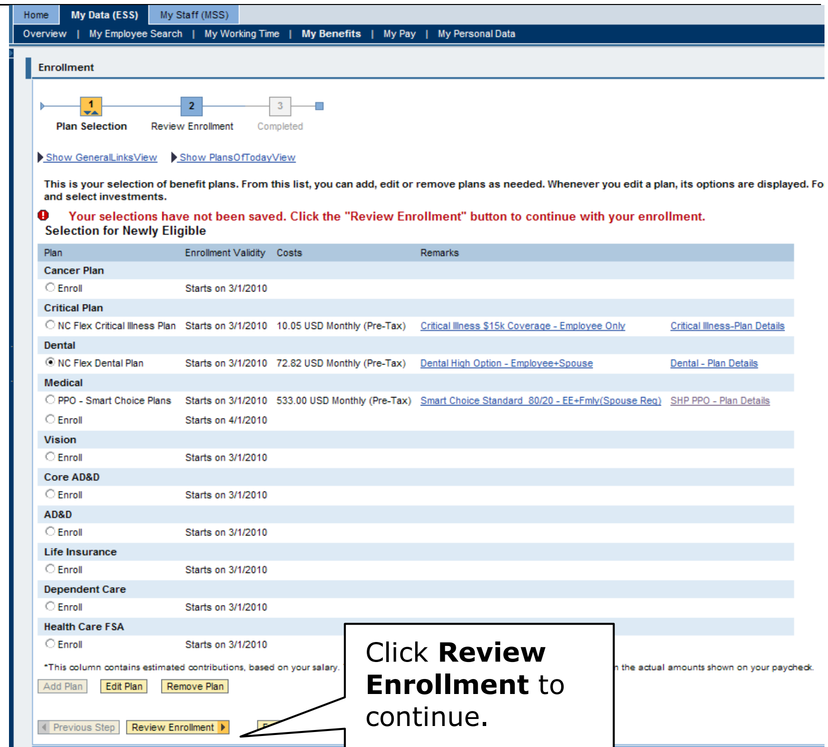


6) After clicking on **Add Plan to Selection,** the section page will display. Repeat sections 3-5 until all plans you want to enroll in have been selected.



7) On the **Plan Selection** screen, your enrolled plans will include the effective date of coverage, the plan costs, the plan options and a plan details overview link to review further information about the plan.

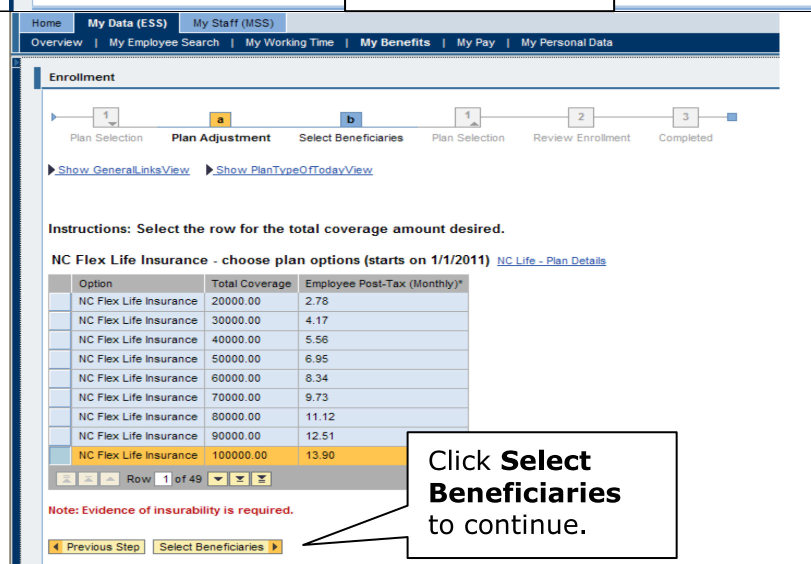
NOTE: <u>YOUR ENROLLMENT HAS NOT BEEN SAVED</u>. After completing your enrollments for all preferred plans, click **Review Enrollment** to continue.



