

# Saratoga Hospital 2021 Open Enrollment

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

Online Open Enrollment is Available  
Monday, October 26th – Friday, November 13th

It's that time ...  
**Benefits**  
**OPEN**  
ENROLLMENT



Open Enrollment Topic	Slide Number
Open Enrollment Steps and Getting Started	3-12
Flexible Spending Enrollment	13-20
Benefit Enrollment	21-34
– Verifying/Adding Beneficiaries	22-24
– Medical	25-29
– Dental & Vision	30
– Short Term & Long Term Disability	31-32
– Supplemental Term Life Insurance (Self, Spouse, & Child)	33-34
– All Other Benefits (AFLAC, Liberty Mutual, etc.)	35-36
Confirming & Submitting Your Elections	37-40

# Open Enrollment Steps

Review your current benefit elections. If you do not wish to make changes to your elections, please log in and elect you would like to make no changes.

Changes that require your attention:

- **\*Flexible Spending Accounts:** If you wish to contribution to a flexible spending account in the new year, **you must make new elections. Current elections will not roll over to the new calendar year.**
- To add, change or remove a dependent: 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. You will not be able to make these changes in your open enrollment session.

If neither of these changes apply to you, then you don't need to take any action through the online enrollment. You can also log in and elect the button to make no changes to see your new 2021 rates. Your current coverage will continue into the next year at the applicable rates.

*NOTE: The screenshots used throughout this guide are for illustrative purposes only and any dollar amounts or dates do not reflect the 2021 premiums or dates for enrollment.*

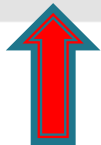
# Getting Started: Accessing UltiPro

There are two ways to access your UltiPro account:

1. From any computer, inside or outside of the hospital, go to the hospital website at [www.saratogahospital.org](http://www.saratogahospital.org) and click on the **FOR EMPLOYEES** tab at the top

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

For Employees Resources for Medical Professionals Nurs



**SARATOGA HOSPITAL**  
people you trust. care you deserve.

An affiliate of ALBANY MED

HOME OUR HOSPITAL CAREERS F

The screenshot shows the SaraNet website interface. At the top, there is a navigation bar with links for Newsfeed, OneDrive, and Sites. Below this is the SaraNet logo and a main navigation menu with items like Dept/Sites, Clinical Practice, Committees, Employee Center, Organizational Excellence, and Resources. The Employee Center menu is expanded, showing a list of options: Benefits & Pay, Communication & Resources, Emp Recognition & Activities, Employee Health & Wellness, Employment, Job Postings, Open Enrollment, Training & Education, **UltiPro HR Payroll** (highlighted with a red arrow), and Employee Engagement Survey. Below the menu, there are sections for Home, Employee News, and Hospital News. The URL in the browser address bar is http://saranet/SitePages/Home.aspx.

# Accessing UltiPro from the Hospital Website

(www.saratogahospital.org)

For Employees Resources for Medical Professionals Nursing

Advanced Search Translate: Select Language



An affiliate of ALBANY MED

Make a Gift

Volunteer

Emergency & Urgent Care Locations

HOME OUR HOSPITAL CAREERS FIND A PROVIDER PATIENTS & VISITORS SERVICES COMMUNITY LOCATIONS

For Employees

For Employees

Open Enrollment

UltiPro Employee Self-Service Portal

Health Stream Employee Learning Center

Employee Benefits Information

Employee Email Outlook Web Access

New Hire Mandate Exam

Heartbeat Submission

## FOR EMPLOYEES

Open Enrollment

UltiPro Employee Self-Service Portal

Health Stream Employee Learning Center

Employee Benefits Information

Employee Email Outlook Web Access

New Hire Mandate Exam

Heartbeat Submission

This link brings you to additional Benefit Plan information for you to reference during open enrollment.

Click on the UltiPro button to access the site.

At the Ultipro home page, log in using your full hospital email address as your username, along with your previously-set password.

For assistance logging in, contact [ultipro@saratogahospital.org](mailto:ultipro@saratogahospital.org).

Language: English (USA)

