Saratoga Hospital 2019 Open Enrollment

Step-by-Step Guide for Completing the Online Open Enrollment Process in UltiPro

Online Open Enrollment is Available Monday, October 29th – Wednesday, November 21st



Open Enrollment Steps

Review your current benefit elections

Changes that require your action:

- Flexible Spending Accounts: If you have a flexible spending account, you must make new elections. Current elections will not roll over to the new calendar year.
- To add, change or remove a dependent: You will not be able to make these changes in your open enrollment session. In UltiPro, go to Menu/Myself/Contacts. Submit dependent changes for Benefit Administrator review. Once approved, you can then go back into your open enrollment session to make benefit updates.

If neither of these changes apply to you, then you don't need to take any action through the online enrollment. Your current coverage will continue into the next year at the applicable rates.

NOTE: The dollar amounts and dates used throughout this guide are for illustrative purposes only and do not reflect the 2019 premiums or dates for enrollment.

Getting Started: Accessing UltiPro

There are two ways to access your UltiPro account:



2. From inside the hospital, go to SaraNet and click on the UltiPro link from the Employee Center Page



Accessing UltiPro from the Hospital Website (www.saratogahospital.org)



At the UltiPro home page, login using your full hospital email address as your username and if you are logging in for the first time, your date of birth as your password using this format: mmddyyyy. If you need help logging in, contact <u>ultipro@saratogacare.org</u>. If you have already created a new password, continue to use your unique password.

SARA	TOGA HOSPITAL ele you trust. care you deserve.
	Log In User Name Password Forgot your password? Log In

To get ready for open enrollment, log into UltiPro, and move the mouse cursor to the Myself tab on your home page until the drop down menu appears.



When you click on Current Benefits, this is the page that will display your current benefit elections.

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	Personal Jobs	Career 8	& Education	Career Developmen	t Pay	Benefits	Open Enro	llment Lif	e Events Do	ocuments						
	Current Benefits Be	eneficiaries	/Dependents	Investments P	TO Plans	PTO Requests	COBRA	Health Ca	are Eligibility	Links						
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	Benefit 🔺		Plan		Coverage	Start	Stop	Last	YTD) Last	YTD	*				
	Deferred Comp(USA)		403 B Catch	up	5.00 %	01/01/2014		\$533.10	\$17,118.02	\$0.00	\$0.00					
	Dental		FT Dental C	omprehensive	Family	01/01/2014		\$15.80	\$363.40	\$29.06	\$290.60					
	Flexible Spending Acc	count	Med Reimb	Flex Spend	\$60.00	01/01/2014		\$60.00	\$1,380.00	\$0.00	\$0.00					
	Group Term Life Insura	rance	Excess Life		1.0000	11/23/2009		\$0.00	\$0.00	\$0.00	\$0.00					
	Medical		FT HEALTH	INSURANCE	Family	07/01/2014		\$161.62	\$1,454.58	\$385.52	\$3,469.68					
	Miscellaneous		Guild		\$0.00			\$35.00	\$70.00	\$0.00	\$0.00					
	Miscellaneous		Cafe Charge	s	\$0.00			\$33.19	\$914.66	\$0.00	\$0.00					
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Starting the Open Enrollment Process

On the open enroll page, a notice will many days are left elections.	ment home tell you how to submit your ırollment	back print submit Image: Sector Secto
Medical Dental Vision Flexible Spending Account Med Reimb Flex Spend	You currently have 30 days remaining to submit your elections for the Welcome to Operation and the Provide the Provided the	this open enrollment session you can a comport of the session you can a comport of the session not making gramount tes. Information following and "back" arrows.
Dependent Care Flex Spend Voluntary Short Term DBL Employee Supplementl Life OE Supplemental Term Life	The left hand side displays the list of benefits in which	This link will bring you to info and resources on the hospital website.
Spousal Supplemental Life OE Supplemental Term Life Spouse	can go directly to any of the benefits by clicking on the specific plan.	
Child Supplemental Life OE Term Life Child Additional OE AFLAC Accident		
OF AFLAC-CA		

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Verifying Beneficiaries and Dependents

Employee Open Enrollment - Windows Internet Explorer

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Employee Open Enrollment 2015 Open Enrollment					SARATOGA HOSPITAL
	T	he beneficiary and dep	endent page	provides current in	nformation.
Steps	^				
About Open Enrollment		Verify Beneficiary and Deper	ident	add back nevt submit draft re	
Verify Beneficiary And Dependent Information		Information			set cancer print help
Medical		Find by Status V Active V			^
Prescription Drug					
Dental		Name 🔺	Relationship	Designation	*
Vision			Daughter	Beneficiary	
Flexible Spending Account				✓ Dependent	
Med Reimb Flex Spend				Emergency contact	
Voluntary Short Term DBI			Spouse	Beneficiary	
Employee Supplementl Life				 Dependent Emergency contact 	
Spousal Supplemental Life			Daughter	Beneficiary	
Child Supplemental Life				✓ Dependent	
Other	JE/	V THIS VEAR · You will n	ot he able to	add change or re	move a
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Benefit Administrator review. Once approved, you can then go back into your open enrollment session to make benefit updates.