8a) **<u>For NC Flex Only</u>-Enrolling in Life Insurance:**

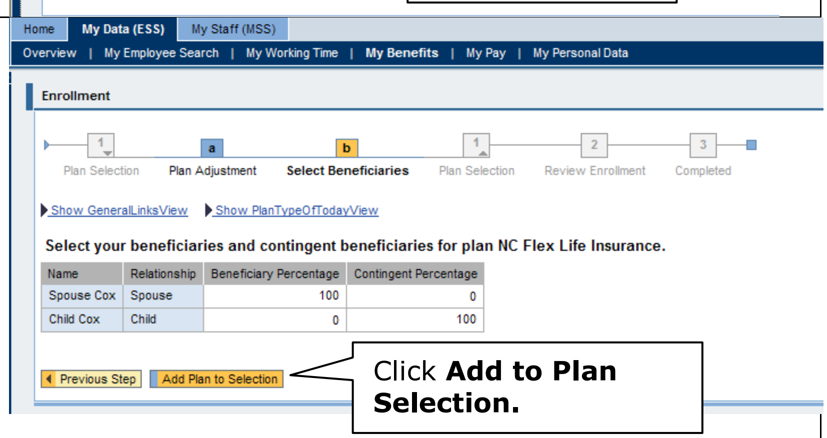
To enroll in Life Insurance, select a level of coverage you want.

Click **Select Beneficiaries** to add them to your plan.

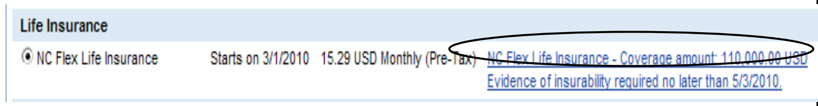


8b) On the **Select Beneficiaries** screen, Family members and Beneficiaries added in Step 1 will be listed. Designate the beneficiary and/or any contingent beneficiaries and their percentages and click **Add Plan to Selection.** The totals for each column must equal 100%, even if more than one individual is selected for either column.

Note: Contingent beneficiary (ies) is only paid in the event the primary beneficiary is deceased.

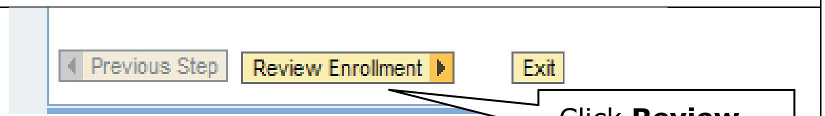


9) If an Evidence of Insurability (EOI) is required for the NC Flex Cancer or Life Insurance Plan, a link stating *"Evidence of insurability required no later than mm/dd/yyyy"* will display. Click on this link and you will be redirected to the vendor's website.



10) When you are satisfied with your benefit selections, click **Review Enrollment**.

YOUR ENROLLMENT IS NOT SAVED YET!!



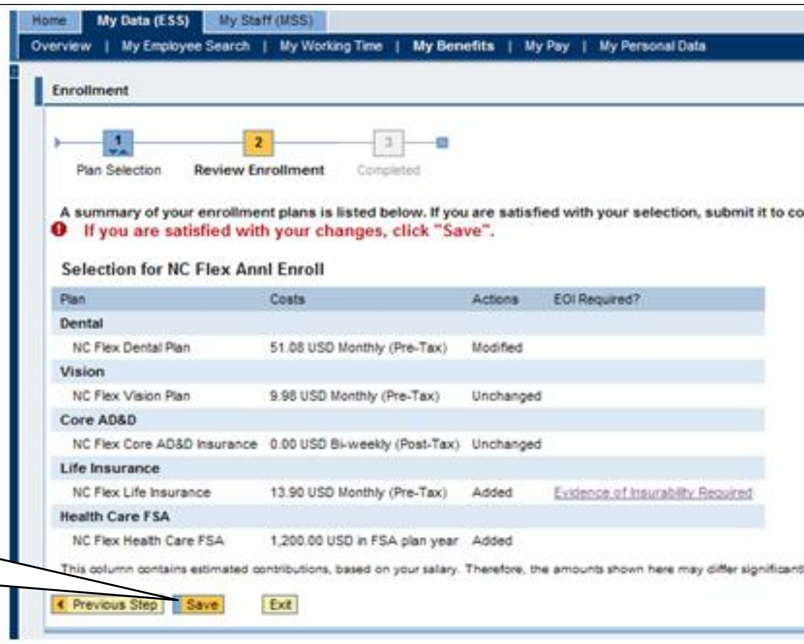
Click **Review Enrollment.**

11) Click **Save** to complete your enrollment.

