

# Assurity<sup>®</sup>

## BenSelect Enroller User Guide



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# BenSelect – enrollment made easy

The Assurity-licensed BenSelect enrollment website accommodates self-service and agent/enroller-assisted enrollments.

The enrollment website is configured to accommodate the employer's eligibility rules and all Assurity product parameters. It also includes functionality for electronic completion of any required Assurity forms using verified PINs or digitized signatures for a 100% paperless solution.

Each BenSelect enrollment website is employee-friendly and custom-branded for the employer with:



**24/7 access from any computer or smartphone**



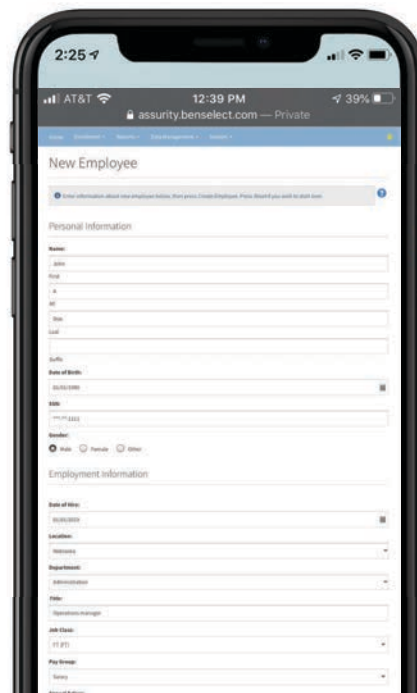
**Easy-to-use, rules-based enrollment process with built-in error checking, so all necessary information is gathered during the enrollment session**



**Easy access for employees to update their employment/benefits information, make changes to their benefits selections, and enter life events**

## Enroll from anywhere

Employees and brokers/enrollers can complete the enrollment process on a mobile device.



# Accessing the enrollment site

The enrollment site allows employees direct access if self-service enrollment is enabled. The broker/enroller can assist with self-service enrollments or conduct the enrollment if employee self-service is not enabled, and also monitor the status of ongoing enrollments.

**For self-service enrollments** – Assurity will provide the following to the broker/enroller and employer for communication to employees prior to open enrollment:

- Customized link to enrollment site, formatted as [assurity.benselect.com/casename](https://assurity.benselect.com/casename)
- Login credentials – employee identifier and personal identification number (PIN) established during case setup
- Brokers/enrollers new to Assurity's license will receive a username and temporary password for access to all their associated Assurity-BenSelect cases at [assurity.benselect.com](https://assurity.benselect.com)

**For broker-/enroller-conducted enrollments** – Brokers/enrollers new to Assurity's license will receive a username and temporary password via email from Assurity to access all of their associated Assurity-BenSelect cases at [assurity.benselect.com](https://assurity.benselect.com).