**SARATOGA HOSPITAL**  
people you trust. care you deserve.

Log In

User Name

Password

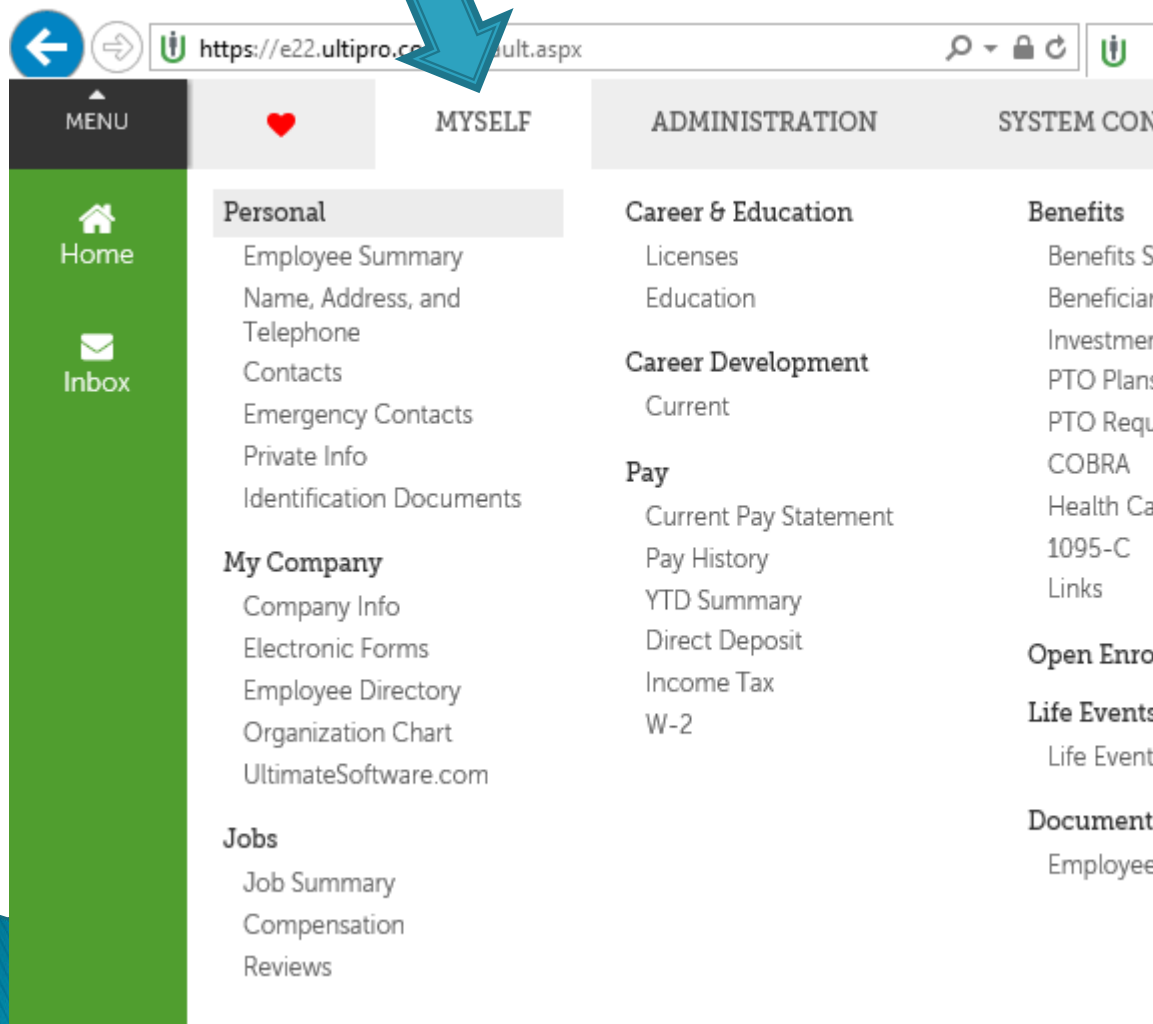
[Forgot your password?](#)

Log In

POWERED BY ULTIMATE SOFTWARE

**Note:** If you are logging in for the first time, use your date of birth as your password (mmddyyyy).

Once logged into Ultipro, click MENU, hover your mouse over the MYSELF tab until the drop down menu appears

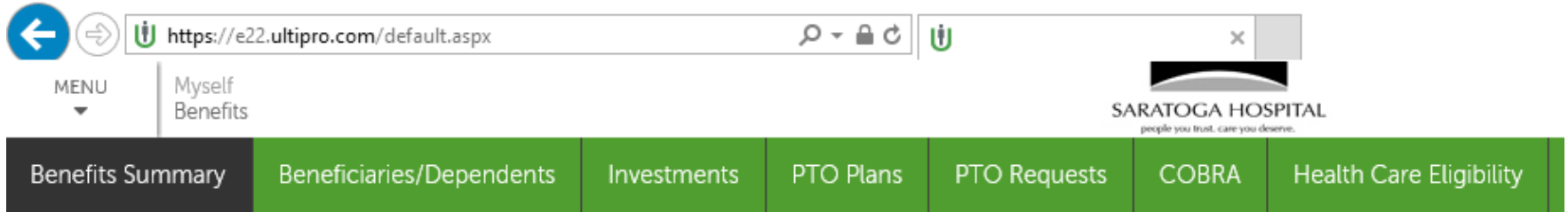


To view your current benefits, click on Benefits Summary

To start open enrollment, click here

**Note:** This year, Flexible Spending is in it's own Open Enrollment Session. This session must be completed if you would like to elect the Flexible Spending benefit.

We recommend you review your Benefits Summary prior to clicking on Open Enrollment since entering an Open Enrollment session requires a submission in order to be considered complete.