Note: By clicking **Exit,** you will cancel all additions/changes made in the previous steps.

Please notice the **NC Flex Life Insurance** option chosen requires Evidence of Insurability. You may click on those links to give you further information regarding those requirements.

Click on **Save** to complete enrollment or **Exit** if you want to cancel all additions/changes made in the previous steps.

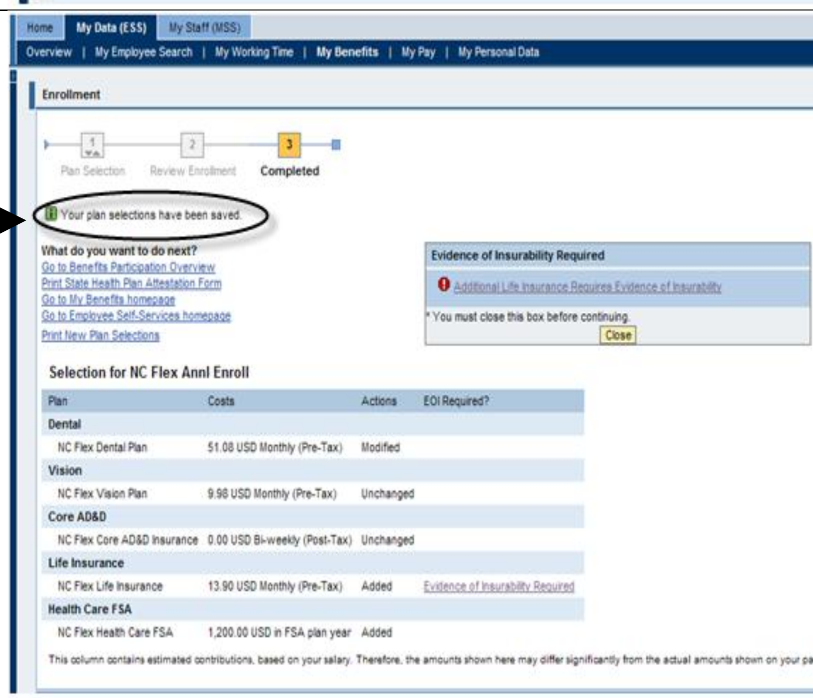


12) Your enrollment is not complete until you have received a confirmation statement stating that your selections have been saved.

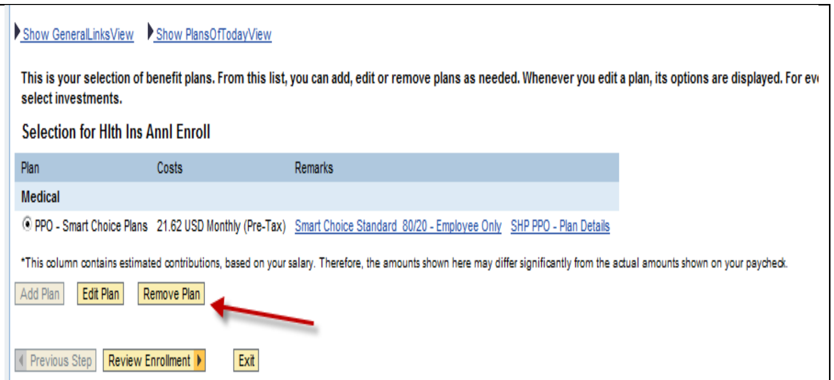
Remember; always print a copy of your plan selections for your records.

Note: To print your plan selections or any additional forms, you must first click "Close" in the box that lists the "Evidence of Insurability Required." Before closing the box, you can click on the links to complete/receive additional information about Evidence of Insurability.

After saving your selection, if you need to make any additional changes, **Go to My Benefits Homepage** and repeat Step 2.