Benefit Plans

Medical/RX, Dental and Vision Plans

Each plan has an individual page that provides:

- A brief plan description
- Your current election, cost and coverage
- Cost and election section
- A link to additional info and resources



You may need to scroll down on the page to see additional information on the benefit plan and view the cost section.

About Open Enrollment Verify Beneficiary And Dependent	Medical		back next submit	draft reset cancel print
Information	Select a Plan			Current Plan
Medical	Use the options below to ch	oose or decline a plan.		as of 12/31/2018
Dental				FT 500 Ded hlth w/Rx
Vision	Health and Prescripti You will receive one	on coverage are administered by CDPH benefit card for both health and prescrip	P. vtion.	
Flexible Spending Account	Rates shown for this costs.	plan include both health and prescription	n	
Med Reimb Flex Spend	There are two plan option	ons with different individual deductibles and o	ut of	
Dependent Care Flex Spend	one is best for you. For a copavments, deductibles	complete summary of benefit coverage, applicab . coinsurance and out of pocket maximums, go to	ile	
Voluntary Short Term DBL	SaraNet/Employee Cente resources located on the	r/Benefits & Pay or click on the following link for hospital website: http://saratogahospital.org/inform	nation-	
Employee Supplementl Life		Rea	ad more	
OE Supplemental Term Life Insurance	I decline Medical plans.	Do not select the decline Box unless you want to		
Spousal Supplemental Life		drop coverage.		
OE Supplemental Term Life Spouse	FT 250 Ded Hlth w/Rx			FT 250 Ded Hith w/Ry
Child Supplemental Life				Plan Information
OE Term Life Child	Options Employee	\$58.11		You can elect
Additional	Employee + One	_{\$204.34} Sample Cost		yourself, one
OE AFLAC Accident	Family	\$284.71		dependent (this includes spouse, child or domestic
OE AFLAC-CA				partner), or family. If electing
OF Aflac Hospital Indemnity	•			coverage for

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Steps

About Open Enrollment

Verify Beneficiary And Dependent Information

Med Reimb Flex Spend

Employee Supplementl Life

Spousal Supplemental Life

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Child Supplemental Life

Voluntary Legal Plan

Medical

Dental

Vision

Other

AFLAC-CA

AFLAC Accident

Liberty Mutual

Whole Life



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Current Plan

as of 12/27/2014

Vision Insurance

Vision submi Select a Plan Use the options below to choose or decline a plan. A comprehensive vision plan is offered through Davis Vision. The plan provides for annual eve exams with a \$10.00 copay, new lens purchased annually and new frames purchased every two years. Flexible Spending Account If you are electing a plan for the first time, click on decline Vision pla Dependent Care Flex Spend Voluntary Short Term DBL

the circle next to the plan title. Select coverage (employee, employee + One or family). O Vision Insurance Vision Insurance Plan Information -Options This Sample Cost \$2.87 Employee comprehensive vision plan provides an Employee + One \$5.16 Family \$8.03

annual eye exam at a \$10.00 copay, lens

If you are changing the level of coverage, want to take a dependent off your plan or add a dependent to the plan, click on the circle next to the plan title, then click on the coverage option you want.