The screenshot shows the Ultipro website navigation bar. The address bar contains the URL <https://e22.ultipro.com/default.aspx>. The navigation menu includes: MENU, Myself Benefits, Benefits Summary (highlighted in dark grey), Beneficiaries/Dependents, Investments, PTO Plans, PTO Requests, COBRA, and Health Care Eligibility. The Saratoga Hospital logo is visible in the top right corner.

## Benefits Summary

Status

Benefit Seniority Date 08/29/2018

				Deduction		Coverage			Employee	
History	Benefit	Plan	Benefit Status	Start	Stop	Coverage	Start	Stop	Last	YTD
	Vision	Vision Insurance	Active	09/01/2018		Employee	09/01/2018			
	Deferred Comp(USA)	ROTH	Active	09/02/2018		10.00 %	09/02/2018			
	Medical	FT 250 Ded Hlth w/Rx	Active	09/01/2018		Employee + One	09/01/2018			
	Dental	FT Dental Comprehensive	Active	09/01/2018		Employee + One	09/01/2018			

Selecting Benefits Summary will display your current benefit elections.

Decide whether you need to make any changes before entering an Open Enrollment session.



Selecting Open Enrollment from the MYSELF tab will bring you to a landing page, from which you may select the applicable session.

Open Enrollment

Description	Session Open	Session Close	Status
<a href="#">2021 Open Enrollment</a>	10/26/2020	11/13/2020	Not Started
<a href="#">2021 Flex Spend Open Enrollment</a>	10/26/2020	11/13/2020	Not Started

Notice that there is more than one session available.

This will say "Not Started" until you click on it for the first time. Then it will say "In Progress" until you have submitted your selections.

# If you do not want to make any changes!

## Open Enrollment

Once you've reviewed your current benefits, if you do not wish to make any changes, select the "Stay enrolled in current benefit plans" button.



**BEFORE** choosing to "stay enrolled in current benefit plans", please review your current benefits in UltiPro by going to Menu >> Myself >> Benefit Summary.



**Warning!** If you select to "stay enrolled in current benefit plans" and you submit your session, you will NOT be able re-open your session to make any changes. Please be certain to review all benefit information before you finalize your open enrollment session.

**\*\*If you are re-enrolling or enrolling in flexible spending, please complete the SEPARATE Flex Spend Open Enrollment session.\*\***

Make new elections

Review my existing plan year elections and/or make election changes. Please guide me through the Open Enrollment work event.

Stay enrolled in current benefit plans

By choosing to stay enrolled in my current benefit plans, I understand that the costs and other plan details could change in the new plan year. (Note: To review your current elections, visit Myself > Benefits > Current Benefits).

OK

Cancel

### Warning!

Once you elect no changes, you cannot log back in and change your benefits

Once you select the 2021 Open Enrollment session from the landing page, it will bring you to the Open Enrollment home page which will display important information about the session.

The screenshot shows the 'About Open Enrollment' page. On the left is a sidebar menu with categories: 'About Open Enrollment', 'Verify Beneficiary And Dependent Information', 'Medical', 'Dental', 'Vision', 'Voluntary Short Term DBL', 'Employee Supplemental Life', 'Spousal Supplemental Life', 'Child Supplemental Life', and 'Additional'. Under 'Employee Supplemental Life', there are options for 'OE Supplemental Term Life Insurance', 'OE Supplemental Term Life Spouse', and 'OE Term Life Child'. Under 'Additional', there are options for 'OE AFLAC Accident', 'OE AFLAC-CA', and 'OE Aflac Hospital Indemnity'. The main content area is titled 'About Open Enrollment' and contains the following text: 'You currently have 30 days remaining to submit your elections'. A callout box points to '30 days remaining' with the text: 'A notice will tell you how many days are left to submit your elections.' Below this is a paragraph: 'Welcome to Open Enrollment. Open enrollment is the one time a year when you can modify your changes throughout the enrollment period but all changes must be made before the end of the day on [redacted]. If you are not making any changes, you do not need to take any action with the exception of Flex Spending Account elections. You must confirm your Flex Spending amounts annually. For all other benefits, if you do not make any changes, you will be automatically enrolled in the same benefits at the applicable rates. Information is available at the Employee Center/Open enrollment or on the hospital website by clicking on the following link: <http://saranet/EmployeeCenter/Benefits/SitePages/Open%20Enrollment.aspx>'. A callout box points to this link with the text: 'Please read carefully through these details'. Another callout box points to the left sidebar with the text: 'The left hand side displays the list of benefits in which you are eligible to enroll. You can go directly to any of the benefits by clicking on the specific plan.' A third callout box points to the link with the text: 'This link will bring you to information and resources on the hospital website.'