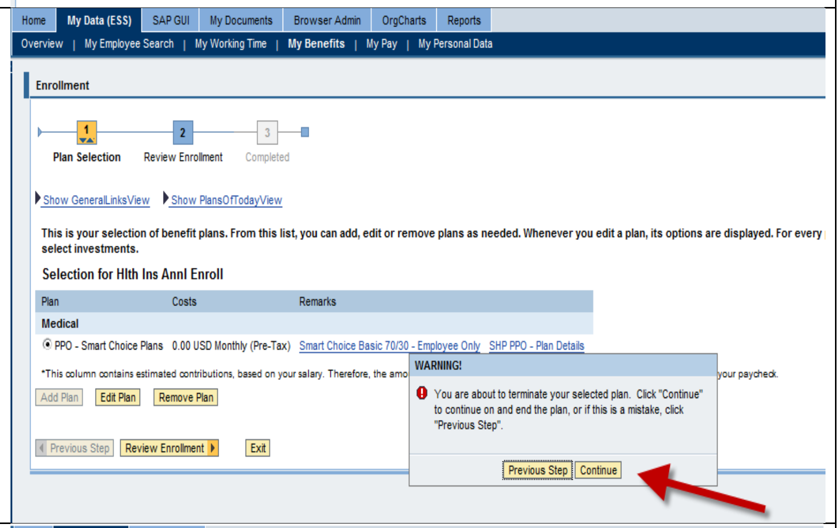


13) To **stop** participation in a plan, click Remove Plan



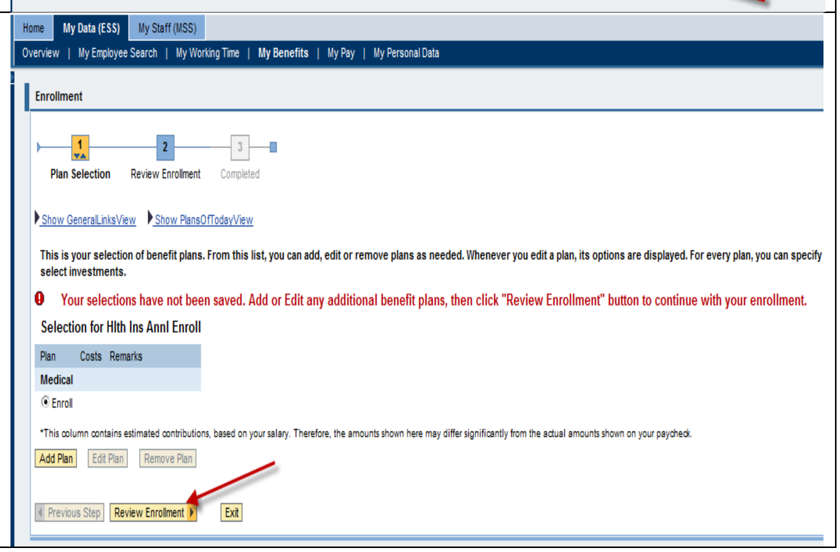
14) When Remove Plan has been selected, a WARNING box will appear.

Select Continue to remove plan.



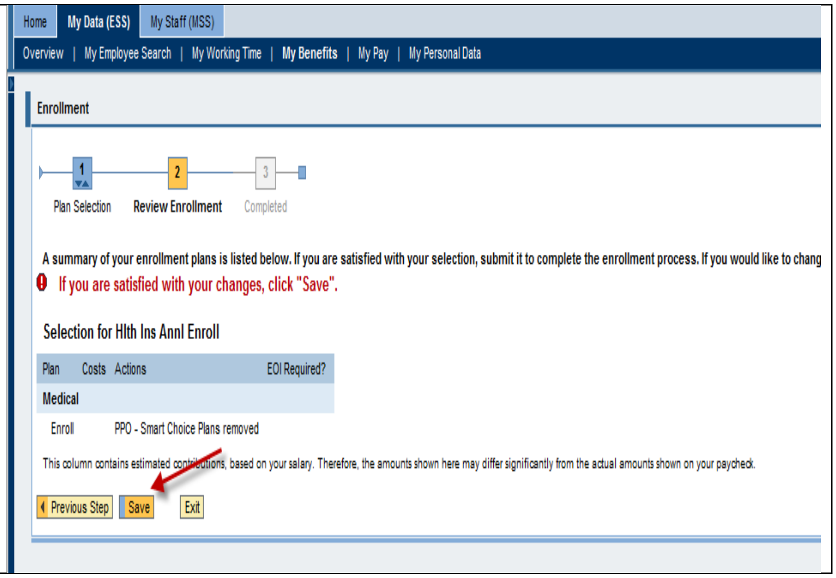
15) In the next screen select Review Enrollment to continue removing the plan.