## Employee self-service login



## Broker/enroller login

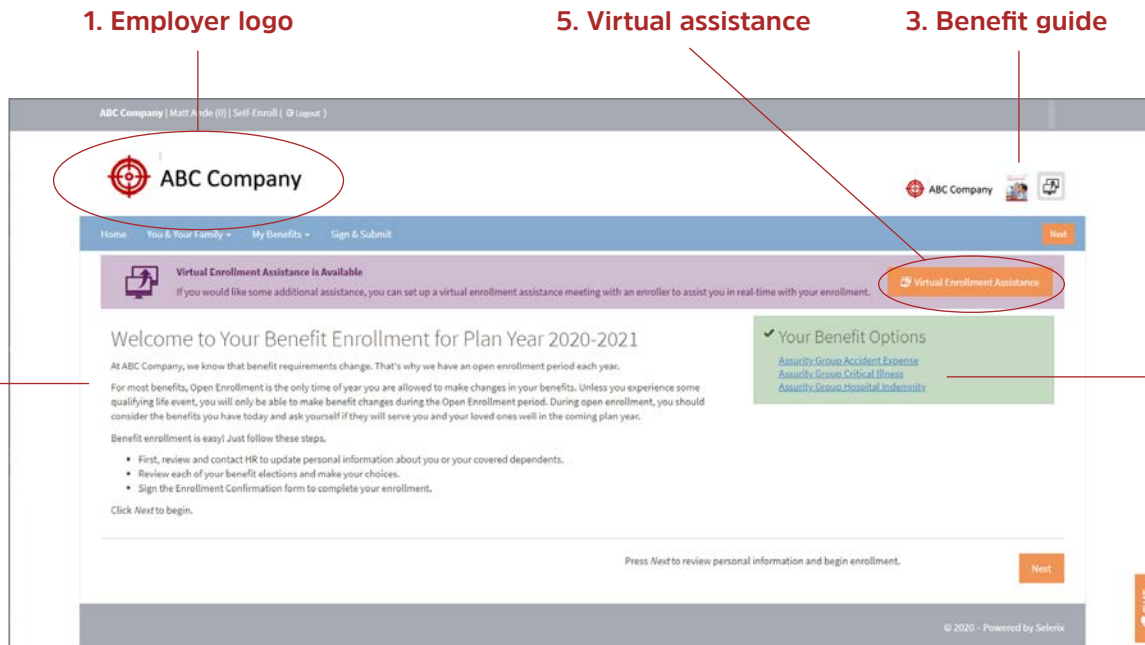


# Employee self-service enrollments

Once logged in, an employee enrolling via self-service will see a welcome screen similar to the following.

The welcome screen provides:

1. Employer logo – if provided during case setup
2. Enrollment introduction message – standard message, or as customized during case setup
3. Access to benefit guide – if provided during case setup
4. List of benefits for enrollment on the site
5. Access to virtual assistance – if enabled during case setup



4. List of benefits

## Reviewing personal and dependent information

Selecting **next** advances the employee off the welcome screen and directs them to review and update their personal information. Selecting **next** again advances the employee to dependent information, where information should also be reviewed and updated as needed. Complete dependent information is required in order to enroll dependents in coverage. The employer's dependent eligibility rules as provided during case setup will dictate coverage eligibility for dependents.

ABC Company | Matt Ande (0) | Self-Enroll (Logout)

ABC Company

Home | You & Your Family | My Benefits | Sign & Submit

### Personal Information

Please review your personal information to ensure it is correct and complete. Please correct any errors and click the **Next** button when you are finished.  
Optional items are in *italics*.

#### Personal Info

Name:     
First MI Last Suffix

Date of Birth:

SSN:

Gender:  Male  Female  Other

#### Contact Info

CHAT

ABC Company | Matt Ande (0) | Self-Enroll (Logout)

ABC Company

Home | You & Your Family | My Benefits | Sign & Submit

### Dependents

Click **Add** ("Plus" icon at top right of table) to add your spouse or dependent children. Dependent children may only be covered in a plan if they meet the necessary requirements defined by the plan.  
Click the **Next** button when you are finished.

#### Dependents

Name	SSN	DOB	Sex	Relation	Uploads	
Wendy Ande	***-**-9999	3/8/1983	F	Spouse	0	+ / X
Andrew Ande	***-**-7777	8/8/2010	M	Child	0	+ / X

#### Add a Dependent

If your dependent is not listed above or you would like to add an additional dependent, simply click the **Add Dependent** button below.

[+ Add Dependent](#)

CHAT

## Reviewing and enrolling benefit plans

After reviewing and updating their personal and dependent information, employees are guided through each benefit plan available for enrollment.

Each available Assurity benefit plan will include:

1. An educational video highlighting the benefit plan
2. A detailed overview of plan specifics
3. Information on Assurity and our commitment to helping people through difficult times

### 2. Plan overview

### 3. About Assurity

The screenshot shows the 'Assurity Group Accident Expense' plan overview page. The page is titled 'Assurity Group Accident Expense' and features a navigation menu with 'Why Accident Expense', 'Covered Benefits', and 'Why Assurity'. A video player is embedded on the page, showing a video titled 'Accident Expense Insurance from Assurity'. The video player is labeled '1. Educational video'. The 'My Benefits' table shows the following details:

