How Do I Access Benefits and Get Started with Benefits Enrollment?

Guide for accessing and using the Benefit Portal to enroll for benefits.

This article is for **employees**.

Overview

This guide contains information to help you access the benefits portal and then sign up for your benefits.

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How Do I Access the Benefits Portal via Paycor?

1. Log in to **Paycor**. In the upper right corner, click your profile picture, and select **Benefit Elections**. The Benefits Home page appears.
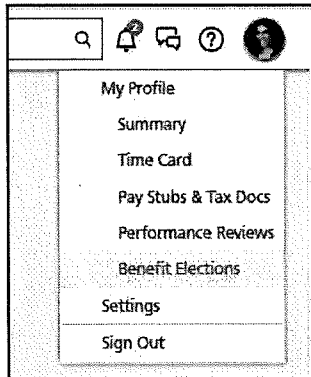
2. In Benefits Advisor, click **Visit the Enrollment Center** to get started with enrolling in your benefits.

Note: After you log in once, you are **not** asked to log in again.

From the Benefits Home screen, you can:

- View your benefits
- Get information on the plans you're enrolled in
- Find carrier information
- View demographic information on file. This includes names, addresses, phone numbers, and email addresses.
  Note: Demographic changes **must** be made in the Paycor system. Any data changes made there flow to the Benefits system overnight.
- Process a life event change that allows you to update your benefits, such as:

  - Marriage (add a spouse)
  - Birth/Adoption of a child (add a new child)
  - Divorce (remove a former spouse)
  - Loss of coverage through a spouse's plan (to add benefits)

How Do I Get Started in Enrolling in Benefits?

On the home screen, click **Visit the Enrollment Center**. The Enrollment Center screen appears. Click **Enroll Now** to begin enrolling in your benefits. The first step is to verify your Personal Information.

How Do I Verify Personal Information?

1. Before you begin your enrollment, you **must** verify the accuracy of all your personal information.

Employee Information

Tell me about yourself.

Sometime before beginning enrollment, all of your personal and family information must be complete. Please complete the required fields below, or, if the information has already been entered, please make sure it is accurate. If it is not correct, you will need to correct it in the Paycor system once your enrollment is complete. You'll need to agree to the information and then click Continue.

Demographics

Prefix	
First Name	New Digital Experience
Middle Initial	
Last Name	Tester
Suffix	
Nickname	
Social Security Number	xxx-xx-3433
Date of Birth	1/1/1980

Your Info
- Employee Information
- Family Info

2. Your Benefits
3. Enroll
4. Complete

Continue

2. When you are finished, mark the checkbox next to **I agree** and click **Continue.**

I confirm that the information provided on this page is accurate and up-to-date. Or, if it is not correct, that I will update the information in the Paycor system once my enrollment is complete.

☑ I agree

How Do I Verify My Family Information?

In this section, you **must** add all dependents that might be missing from the **Family Information** section before proceeding to the next section.

1. To **add** any dependents, click the **+ Add Dependents** card.

2. To **make corrections** or add information to existing dependents, click **Edit >** on the appropriate card and enter the necessary corrections.
   Note: Fields marked with an asterisk (*) are required.

3. When all your family information has been entered, read through the Dependent Information Notice section, mark the checkbox next to **I agree** and click **Continue**.

How Do I Navigate Plan Type Pods?

- Most plan types require you to select a plan. This is noted in the lower left corner of the plan type pod with red text, ***Selection Required.**

- The system shows what your previous enrollment was (if applicable) to help select your new enrollment.
- This comparison shows Medical, Dental, Vision, HSA, FSA, and Medicare plans.
- To waive out of the plan, click **I don't want this benefit (waive).**
  Note: Selecting **View Plan Options** launches a plan selection screen. For more information, see Select a Plan.