<u>YOUR CHANGES ARE NOT SAVED YET!!</u>



16) Click **Save** to complete the removal of your plan.

Note: By clicking **Exit,** you will cancel the change made in the previous steps.



<table>
<tr><th colspan="2">Important Benefit Enrollment Tips:</th></tr>
<tr><td>Medical Plan Selection</td><td>If you wish to enroll in a medical plan, you must select a plan during the enrollment process. You are not automatically enrolled.
The offer will display Medical plans with two enrollment start dates to choose from. You must select the start date you would like the coverage to begin. You can choose either the first of the month after your hire date or qualifying event date; or the first of the second month.
Medical
Enroll Starts on 3/1/2010
Enroll Starts on 4/1/2010</td></tr>
<tr><td>All Plans - Pre-Tax Deduction</td><td>During the enrollment process, you will see the 'Pre-Tax Deduction' checkbox. The box will default as checked. If unchecked, the benefit plan will be cost as POST-TAX.

Note: You can only select the State Health Plan as a Post Tax deduction. All other plans require Pre-Tax deductions.

Pre-Tax Deductions</td></tr>
<tr><td>Life Insurance (ING)
Cancer Plan (Allstate)</td><td>Depending on the coverage elected in these plans, Evidence of Insurability (EOI) may be required.
If EOI is required, you will see the following message next to the plan at the Plan selection screen. Evidence of insurability required no later than
When clicking on the link above, you will be directed to the vendor's site during the enrollment process.
Note: You will not be an active participant in the plan until the EOI process is complete.</td></tr>
<tr><td>Beneficiary Changes</td><td>You can change beneficiary information to your NC Flex AD&D or Life Insurance Plan at any time. Click on the Beneficiary Changes on the My Benefits Page to make these changes.

Beneficiary Changes
Change the benefit plans in which you are currently enrolled.</td></tr>
<tr><td>Reviewing Benefits

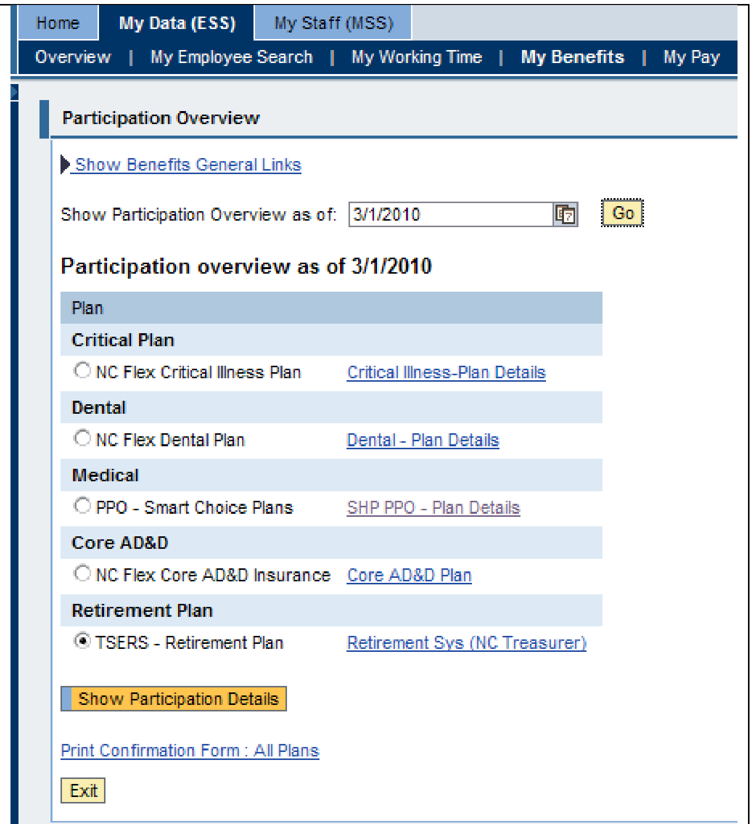
A list of your enrolled State-wide plans will display.