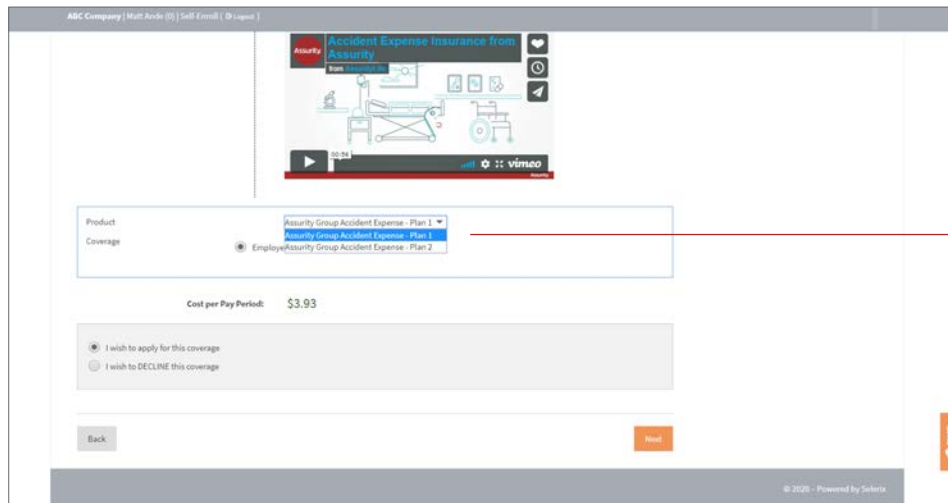
My Benefits	
<input checked="" type="radio"/> Assurity Group Accident Expense	\$0.00
<input type="radio"/> Assurity Group Critical Illness	\$0.00
<input type="radio"/> Assurity Group Hospital Indemnity	\$0.00
Employer Cost	\$0.00
Pre-tax cost	\$0.00
Post-tax cost	\$0.00
<b>Total Cost</b>	<b>\$0.00</b>
Per Pay Period	

### 1. Educational video

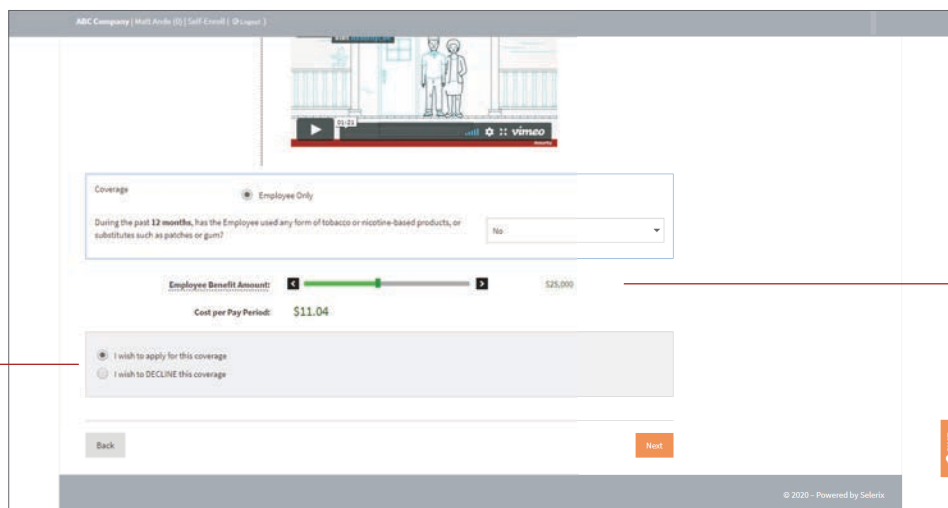
The selection of coverage tier for each plan is restricted to only those applicable to the personal information provided. For example, if no children are recorded in the system, employee+children and family coverage are not presented for selection when enrolling in a plan.

**Employees can:**

1. Depending on the case, select from plan designs for a given benefit plan
2. Select from their available coverage tiers
3. Depending on the benefit plan and design, select benefit amount, benefit specifics, and/or tobacco use status
4. Apply for (**select**) coverage or decline (**waive**) coverage in the benefit plan



1-2. Select plan



3. Select benefit amount, etc.

4. Apply for or decline coverage



After the employee's first selection of coverage in any Assurity benefit plan, the employee is asked to confirm they are employed at least 20 hours per week, are working normally scheduled hours, and are able to perform the regular duties of their job.

The screenshot shows a web interface for 'ABC Company' with the title 'Assurity Group Accident Expense'. The Assurity logo is in the top right. A navigation bar includes 'Home', 'You & Your Family', 'My Benefits', and 'Sign & Submit'. Below the navigation bar, there are 'Back' and 'Next' buttons. The main content area contains a question: 'Are you employed at least 20 hours per week, working your normally scheduled hours and able to perform the regular duties of your job?' with radio buttons for 'Yes' and 'No'. At the bottom, there are 'Back' and 'Next' buttons. A copyright notice '© 2020 - Powered by Solera' is visible at the bottom right.

If, for the given benefit plan design, an enrollee is allowed to select a benefit amount exceeding guaranteed issue limits and does so, or if the given enrollment does not allow for guaranteed issue, the employee is asked to answer a series of underwriting questions to provide evidence of insurability.