# Navigating through Open Enrollment

## About Open Enrollment

Verify Beneficiary And Dependent Information

Medical

Dental

Vision



Voluntary Short Term DBL

Employee Supplemental Life

OE Supplemental Term Life Insurance

Spousal Supplemental Life

OE Supplemental Term Life Spouse

Child Supplemental Life

OE Term Life Child

Additional

OE AFLAC Acciden

OE AFLAC-CA

OE Aflac Hospital

## About Open Enrollment



The top right corner of every page will have a navigation bar.



Click on the "next" or "back" arrows to progress to the following or previous page.

The submit button will remain a pale green until you have made the appropriate selections to complete your session.

Allows you to enter and save your selections to continue at a later time

This will cancel your selections

Provides more details about the current pg

Clicking on reset will return your selections back to the original setting

Print will generate a printer-friendly version of your current page

# 2021 Flex Spend Enrollment Session

# Benefit Plans

## Flexible Spending Accounts Medical Reimbursement and Dependent Care

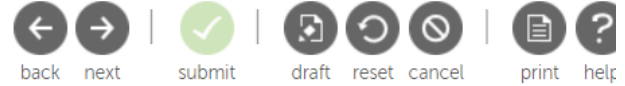
Flexible Spending Accounts (FSA) allow you to set aside pre-tax dollars to pay for eligible medical, prescription, dental, vision or child care costs.

- ▶ 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.**
- ▶ The next few slides will demonstrate how to elect flexible spending amounts.

For Medical Reimbursement flexible spending, click on the current plan box to see your current election amount.

- About Open Enrollment
- Verify Beneficiary And Dependent Information
- Flexible Spending Account
  - Med Reimb Flex Spend**
  - Dependent Care Flex Spend
- Confirm Your Elections Or Changes

## Flexible Spending Account



### Select a Plan

Use the options below to choose or decline a plan.

Pre-tax flex spending account elections for medical expense reimbursement or dependent care must be made each year during open enrollment. Previous elections do not roll over from one year to the next. **\*\*2020 Flex Spend limits have not been finalized by the IRS. An email will be sent to all employees once an announcement on plan limits is made. You will then be able to update your election in your open enrollment session.\*\***

**Please note that if you check the "I decline" box below, you are declining enrollment in the applicable flex spending accounts. You must make a choice to either enroll or decline these**

[Read more](#)

I decline the Med Reimb Flex Spend plan.

Med Reimb Flex Spend

Enter amount for:

- Contribution per pay check
- Annual contribution

### Current Plan

as of 12/31/2019

▼ **Med Reimb Flex Spend**

Your cost

\$20.00 Biweekly



Directions are provided on how to indicate your election amount

### Med Reimb Flex Spend Plan Information

Once an election is made for a flex

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.**

About Open Enrollment

Verify Beneficiary And Dependent Information

## Flexible Spending Account

back next submit

Please note that if you decline flexible spending during open enrollment, you will not be able to re-enroll until open enrollment next year.

Please note that if you check the "I decline" box below, you are declining enrollment in the applicable flex spending accounts. You must make a choice to either enroll or decline these

Read more

Confirm Your Elections Or Changes

decline

I decline the Med Reimb Flex Spend plan.

If you want to decline Flexible Spending deductions, click in the box next to the "I decline" statement.

participate

Med Reimb Flex Spend

Enter amount for:

- Contribution per pay check
- Annual contribution

### Plan Information

print

Once an election is made for a flex spending account, the election can not be changed during the plan year. Expense reimbursement must be submitted by March 31st following the conclusion of the plan year. Any remaining, used funds can not be rolled over or refunded.

Close



# Choose your Flexible Spending contribution amount

Once you indicate your desire to participate, you will be given the choice to enter a “per pay check” amount, or an annual amount.

**Plan update:**  
The maximum limit for 2021 has not yet been finalized. Please watch your email for plan updates.

Med Reimb Flex Spend

Enter amount for: \_\_\_\_\_

- Contribution per pay check  
 Annual contribution

choose 1

Entering a per pay check amount will automatically tally your annual contribution.

Med Reimb Flex Spend

*\$60.00 Biweekly\**

Enter amount for: \_\_\_\_\_

- Contribution per pay check  
 Annual contribution

\$60.00

\$1,560.00

OR

Entering an annual amount will automatically calculate the biweekly equivalent.

Med Reimb Flex Spend

*\$103.85 Biweekly\**

Enter amount for: \_\_\_\_\_

- Contribution per pay check  
 Annual contribution

\$103.85

\$2,700.00

*Enter a value between \$100.00 and \$2,700.00*

Plan Limit

# Submitting Your Elections

## DOUBLE CHECK

- ▶ 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.
- ▶ Even after you submit your elections, you can go back into the open enrollment session to review and make changes up to the last day of open enrollment: November 13th. *No changes can be made after that date.*
- ▶ The benefits that you are electing will remain in force until 12/31/20 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@saratogahospital.org](mailto:benefits@saratogahospital.org)

