

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**.

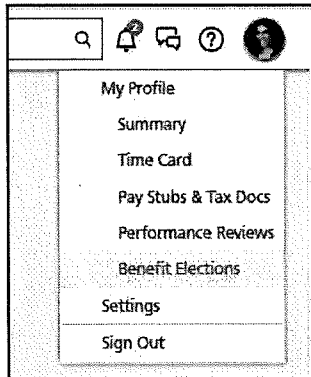
Overview

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

Our articles update frequently. Please be aware of this before printing.

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.

Enrollment Center

Welcome to your Annual enrollment

Your Status Not Complete

Enrollment Deadline 12/31/2025 11:59 PM CT

View your options and make your elections for the upcoming plan year

Enroll Now


Annual Enrollment Timeline

Enrollment Begins Jan 01, 2025	Enrollment Deadline Dec 31, 2025	Benefits Effective Date Jan 01, 2026
You can view plan information for the upcoming year, compare your options and make your benefits selections. You can make changes to your benefit selections at any time until the Enrollment Deadline.	Your benefit elections are locked in and you cannot make any changes to your benefit elections after this date.	Your newly elected benefits will be active on this date.

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

1

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**.

Family Information


 Tell me about your family.

Please enter all family information before beginning your enrollment regardless of whether the family members are to be covered by your benefits or not. To do so, click **Add Family Member**. To verify or edit the information of a family member who has already been entered, click on the person's name. If you do not have any family members, click **Continue**.

New Digital Experience Tester

Male Employee
45 years old (1-1-1960)
SSN: xxx-xx-3433

Edit >



Add Dependents

I agree that the above information is accurate.

☒ **I agree**

1 Your Info

Employee Information

Family Info

2 Your Benefits

3 Enroll

4 Complete

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**.

New Hire Enrollment

Let's get you signed up for your benefit! | Benefit FAQs | VOICEOVER AUDIO

You are now eligible to enroll in your benefits as a new hire. Be sure to add any eligible dependents in the Family Information section prior to beginning your enrollment.

Medical NO PLAN SELECTED
*Selection Required | I don't want this benefit (waive) | View Plan Options | Employee Cost \$0.00 per pay period

Dental NO PLAN SELECTED
*Selection Required | I don't want this benefit (waive) | View Plan Options

Vision NO PLAN SELECTED
*Selection Required | I don't want this benefit (waive) | View Plan Options

Basic Employee Life \$0.00
Your Cost per pay period
PLAN: Basic Life/AD&D Hourly | The Hartford | View plan details

1 Your Info
2 Your Benefits
3 Enroll
4 Complete

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

- 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](#).

Medical \$15.23
Your Cost per pay period

PLAN: Medical CDHP | UnitedHealthcare (UnitedHealth Group) | View plan details

COVERAGE: Employee

New Digital Experience Tester | Employee | Cover

Completed | I don't want this benefit (waive) | View Plan Options

- 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.

The screenshot shows a web interface for selecting a medical plan. At the top, there is a link 'Back to Benefits' with a left-pointing arrow. Below this is the heading 'Medical'. A section titled 'Who will be covered by this plan?' contains three options: 'New Dependent' (with a plus icon), 'NDE Tester2' (with a checkbox icon), and 'Add Dependents' (with a plus icon). Below these options are labels: 'Experienced Tester' and 'Employee' under 'New Dependent', and 'Spouse' under 'NDE Tester2'. At the bottom left is another 'Back to Benefits' link, and at the bottom right is a 'Continue' button.

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.

Medical

\$15.23
Your Cost per pay period

PLAN Medical CDHP UnitedHealthcare (UnitedHealth Group) View plan details

COVERAGE Employee

New Digital Experience Tester Employee

NDE Tester2 Spouse

Cover

Waive

Completed

I don't want this benefit (waive)

View Plan Options

- 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.

Medical

\$15.23
Your Cost per pay period

PLAN Medical CDHP UnitedHealthcare (UnitedHealth Group) View plan details

COVERAGE Employee

- 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.

[Back to Benefits](#)

Supplemental Employee Life

**Coverage Calculator**
[How Much Do I Need?](#)

Life Insurance FAQ
 [Go](#)

VOICEOVER AUDIO
 

[View Plan Details](#)

Supplemental Employee Life & AD&D
The Hartford
Select

[View plan details](#)

Coverage Amount:

Cost Details (per pay period)	
Total Premium	\$0.00
Employer Cost	\$0.00
Employee Cost	\$0.00

Guaranteed Coverage Amount: \$150,000.00

[Continue](#)

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

Supplemental Employee Life


Coverage amount exceeds the guaranteed issue from the insurance carrier. Therefore, you will need to complete an Evidence of Insurability form and submit it to the carrier for approval. The form is available in the Document section. When the carrier approves the requested amount, your HR Manager will update the system and the new coverage amount will be reflected on your confirmation statement and in your pay check.

[OK](#)

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

Select a question about benefits

Go

VOICEDOVER AUDIO

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
TrentUserEstate (My Estate)	<input type="text" value="100"/> %	(X)
Total: 100.0000%		

+ Add Beneficiary

Secondary Beneficiaries (optional)

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

+ Add Beneficiary

1 Your Info

2 Your Benefits

3 Enroll

4 Complete

Beneficiaries

Review and Confirm

Employee Cost per pay period **\$17.81**

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) **\$17.81**
Per Pay Period

Medical Your cost per pay period **\$15.23**

Medical CDHP (UnitedHealthcare / UnitedHealthcare Group)
Coverage: **Employee**

Who will be covered on this plan:

Name	Relationship	Coverage
New Digital Experience Trainer	Employee	<input checked="" type="checkbox"/> Cover

Cost Details (per pay period)

Total Premium	\$56.00
Employee Cost	(\$20.77)
Employee Cost	\$15.23

Edit Selection

Complete Enrollment

Progress: 1 Your Info, 2 Your Benefits, 3 Enroll, 4 Complete

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 COST DETAILS PER PAY PERIOD

Coverage: \$100,000.00

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.

Your Confirmation Statement is ready

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

 VIEW

 PRINT