About Open Enrollment	Medical		back next submit	draft reset cancel	print help
Verify Beneficiary And Dependent Information	🔲 l decline Medical plans.				•
Medical					
	FT HEALTH INSURANCE				
Flexible Spending Account	\$167.25 Biweekly		Your curren	t	H CE Plan
Med Reimb Flex Spend	© Employee	\$31.95	dependents	will	on =
Spendent Care Flex	© Employee + One	\$120.35	appear. Clic	k on the	ior
Voluntary Short Term DBL	Family	\$167.25	box next to dependents	those that you	ne t (this bouse.
Voluntary Long Term	Enroll Dependents		want to be o	covered	mestic
Employee	You must enroll between 2 and	99 dependents in the plan.	under the p	lan. For	1
Supplementl Life			anyone that	: you do	iverage lents
Spousal Supplemental			not elect, if	they have	t time,
Child Supplemental			existing cov	/erage, it	orovide
			will end 12	/31.	🔍 100% 🔻
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Employee Ope Continue	e to use the "ne nd vision plan o	xt" arrow to move throptions.	ough the me	edical,
Employee Open Enrollment 2015 Open Enrollment				SARATOGA HOSPITAL people you trust, care you deserve.
Steps About Open Enrollment Verify Beneficiary And	Vision		back next submit	Image: Second state Image: Second state draft reset cancel print help
Dependent Information Medical	Select a Plan Use the options below to choose of	or decline a plan.	ides for annual ovo	Current Plan as of 12/27/2014
Dental Vision Flexible Spending Account	exams with a \$10.00 copay, new years.	w lens purchased annually and new frames pu	rchased every two	▶ Vision insurance
Med Reimb Flex Spend Dependent Care Flex Spend Voluntary Short Term DBL	I decline Vision plans.			
Employee Supplementl Life Spousal Supplemental Life Child Supplemental Life	O Vision Insurance			
Other Voluntary Legal Plan AFLAC-CA	Options	\$2.87		Vision Insurance Plan Information This
AFLAC Accident Liberty Mutual Whole Life	Employee + OneFamily	\$5.16 \$8.03		plan provides an annual eye exam at a \$10.00 copay, lens
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Employee Open Enrollment - Windows Internet Explorer

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SARATOGA HOSPITAI Steps Λ Vision About Open Enrollment Verify Beneficiary And A comprehensive vision plan is offered through Davis Vision. The plan provides for annual eye exams with a \$10.00 copay, Dependent Information new lenses purchased annually and new frames purchased every two years. For additional information, go to Medical SaraNet/Employee Center/2015 Open Enrollment or click on the following link to bring you to information and resources on the Employee Benefits page of the hospital website: http://saratogahospital.org/information-about-employee-benefits/ Dental If you currently have coverage, you do not need to take any action. Your current coverage will continue in 2015. Please note Vision that if you check the "I decline" box below, your existing coverage will end 12/31/2014. Flexible Spending Account If you elect to decline medical, dental or Med Reimb Flex Spend vision, you will get this message. You will Dependent Care Flex Spend Voluntary Short Term DBL not be able to enroll again until next Open Employee Supplementl Life Enrollment, or unless you experience a Spousal Supplemental Life I decline Vision plans. qualifying event. Child Supplemental Life Other Voluntary Legal Plan If you decline coverage or opt not to enroll in vision at this time, you will not be able to enroll until the next open enrollment or unless you experience a AFLAC-CA qualifying event during the plan year. Once enrolled, you can not make changes or drop coverage during the plan year unless you experience a AFLAC Accident qualifying event. Liberty Mutual Whole Life more Confirm Your Elections Or 🔍 100% 🗖

Flexible Spending Plans Medical Reimbursement and Dependent Care

Flexible Spending Accounts (FSA) allow you to set aside pre-tax dollars to pay for eligible medical, prescription, dental, vision or child care costs.

- If you have current flexible spending accounts, you must elect new flexible spending amounts each year. Previous election amounts do not roll over from one year to the next.
- If you are electing flexible spending for the first time, you must also indicate the amount desired.
- The next few slides will demonstrate how to elect flexible spending amounts.



You may need to scroll down to view the election area. To indicate your desired election amount, click in the circle next to the flex spend plan title.

Steps	Elevible Spending Accou	nt (<) (<) (<) (<) (<) (<) (<) (<) (<) (<)	⊘ ⊕?
About Open Enrollment	T lexible opending Accou	back next submit draft reset car	ncel print help
Verify Beneficiary And Dependent Information			<u>more</u>
Medical Dental	decline the Med Reimb Flex Spend	plan.	
Vision [≡]			
Flexible Spending Account	Med Reimb Flex Spend \$57,70 Biweekly		
Med Reimb Flex Spend Dependent Care Flex Spend	Amount Per Pay Period 57.70	Click in the goal amount box to make a change to the annual	
Voluntary Short Term DBL	Goal Amount	deducted each pay period will be	
Employee Supplementl Life	Goal 1,500.00 amount	displayed above.	=
Spousal Supplemental Life	Enter an amount: The maximum limit for 2019 is	0 and \$1,500.00 annually*	
Child Supplemental Life	has not been finalized. Please watch your email for plan updates.	*estimated amounts	
Other			
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You must make an election to either enroll in, or decline, both types of flexible spending accounts; Medical Reimbursement and Dependent Care. If you fail to do so, you will not be able to submit your elections.