# 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



## **i** 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

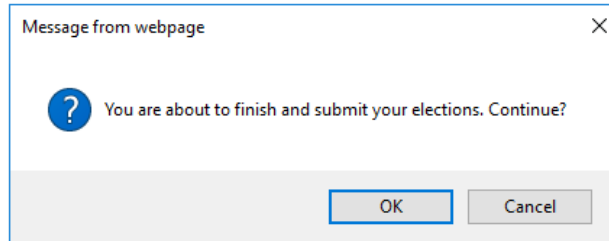
# Submitting Your Elections

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

Confirm Your Elections or Changes



- ▶ You will be prompted to continue your submission:



- ▶ Then you will receive:

Confirmation

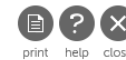
Modify Elections

You have completed open enrollment. Please print a copy of your enrollment confirmation for your records.

**\*\*Please note: For any benefit that you did not make a change to, you will see the note "no election made". This means that you will continue your benefit election as you have it during the current plan year.**



You may print a copy of your elections for your records



Last update 11/06/2018 6:03 PM  
Effective 01/01/2019

- ▶ Finally, if you go back to your Open Enrollment page, it will show:

Open Enrollment



Description	Session Open Date	Session Close Date	Status
2021 Open Enrollment	10/26/2020	11/13/2020	Complete

# 2021 Open Enrollment Session

# Verifying Beneficiaries and Dependents

# The next step is to confirm your Beneficiary(s) and Dependent(s)

About Open Enrollment

**Verify Beneficiary And Dependent Information**

Medical

Dental

Vision

Voluntary Short Term DBL

Employee Supplementl Life

OE Supplemental Term Life Insurance

## Verify Beneficiary and Dependent Information

back next submit draft reset cancel print help

**NOTICE** If you are making a change to your dependents, you cannot make the changes in your open enrollment session. In order to do so, you will go to Menu>>Myself>>Contacts. Once you submit your changes and receive an approval email you can go back into your open enrollment session to make any applicable benefit changes.

Find by Status Active

Name ^	Relationship	Designation
		<input checked="" type="checkbox"/> Beneficiary <input checked="" type="checkbox"/> Dependent <input checked="" type="checkbox"/> Emergency contact
		<input type="checkbox"/> Beneficiary <input type="checkbox"/> Dependent <input checked="" type="checkbox"/> Emergency contact
		<input type="checkbox"/> Beneficiary <input type="checkbox"/> Dependent <input checked="" type="checkbox"/> Emergency contact

This is important because only dependents denoted here may be applied in later sections.

# To add or edit your Beneficiary(s) and Dependent(s)

Exit out of your Open Enrollment session and go back to your Ultipro home page

The screenshot shows the Ultipro user interface. On the left is a green sidebar menu with 'MENU' at the top, 'Home' with a house icon, and 'Inbox' with an envelope icon. A blue arrow points from the 'Home' icon to the 'MENU' label. The main content area is titled 'MYSELF' and 'Contacts'. A callout box at the top says 'Select Menu > Myself > Contacts'. A blue arrow points from this callout to the 'MYSELF' label. Below 'MYSELF' is a 'Personal' section with a list of links: 'Employee Summary', 'Name, Address, and Telephone', 'Status/Key Dates', 'Contacts', 'Emergency Contacts', 'Private Info', and 'Identification Documents'. A blue arrow points from the 'Contacts' link to the 'Contacts' page title. The 'Contacts' page has a 'Status' dropdown set to 'Active'. To the right of the status are 'add', 'print', and 'help' buttons. A blue arrow points from the 'add' button to the main content area. Below the status is a table with columns 'Name', 'Relationship', and 'Designation'. The 'Relationship' column shows 'Spouse'. The 'Designation' column has three checkboxes: 'Beneficiary' (unchecked), 'Dependent' (checked), and 'Emergency contact' (checked).

Select the Add button and fill in the new beneficiary or dependents information.  
**Make sure to check the Dependent box.**

You will receive an email from Benefits when your request has been accepted. Once you receive that email log back into your Open Enrollment session and complete your sessions.



# 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

A brief description is provided for each plan. If you click on your current option box on the right hand side, the box will display your current cost, coverage option and enrolled dependents.

- About Open Enrollment
- Verify Beneficiary And Dependent Information
- Medical**
- Dental
- Vision
- Voluntary Short Term DBL
- Employee Supplement Life
  - OE Supplemental Term Life Insurance
- Spousal Supplemental Life
  - OE Supplemental Term Life Spouse
- Child Supplemental Life
  - OE Term Life Child
- Additional
  - OE AFLAC Accident
  - OE AFLAC-CA

## Medical

### Select a Plan

Use the options below to choose or decline a plan.

**Health and Prescription coverage are administered by CDPHP. You will receive one benefit card for both health and prescription. Rates shown for this plan include both health and prescription costs.**

There are two plan options with different individual deductibles and out of pocket maximums. Please review the individual plan options to determine which one is best for you. For a complete summary of benefit coverage, applicable copayments, deductibles, coinsurance and out of pocket maximums, go to SaraNet/Employee Center/Benefits & Pay or click on the following link for resources located on the hospital website: <http://saratogahospital.org/information->

Read more

I decline Medical plans.