- After a plan is selected or the plan is waived, the plan type icon turns green, and the *Selection Required* text is replaced with **Completed** to indicate the enrollment for that plan type is complete.
- The plan pod displays the plan's name, vendor, coverage level, and whether dependents are covered, not covered, or ineligible.
- Anytime during the enrollment process, changes can be made by clicking **View Plan Options.**
- When auto-enrolled or employer-paid plans without a waive option are offered, they appear in their pod.
- Click **View Plan Options** to open the plan selection screen for that plan type, which displays information about the plan entered by administrators, including plan data, benefit coverage, and plan highlights.

📋 **Basic Employee Life**	**$0.00** ⌄
	Your Cost per pay period

PLAN	Basic Life/AD&D Salaried The Hartford │ View plan details
COVERAGE	1 X Salary
COVERAGE AMOUNT	$50,000

✓ Completed   **View Information**

If you have elections from a previous enrollment, these can be re-saved without having to view or update plan selections by clicking **Keep Selection**.

(View Plan Details)

Supplemental Employee Life & AD&D
The Hartford   **Select**

View plan details

⊗ **Waive Supplemental Employee Life**   **Keep Selection**
✓ Selected

How Do I Enroll in Benefit Plans?

1. Click **View Plan Options** to see the plan selection page.
   - **Notes:**
     - Each plan offered is listed in a pod that explains the plan name, vendor, and plan data.
     - The Plan Brochure link, if available, downloads the summary of benefits.
     - The **View Plan Details** shows more details.
     - The plan's cost appears to the right of any plan data. Click the arrow next to the cost opens a flyout menu with more detailed information, which typically includes the total premium and employer contribution. The coverage tier, if applicable, appears below your cost.

2. If the plan can cover your dependents, you **must** first choose which of those dependents to cover before reviewing available plans. **To cover a dependent**, mark the checkbox next to their name.

3. Click **Back** to return to the landing screen or click **Continue** to proceed after selecting dependents.
   Note: You can change the dependents covered on the next screen as well.

4. To add additional family members, click **+ Add Dependents**:
   - Clicking this link takes you back to the Family Information page in the Your Info step. Here you can enter information about the new dependent.
   - To return to the Your Benefits step after adding a new dependent, you **must** save the dependent and continue through the rest of the Your Info step.

◉ Back to Benefits

Medical

Who will be covered by this plan?

☐ New Digital Experience Tester Employer   ☐ NDE Tester2 Spouse   **⊕ Add Dependents**

◉ Back to Benefits   **Continue**

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5. After a plan is selected or waived, the plan type icon turns green. The ***Selection Required** text changes to **Completed**. This lets you know the enrollment for that plan type is complete. The plan pod displays the plan's name, vendor, coverage level, and whether dependents are covered, **not** covered, or ineligible. You can make changes anytime during the enrollment process by selecting **Edit Selection**.

6. When you have selected a plan, the selection appears in the corresponding benefit plan type pod on the landing page as complete.

7. When auto-enrolled or employer-paid plans without a waive option are offered, they'll appear in their pod. Clicking the **View Plan Options** button opens the plan selection page for that plan type where you find information about the plan entered by administrators, including plan data, benefit coverage, and plan highlights.

8. If you have elections from a previous enrollment, you can save without having to view or update the plan selections by clicking **Keep Selection**.

How Do I Select a Plan?

- Each plan offered is listed in a pod that explains the plan's name, vendor, and plan data.
- Click **Plan Brochure**, if available, to download a summary of the plan benefits.
- Click **View Plan Details** to see more plan details.

- The plan's cost appears to the right of any plan data.
- Click the arrow to the right of the cost to display detailed information such as the total premium and employer contribution.
  Note: The coverage tier, if applicable, appears below your cost.

- After you choose a plan, the selection appears on the landing screen, in the corresponding benefit plan type pod, as **Complete**.

How Do I Elect Life Insurance?

You can elect additional life insurance for you or your family members.

1. When viewing the plan type, click **Select,** choose an amount.
2. Click **Continue** to complete the election choice.
   Note: The maximum is determined by your plan's parameters.