Steps About Open Enrollment Verify Beneficiary And Dependent Information	xible Spending Account If you want to decline click in the box next	Image: Spending deductions, to the "I decline" statement.
Medical Dental Vision Flexible Spending Account	 I decline the Med Reimb Flex Spend plan. Med Reimb Flex Spend 177 70 Biwookhy 	Please note that if you decline flex spending during open enrollment, you will not be able to re-enroll until open enrollment next year.
Med Reimb Flex Spend Dependent Care Flex Spend	Amount Per Pay Period 57.70	
Voluntary Short Term DBL Employee Supplementl Life	Goal Amount Goal 1,500.00 amount	\$57.70 per pay check*
Spousal Supplemental Life	Enter a value between \$100.00 and \$2,500.00.	\$1,500.00 annually*
Child Supplemental Life		*estimated amounts
Other _		⊕ 100% ▼
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Benefit Plans



- Voluntary Short Term and/or Long Term Disability insurance coverage may be purchased through UNUM.
 - Please review the information on each plan and refer to the resources available on the hospital website or on SaraNet.
- If you do not already have voluntary Short Term or Long Term Disability coverage, you may elect coverage during open enrollment, BUT you must complete an online Evidence of Insurability form at the following link: <u>https://securehealth.unum.com/eoiaccess</u> Employee Access Code: 2CV5NCJ
 - If you currently have voluntary disability coverage and want to continue the benefit, you do not need to take any action.



Benefit Plans

Supplemental Term Life Employee, Spouse and Child

- If you are interested in term life insurance coverage for yourself, or you would like life insurance coverage for your spouse and/or child/children, Supplemental Term Life Insurance coverage may be purchased through UNUM.
 - Up to \$100,000 for Spouse/Domestic Partners and up to \$300,000 for employees* (*certain limitations apply – review plan document for additional qualifications regarding employee coverage limits)
- If you do not already have supplemental term life insurance for yourself, your spouse or child, or you are increasing your current coverage above the guaranteed issue amounts, you will have to complete an online Evidence of Insurability form by following the link provided during the selection process (<u>https://securehealth.unum.com/eoiaccess</u>) and using Employee Access Code: 2CV5NCJ.
- Follow the same process when electing supplemental term life for a spouse or child as well. You do not need to elect a beneficiary for either of these plans.

To elect this benefit, click on the circle next to the Supplemental Term Life plan. Then go into the 'Desired benefit amount' box and enter the coverage amount you wish to purchase.

Steps About Open Enrollment Verify Beneficiary And	Employee Supplement Life I decline Employee Supplement Life plans.	draft reset cancel print help
Dependent Information	If, afte	r reviewing the cost
Medical	Supplemental Term Life Insurar The biweekly cost of the covera	on't want the ge, click reset.
Vision	\$0.48 Biweekly requesting will display.	Supplemental Term Life
Flexible Spending Account	Desired benefit amount \$10,000.00	Insurance Plan Information
Med Reimb Flex Spend Dependent Care Flex Spend	The maximum benefit amount value is \$250,000.00	Supplemental term life insurance is
Voluntary Short Term DBL	Evidence of insurability is required for amounts over \$0.01.	available in amounts of
Employee Supplementl Life	Estimated benefit cost until EOI is approved is .	coverage up to \$100.000 ■
Spousal Supplemental Life		guaranteed issue. Additional
Child Supplemental Life		coverage up to \$250,000
Other		subject
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The reset button will return your elections back to the original setting. Employee Open Enrollment 2015 Open Enrollment ARATOGA HOSPITAL seople you trust, care you deserve Steps Other About Open Enrollment submit draft reset cance print Verify Beneficiary And Dependent Information Select a Plan Current Plan Medical Use the options below to choose a plan. as of 12/27/2014 Additional voluntary benefits are provided to meet the needs of No current plans for this type. Dental employees and their families. These include: MetLaw/Hyatt Vision Legal Plan, New York Life Insurance, three AFLAC Plans; Critical Flexible Spending Care, Accident Indemnity and Hospital Advantage Plan, Allstate Account Critical Illness and Universal Life Insurance w/LTD, Nationwide Med Reimb Flex Spend Pet Insurance and CyberScout Identity Management. Dependent Care Flex Spend more Voluntary Short Term Information on each plan can be found on Saranet. DBL Employee Supplementl Life O Voluntary Legal Plan Spousal Supplemental Voluntary To indicate your interest in the applicable Life Legal plan, click in the circle next to the plan title. Child Supplemental Life Plan Plan We will be providing the names of employees Information Other who select these plans to the plan This Voluntary Legal Plan voluntary representatives throughout the enrollment AFLAC-CA legal plan is period but you should feel free to contact AFLAC Accident offered them as well. through 100%

Other Benefit Plans

There are a number of other benefit plans that you can elect during open enrollment. For most of them, the cost of the plan depends on the amount of coverage you are requesting.