FT 250 Ded Hlth w/Rx

#### Options

- |                                      |          |
|--------------------------------------|----------|
| <input type="radio"/> Employee       | \$58.11  |
| <input type="radio"/> Employee + One | \$204.34 |
| <input type="radio"/> Family         | \$284.71 |

- back
- next
- submit
- draft
- reset
- cancel
- print
- hel

Click Here

**Current Plan**  
as of 12/31/2018

▶ FT 500 Ded hlth w/Rx

▼ **FT HEALTH INSURANCE**

**Your cost**

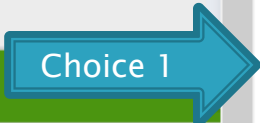
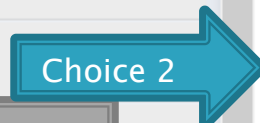

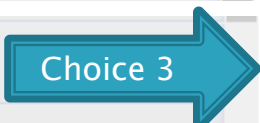
**Option**

Family

**Plan Dependents**

coverage for yourself, one dependent (this includes spouse, child or domestic partner), or family. If electing

You may need to scroll down on the page to see information on all available benefit plans/options and to view the cost for each.

- About Open Enrollment
- Verify Beneficiary And Dependent Information
- Medical** 
- Dental
- Vision 
- 
- Voluntary Short Term DBL
- Child Supplemental Life 
- OE Term Life Child

## Medical

I decline Medical plans.

**Do not select the decline option unless you want to drop coverage.**

FT 250 Ded Hlth w/Rx

### Options

- Employee \$58.11
- Employee + One \$204.34
- Family \$284.71

 Sample Costs

FT 500 Ded hlth w/Rx

### Options

- Employee \$47.01
- Employee + One \$177.37
- Family \$249.24

 Sample Costs

Click on the box/circle next to your desired choice of plan. Then, select the type of desired coverage from within the applicable Options section.

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 to indicate your current preferences.

About Open Enrollment

Verify Beneficiary And Dependent Information

**Medical**

Dental

Vision

Voluntary Short Term DBL

Employee Supplementl Life

### Medical

FT 500 Ded hlth w/Rx

\$177.37 Biweekly\*

Options

<input type="radio"/> Employee	\$47.01
<input checked="" type="radio"/> Employee + One	\$177.37
<input type="radio"/> Family	\$249.24

Coverage start date\*: 01/01/2019

*\*Estimated values*

**Enroll Dependents**

You must enroll between 1 and 1 de

Click on the box next to those dependents you want to be covered under the plan. For anyone that you do not elect, if they have existing coverage, it will end 12/31

Once you select coverage from the applicable Options section, your current dependents will appear. Notice that only those you have elected as a 'Dependent' on the Verify Beneficiary & Dependent Information page, will be available here

# REMINDER: use the navigation bar to progress within the session.

Use the **next** arrow once your selections are complete to move to the next benefit. Alternatively, you may select from the menu on the left but you may inadvertently miss one of your options so this is not recommended.

Clicking on the **cancel** button will exit you from the enrollment process. You can start again but any changes you made will be lost.



Click on the **draft** button to save any changes you have made. You may come back at any time during the open enrollment period to complete your elections or make changes

If, after reviewing the cost of the benefit, you decide you don't want the coverage, click **reset**.

About Open Enrollment

Verify Beneficiary And  
Dependent Information

Medical

Dental

Vision

Employee

Employee + One

Family

Coverage start date\*: 01/01/2019

*\*Estimated values*

 **Enroll Dependents**

You must enroll between 1 and 1 dependents in the plan.

Voluntary Short Term DBL

Employee Supplement Life

# TAKE NOTE: declining a benefit has consequences!

About Open Enrollment

Verify Beneficiary And Dependent Information

Medical

**Dental**

Vision

Voluntary Short Term DBL

Employee Supplementl Life

OE Supplemental Term Life Insurance

## Dental

back next submit draft reset cancel print help

### Select a Plan

Use the options below to choose or decline a plan.

The hospital offers a Comprehensive dental plan that provides an annual maximum coverage amount of \$1,500 per participant with dependents now covered to the end of the month in which they turn age 26. For more information on what is covered, go to SaraNet/Employee Center/Benefits & Pay or on the hospital website at the following link: <http://saratogahospital.org/information-about-employee-benefits/dental-plan/>

If you currently have coverage, you do not need to take any action. Your current coverage will continue. Please note that if you check the "I decline" box below, your existing coverage will end

I decline Dental plans.

**Current Plan**  
as of 12/31/2018

► FT Dental Comprehensive

Once you decline a benefit, your other choices will disappear.