3. If you elect **more** than the Guaranteed Coverage amount, you are presented with the message shown here:

How Do I Add Beneficiaries?

1. On the **Beneficiary Information** screen, you can designate or add beneficiaries.
2. To add a beneficiary, click **+Add Beneficiary.** Enter the information and click **Save.**
3. Your Totals for each plan **must** equal **100%** to continue.
4. When finished, click **Continue.**

Annual Open Enrollment

Let's get you signed up for your benefits!	Benefit FAQs		VOICEOVER AUDIO
	Select a question about benefits ⌄	Go	

Beneficiary Information

Be sure to designate a Beneficiary. Your dependents will automatically show up as choices and you can add additional beneficiaries if you wish by clicking the "Add New Beneficiary" button below.

To designate a beneficiary, type in a percentage beside his/her name.

Basic Employee Life

Please choose your beneficiaries

Primary Beneficiaries (required)

The entities listed here are eligible to be named as your beneficiaries. They are not beneficiaries until you assign either a primary or secondary percentage to them. To add additional beneficiaries, click on the Add Beneficiary button.

Name	Percentage	Remove
TestUserEstate (My Estate)	100 %	⊗
	Total: 100.0000%	

○ Add Beneficiary

Secondary Beneficiaries (optional)

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

○ Add Beneficiary

Progress steps:
- Your Info
- Your Benefits
- Enroll
  - Beneficiaries
  - Review and Confirm
- (4) Complete

Employee Cost **$17.81**
per pay period

Continue

How Do I Review and Confirm My Benefits?

1. Carefully review all your benefit elections and covered dependents.
2. To change any of your plan selections, click **Edit Selection**. The dependents you want to include in your coverage are also listed.

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 **$17.81** Per Pay Period

Your total cost (pending approval) ❶ $17.81 Per Pay Period

♥ Medical

Your cost per pay period **$15.23**

Medical CDHP (UnitedHealthcare/UnitedHealth Group)

Coverage: **Employee**

Who will be covered on this plan

Cost Details (per pay period)

Total Premium	$36.00
Employer Cost	($20.77)
Employee Cost	$15.23

Name	Relationship	Coverage ❶
New Digital Experience Tester	Employee	⊘ Cover

(Edit Selection)

Sidebar:
- ❶ Your Info
- ❷ Your Benefits
- ❸ Enroll
  - Beneficiaries
  - Review and Confirm
- ④ Complete

Complete Enrollment

3. If you have elected **more** than the Guaranteed Coverage on a plan, information regarding completion of the Evidence of Insurability is found on this screen as well. You can download the required form and view the current coverage amount and premium against the pending coverage amount and premium.

📄 Supplemental Employee Life*

Your cost per pay period **$42.00**

⚠ This benefit election is pending until approved by HR Department

Your requested coverage amount exceeds the Guaranteed Issue Amount, so you will need to file an Evidence of Insurability Form. You may download the form now, or it will be presented to you once you've completed your enrollment.

Pending coverage: $110,000.00

Pending cost per pay period $46.20

Voluntary Life - Employee CIGNA
Coverage: $100,000.00

COST DETAILS PER PAY PERIOD

| Total Premium | $42.00 |
| Employee Cost | $42.00 |

Edit Selection

4. After you have reviewed your selections, mark the checkbox next to **I agree** and click **Continue.**

Enrollment Success Screen

- When you complete the benefits enrollment process, the screen shown here appears.
- **Best Practice:** We recommend you Email or Print a copy of the Confirmation Statement.
- **Note:** The EMAIL option appears **only** if you have an email address on file.

Your enrollment is complete!

📅 You may make changes to your elections until: **December 31, 2025**

You have completed your enrollment. Click the Print icon to print out a copy of your Confirmation Statement for your records or the Email icon to email yourself a copy of the Statement. If you would like to make changes to your enrollment, click on the plan's Edit Selection button

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Your Confirmation Statement is ready

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

(📄 VIEW)   (🖨 PRINT)