The screenshot shows a web interface for 'ABC Company' with the title 'Assurity Group Critical Illness'. The Assurity logo is in the top right. A navigation bar includes 'Home', 'You & Your Family', 'My Benefits', and 'Sign & Submit'. Below the navigation bar, there are 'Back' and 'Next' buttons. The main content area is titled 'Underwriting Questions' and contains two numbered questions with radio buttons for 'Yes' and 'No'. Question 1: 'During the past 12 months, has any Proposed Insured been hospitalized, disabled or advised by a medical professional to have diagnostic tests or any medical or surgical procedures that have not been completed or for which results have not been received?' Question 2: 'During the past 10 years, has any Proposed Insured had or been advised to have an organ or tissue transplant, or consulted with or been diagnosed, treated, hospitalized or prescribed medication by a medical professional for any of the following: disease or disorder of the heart (including heart attack, heart condition, congestive heart failure, heart valve disorder, or abnormal heart rhythm), circulatory system (including peripheral vascular disease, carotid artery disease, liver, lungs (excluding asthma but including chronic obstructive pulmonary disease (COPD) and emphysema), kidneys or pancreas, stroke, transient ischemic attack (TIA), insulin-dependent diabetes, bruit, aneurysm, dementia, Alzheimer's disease, paralysis, or alcohol or drug abuse?' At the bottom right, there is a 'Next' button and a copyright notice '© 2020 - Powered by Solera'.

After selection of each Assurity benefit plan, the employee is asked to attest to their enrollment elections, and then certify information, statements and answers provided in the enrollment are complete, accurate and fully recorded.

ABC Company | Matt Ande (0) | Self-Enroll | © Logout

**ABC Company**

Home You & Your Family My Benefits Sign & Submit Back Next

## Assurity Group Critical Illness

**Assurity**

I certify that the statements and answers provided in this enrollment were made by me, are complete and true, and have been correctly and fully recorded. I agree this enrollment constitutes my application. My statements and answers are offered as an inducement to grant insurance, and I understand that Assurity may use misstatements or misrepresentations to contest the validity of any coverage provided. I further understand that the insurance applied for shall be in force as of the certificate issue date shown on the certificate schedule and not the date of this enrollment. I understand that any premiums deducted before the issue date of the certificate are pre-paid premiums and will be applied to coverage beginning on the issue date. If the certificate is not issued, Assurity will refund any premium deductions it receives. I further authorize my employer to deduct from my salary or wages the necessary premium for the coverage(s) requested (including dependents' coverage)

Yes  No

Any person who knowingly, and with intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material

CHART

## Sign and submit

After advancing through each of the benefit plans available for enrollment, a summary of all benefit plan selections and costs is presented for final review. Changes to benefit plan selections are made by clicking on the plan.

ABC Company | Matt Ande (0) | Self Enroll | 0 | Log out

**ABC Company**

Home | You & Your Family | My Benefits | Sign & Submit

### Sign and Submit

Here is a recap of your enrollment elections. The summary below shows your election for each benefit and includes your pre-tax and post-tax contributions **per pay period** for each plan.

- **Are You Satisfied With Your Elections?** If you are satisfied with your choices, click on the "NEXT" button at the bottom of this screen to sign your Enrollment Verification Form electronically using your PIN.
- **Need to Make Some Changes?** If you wish to make any changes to your elections, click on the benefit plan name in the menu on the left.

Your Benefits

Plan	Description	Pre-tax Cost	Post-tax Cost	Employer Paid
Assurity Group Accident Expense	Assurity Group Accident Expense - Plan 1, EO	\$0.00	\$3.93	\$0.00
Assurity Group Critical Illness	Assurity Group Critical Illness; EO	\$0.00	\$17.27	\$0.00
Assurity Group Hospital Indemnity	Assurity Group Hospital Indemnity; EO	\$0.00	\$14.36	\$0.00
<b>Total</b>		<b>\$0.00</b>	<b>\$35.56</b>	<b>\$0.00</b>

Signatures Required

To complete your enrollment, you must sign the following forms. Press Next to begin signing forms.

Form Name	Status	Date Signed/Revised
Enrollment Confirmation	Unsigned	

**Next**

If satisfied with benefit plan selections, clicking **next** advances the user to the benefit verification/deduction confirmation form for electronic signature.

ABC Company | Matt Ande (0) | Self Enroll | 0 | Log out

**ABC Company**

Home | You & Your Family | My Benefits | Sign & Submit

### Review / Sign Forms

Here is a recap of your enrollment elections. The summary below shows your election for each benefit and includes your pre-tax and post-tax contributions **per pay period** for each plan.