**NOTE:** If you elect to decline medical, dental or vision, you will not be able to enroll again until next Open Enrollment, or unless you experience a qualifying event.

# Benefit Plans

## Short Term Disability and Long Term Disability

- ▶ Voluntary Short Term and/or Long Term Disability insurance coverage may be purchased through The Hartford.
  - Please review the information on each plan and refer to the resources available on the hospital website or on SaraNet.
  - **If you currently have voluntary disability coverage** and want to continue the benefit as it currently is, *you do not need to take any action.*

You can find out the benefit amount and cost of coverage by clicking in the small circle next to the plan name. The per pay period amount will display.

**Voluntary Short Term DBL**

back next submit draft reset cancel print help

**Select a Plan**

Use the options below to choose or decline a plan.

Voluntary Short term disability provides coverage for up to 26 weeks at 50% of your weekly wages up to a maximum of \$3,000 per week in the event that you are out of work due to a non-work related illness or injury for more than seven calendar days. Rates are based on age and weekly salary amount.

**If you currently have coverage, you do not need to take any action. Your current coverage will continue.**

[Read more](#)

I decline Voluntary Short Term DBL plans.

OE Voluntary Short Term Disability

\$8.46 Biweekly\* **Sample Cost**

Benefit Amount

Desired benefit amount \$162.20 Per week

**Current Plan**  
as of 12/31/2019  
No current plans for this type

If, after reviewing the cost of the benefit, you decide you don't want the coverage, click reset.

This is the weekly benefit you would be paid if you were out on short term disability including state disability. It is based on your current salary and scheduled hours.

OE Voluntary Short Term Information

Short term disability for up to 26 weeks :



# 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 The Hartford.
  - The maximum amount available is up to \$100,000 for Spouse/Domestic Partners and up to \$500,000 for employees\* (\*certain limitations apply – review plan document for additional qualifications regarding employee coverage limits)
- ▶ 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.

The screenshot shows the 'Employee Supplemental Life' selection page. On the left is a navigation menu with options: About Open Enrollment, Verify Beneficiary And Dependent Information, Medical, Dental, Vision, Voluntary Short Term DBL, Employee Supplemental Life, OE Supplemental Term Life Insurance (highlighted in green), Spousal Supplemental Life, OE Supplemental Life Spouse, Child Supplemental Life, OE Term Life Child, and Additional. The main content area is titled 'Employee Supplemental Life' and includes a 'Select a Plan' section with instructions and a 'Read more' button. Below this are radio button options to decline or select the plan. The selected option shows a biweekly cost of \$0.48 and a 'Desired benefit amount' input field containing '\$10,000.00'. A note states the maximum benefit amount is \$300,000.00. On the right, there are navigation icons (back, next, submit, draft, reset, cancel, print, help) and a 'Current Plan' box for 'Supplemental Term Life Insurance' as of 12/31/2018. A separate box titled 'OE Supplemental Term Life Insurance Plan Information' provides details on enrollment requirements and coverage amounts. Three blue callout boxes with arrows point to the 'OE Supplemental Term Life Insurance' menu item, the radio button for selecting the plan, and the 'Desired benefit amount' input field.

Employee Supplemental Life

**Select a Plan**

Use the options below to choose or decline a plan.

Supplemental Term Life Insurance is offered through Unum. If you are electing coverage for the first time, or electing additional coverage, during open enrollment you must complete an Evidence of Insurability form on line through the Unum website. The form can be accessed at the following link:  
<https://securehealth.unum.com/generichome> Employee Access Code: **2CV5NCJ**

Coverage amounts can be elected in increments of \$10,000 up to \$300,000 or 5 times your annual salary.

If you are within 31 days from your date of hire or status change date you can elect up to \$100,000 for yourself and up to \$30,000 for your spouse without evidence of

[Read more](#)

I decline the OE Supplemental Term Life Insurance plan.

OE Supplemental Term Life Insurance

\$0.48 Biweekly\*  
Benefit Amount

Desired benefit amount

The maximum benefit amount value is \$300,000.00

back next submit draft reset cancel print help

**Current Plan**  
as of 12/31/2018

► Supplemental Term Life Insurance

**OE Supplemental Term Life Insurance Plan Information**

Any new enrollment or increase in coverage requires medical underwriting. Coverage amounts can be elected in increments of \$10,000 up to \$300,000 or 5 times your annual salary. Link to Evidence of Insurability: <https://securehealth.unum.com/generichome> Employee Access Code: **2CV5NCJ**

Enter the Desired Benefit Amount here and the biweekly cost of the benefit amount you are requesting will display above

Additional voluntary benefits are provided to meet the needs of employees and their families. More information on each plan may be found on SaraNet.

Additional
OE AFLAC-CA
OE AFLAC Accident
OE Aflac Hospital Indemnity
OE Liberty Mutual Auto/Home
OE Whole Life Insurance
OE Universal Life W/LTC
OE Critical Illness
OE CyberScout Identity Theft
OE Pet Insurance

To indicate your interest in a benefit, click in the circle next to the plan title on each/applicable page.