- Voluntary Legal Plan: MetLaw Hyatt Legal <u>https://info.legalplans.com/Home/</u> Password MetLaw
- AFLAC: Warren Weil at 518.321.1168 or <u>Warren_weil@us.aflac.com</u>
- Liberty Mutual: Christn Zorda at 518.782.2541 ext. 51748 or Christin.Zorda@LibertyMutual.com
- NY Whole Life: Joe Lee at 214.274.9545
- Allstate Universal Life/Critical Illness: Brian Johnson at 518.371.5522 ext. 154 or bjohnson@nyltcb.com
- Nationwide Pet Insurance: petinsurance.com/saratogahospital or call 877.738.7874
- CyberScout Identity Management: Customer Service: 1-877-432-7463
 - To enroll visit: <u>https://saratogahospital.e.paylogix.com/Login.aspx</u>



• To discuss cost and coverage options, contact the representative.

Confirming Your Elections

- Once you have gone through all the benefit options you will need to confirm your elections.
- **REMINDER:** If you're seeing a message like this at the top of the page, it means you have not made an election to either enroll or decline in the Flexible Spending section. Your "submit" button will not be active until you have made an election there.

Confirm Your Elections or Changes

🚹 Information

• Your elections cannot be submitted until elections for the required plan type(s) have been completed:

Flexible Spending Account

Med Reimb Flex Spend

Dependent Care Flex Spend

Make sure you review both current benefits and new benefits to make sure your elections are correct.

Confirm Your Elections or Changes





This page shows a summary of the changes you are about to make. Please verify your change selecting the plan type or plan description hyperlink to return to the election page. When you toolbar. If your screen is wide enough, you will see the current and new benefits side-by-side. If not, your new benefits will be listed under your current benefits, so just scroll down to see them.

Personal Information

Name Address			H W E	lome phone Vork phone Vork extension -mail			
 Current Benefits - As of 12/31/2018 Estimated Total Cost: New Benefits - As of 01/01/2019 Estimated Total Cost 						stimated Total Cos	st: \$0.00
Plan Type	Plan Details	Your bi- weekly cost		Plan Type	Plan Details		Your bi weekly cost
Additional	AFLAC Accident	\$15.84 🛛		Medical	No election has been made		
	Covered Family Members			Dental	No election has been made		
				Vision	No election has been made		
Additional	AFLAC Hospital Indemnity Plan	\$23.76		Flexible Spending	Med Reimb Flex Spend No election has been made		
	Covered Family Members			Account			

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Employee Open Enrollment 2015 Open Enrollment				SARATOGA HOSPITAL people you trust. care you deserve.	
Steps About Open Enrollment	Confirm Your E Changes	Elections	or back next submit draft rese	et cancel print help	
Verify Beneficiary And Dependent Information Medical Dental Vision Flexible Spending Account Med Reimb Flex Spend Dependent Care Flex Spend	New Benefits Plan Type Medical	As Of 12/28/20 Plan Details No Election Has	NOTE: Only <i>newly</i> elected benefits will be listed in the Plan Details and include a cost. The statement "No Election Has Been Made" means you have not changed the status of the benefit indicated. Any previous elections will continue into the new year at the appropriate rates.		
Voluntary Short Term DBL Employee Supplementl Life Spousal Supplemental	Dental Vision	No Election Has E No Election Has E	Been Made		
Life Child Supplemental Life Other	<u>Voluntary Short</u> <u>Term DBL</u>	Voluntary Short T Benefit Amount:	Ferm Disability \$159.38 Per Week	\$6.03	
				🔍 100% 🔻	



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Submitting Your Elections

When you are satisfied with your Benefit Elections, click the submit button.

Confirm Your Elections or Changes



- Did you remember to either enroll in, or decline, both types of flexible spending accounts? You will not be able to submit your elections unless you have done so. If necessary, go back to the flexible spending section and enroll or decline each plan.
- You can go back into the open enrollment session to review and make changes up to the last day of open enrollment: November 21st. No changes can be made after that date.
- > You can print a summary of your elections for your records.
- The benefits that you are electing will remain in force until 12/31/18 unless you experience a Qualifying Event (i.e., birth of a child, marriage, divorce or change of employment status for you or your spouse). You have 30 days from the date of the event to make changes to your benefits.
- Questions? Email benefits@saratogacare.org