<table><tr><td>To view additional information about all State-wide plans.</td><td>Click
Show GeneralLinksView</td></tr></table></td><td>At any time, you can return to your My Benefits page and clicking on the Participation Overview link to review your benefits</td></tr>
</table>

To learn about Plan Details options, click the link to the right of the plan name. A new browser window will open to the external website of the plan provider.

To view your plan **details**, click the radio button to the left of the plan and then click the **Show Participation Details** button.

Click **Exit** to return to **My Benefits** Page.

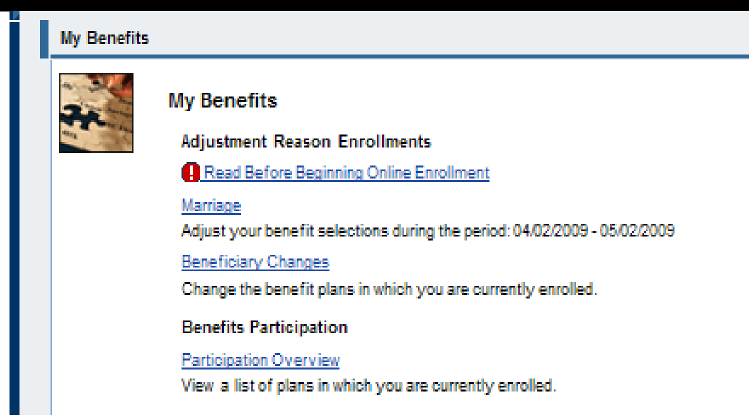


Life Changing Events

When you experience a **life-changing event**, such as marriage, divorce, birth of a child, or a spouse's job changes, you must change your benefits within **<u>30 days</u>** of the life event.

First, notify your Agency HR representative of your life event with proof of the event. They will need to create the adjustment reason before you can enroll on ESS. The link will become available on your **My Benefits** page under the **Adjustment Reason Enrollments** heading.

The page at the right displays a **Marriage** adjustment reason.

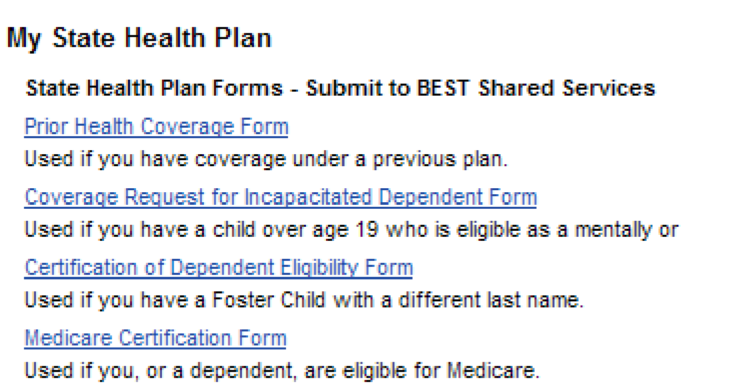


State Health Plan Forms

A variety of forms may be required to complete your medical plan enrollment. Forms are available on the **My Benefits** page under the **My State Health Plan** heading or from your Agency Human Resource Department.

If you need to complete a form, you would:

- Print the form
- Manually complete it
- Submit form to **BEST Shared Services** for processing or your Benefits Administrator for processing.
  BEST Shared Services
  1425 Mail Service Center
  Raleigh, NC 27699-1425
  Fax: 919-855-6861



The forms include: - **Prior Health Coverage Form** Complete this form if you had prior health coverage. Not needed for new hire enrollments. - **Coverage Request for Incapacitated Dependent Form** Complete this form if you have a physically or mentally incapacitated dependent - **Certification of Dependent Eligibility Form** Complete this form if you are enrolling a Foster Child. - **Medicare Certification Form** Complete this form if you or your spouse is Medicare Eligible. **NOTE:** Your enrollment could be delayed if the appropriate forms are not submitted in a timely manner.	