Example

Additional

**Select a Plan**

Use the options below to choose or decline a plan.

I decline the OE Aflac Hospital Indemnity plan.

OE Aflac Hospital Indemnity



We will be providing the names of employees who select these plans to the plan representatives throughout the enrollment period, but you should feel free to contact them as well (contact info on next slide).

# Other Benefit Plans

There are a number of other benefit plans which may be elected 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** <https://info.legalplans.com/Home/>  
Password MetLaw
- ▶ **AFLAC:** Warren Weil at 518.321.1168 or [Warren\\_weil@us.aflac.com](mailto:Warren_weil@us.aflac.com)
- ▶ **Liberty Mutual:** Christin Zorda at 518.782.2541 ext. 51748 or [Christin.Zorda@LibertyMutual.com](mailto: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](mailto:bjohnson@nyltcb.com)
- ▶ **Nationwide Pet Insurance:** [petinsurance.com/saratogahospital](http://petinsurance.com/saratogahospital) or call 877.738.7874
- ▶ **CyberScout Identity Management:** Customer Service: 1-877-432-7463
  - To enroll visit: <https://saratogahospital.e.paylogix.com/Login.aspx>



To discuss cost and coverage options, contact the representative.

Make sure you review both current benefits and new benefits to make sure your elections are as you intended them.

## Confirm Your Elections or Changes



**ATTENTION**

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.

This page shows a summary of the changes you are about to make. Please verify your changes by selecting the plan type or plan description hyperlink to return to the election page. When you are done, click the submit button in the toolbar.

### Personal Information

Name  
Address

Home phone  
Work phone  
Work extension  
E-mail

#### Current Benefits - As of 12/31/2018 Estimated Total Cost:

Plan Type	Plan Details	Your bi-weekly cost
Additional	AFLAC Accident  <u>Covered Family Members</u> <input type="text"/>	\$15.84 ?
Additional	AFLAC Hospital Indemnity Plan  <u>Covered Family Members</u>	\$23.76

#### New Benefits - As of 01/01/2019 Estimated Total Cost: \$0.00 ?

Plan Type	Plan Details	Your bi-weekly cost
<u>Medical</u>	No election has been made	
<u>Dental</u>	No election has been made	
<u>Vision</u>	No election has been made	
Flexible Spending Account	<u>Med Reimb Flex Spend</u> No election has been made	



This page shows a summary of the changes you are about to make. Please verify your changes can be made by selecting the plan type or plan description hyperlink to return to the election page. When you are done, click the toolbar.

Personal Information

Name Address [Redacted]

NOTE: Only newly 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 applicable rates.

Current Benefits - As of 12/31/2018 Estimated Total Cost: \$307.57

Table with 3 columns: Plan Type, Plan Details, Your bi-weekly cost. Rows include AFLAC Accident (\$15.84) and AFLAC Hospital Indemnity Plan (\$23.76).

New Benefits - As of 01/01/2019 Estimated Total Cost: \$0.00

Table with 3 columns: Plan Type, Plan Details, Your bi-weekly cost. Rows include Medical, Dental, Vision, and Flexible Spending Account, all with "No election has been made". A blue arrow points to the Medical row.

# Submitting Your Elections

## DOUBLE CHECK

- ▶ Even after you submit your elections, you can go back into the open enrollment session to review and make changes up to the last day of open enrollment: November 13th. *No changes can be made after that date.*
- ▶ The benefits that you are electing will remain in force until 12/31/21 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@saratogahospital.org](mailto:benefits@saratogahospital.org)

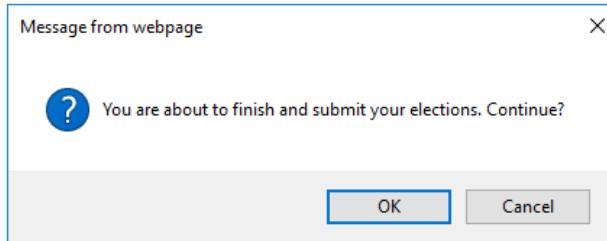
# Submitting Your Elections

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

Confirm Your Elections or Changes



- ▶ You will be prompted to continue your submission:



- ▶ Then you will receive:

Confirmation

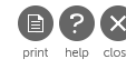
Modify Elections

You have completed open enrollment. Please print a copy of your enrollment confirmation for your records.

**\*\*Please note: For any benefit that you did not make a change to, you will see the note "no election made". This means that you will continue your benefit election as you have it during the current plan year.**



You may print a copy of your elections for your records



Last update 11/06/2018 6:03 PM  
Effective 01/01/2019

- ▶ Finally, if you go back to your Open Enrollment page, it will show:

Open Enrollment



Description	Session Open Date	Session Close Date	Status
2021 Open Enrollment	10/26/2020	11/13/2020	Complete