- **Are You Satisfied With Your Elections?** If you are satisfied with your choices, click on the "NEXT" button at the bottom of this screen to sign your Enrollment Verification Form electronically using your PIN.
- **Need to Make Some Changes?** If you wish to make any changes to your elections, click on the benefit plan name in the menu on the left.

#### Benefit Verification / Deduction Confirmation

Name	SSN	Employee ID	Date of Hire	Reason for Completing Form
Matt Ande	659428450	0	09/01/2015	Open Enrollment

Location	Department	Job Class	Pay Mode	Address
Nebraska	All departments	FT	26	142 B Street Lincoln, NE 68502

Work Phone	Home Phone	E-mail
	(402) 465-8956	manderson@assurity.com

#### Benefit Deduction Summary

Plan	Product	Cvg	Benefit Amount	Ded. Cycle	Employer Cost	Employee Cost Pre-tax	Employee Cost Post-tax
Assurity Group Accident Ex	Assurity Group Accident Expe	EO		26	0.00	0.00	3.93
Assurity Group Critical Illne	Assurity Group Critical Illness	EO	40,000	26	0.00	0.00	17.27

**Next**

Electronic signature is provided by the employee using the PIN provided to access the BenSelect enrollment site.

ABC Company | John Doe [0] | [username@company.com] | [Logout]

Total: 0.00 0.00 100.88

### Enrollment Agreement / Payroll Deduction Authorization

- To the best of my knowledge and belief, all statements and answers made on this form and all associated application forms are true, complete, and correct.
- I understand that omissions or misrepresentations in the information I have provided may constitute fraud and may result in my coverage being void.
- Pursuant to IRC § 125, "pre-tax" elections are irrevocable during the plan year. No changes to "pre-tax" elections are allowed during the plan year unless you experience a qualified change in status event. Qualified change in status events include: change in marital status, change in dependent status, change in employment status. You have 30 days from the date of the change to contact human resources to change your benefit elections.
- Upon acceptance by the insurers, I hereby authorize my Group to deduct from my earnings the amounts indicated above.
- My authorization shall continue thereafter until the earlier of (a) termination of my employment, (b) written notice from me canceling this authorization, or (c) termination of the Payroll Deduction Plan.
- I understand that it is my responsibility to verify the deduction amounts from my paycheck and to notify my Employer immediately of any discrepancies.
- I understand any unused balance in a Dependent Care or Health Care Reimbursement account in which I am enrolled will be forfeited under the "Use It or Lose It" rule. Expenses must be incurred during the plan year for which the election amount was redirected.

Your total deductions per pay period... **Total Deductions** \$ 100.88

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

[Download Form](#)

Please enter your PIN below and click on "SIGN FORM" to complete your enrollment and submit your elections. By entering your PIN, you are electronically signing the Benefit Verification/Deduction Confirmation Form above. Please review it carefully before entering your PIN.

PIN:  [Sign Form](#)

## Enrollment complete

After an electronic signature is provided, a congratulatory message and recap of the enrollment selections are provided. The employee may then log out of the system by clicking **logout** at the bottom left of the screen or up top in the menu bar.

ABC Company | Matt Ande [0] | Self-Enroll | [Logout]

ABC Company

Home You & Your Family My Benefits Sign & Submit [Logout](#) [Back](#)

## Sign/Subm Complete

**Congratulations!**

Your enrollment is now complete. You may log-in to the system at any time during the year to review your benefit elections.

**Recap of Your Elections**

Listed below is a recap of your elections including who is covered under each benefit plan and your named beneficiaries. **Scroll down to the bottom of this screen to view a list of your completed enrollment forms.**

- ✓ Assurity Group Accident Expense

Enrollment Details

Person Name	Relationship	Description	Policy #	Cost
Matt Ande	Employee	Assurity Group Accident Expense - Plan 1; EC		\$3.93

- ✓ Assurity Group Critical Illness

Enrollment Details

[CHAT](#)

## Enrollment assistance (if enabled)

Employees completing a self-service enrollment may request chat assistance or virtual enrollment assistance from the broker/enroller, provided either or both options are enabled during case setup. An overview of how each assistance method is accessed is shown below.

### Employee access to chat assistance:

The employee clicks **chat** on the right side of the page. This opens a chat window in which the employee can request assistance. The broker/enroller can then respond.

The broker/enroller also has an option to click **enroll** to conduct an enroller-assisted session, or click **view** to review the employee record. The chat session will remain open until either party closes the window.

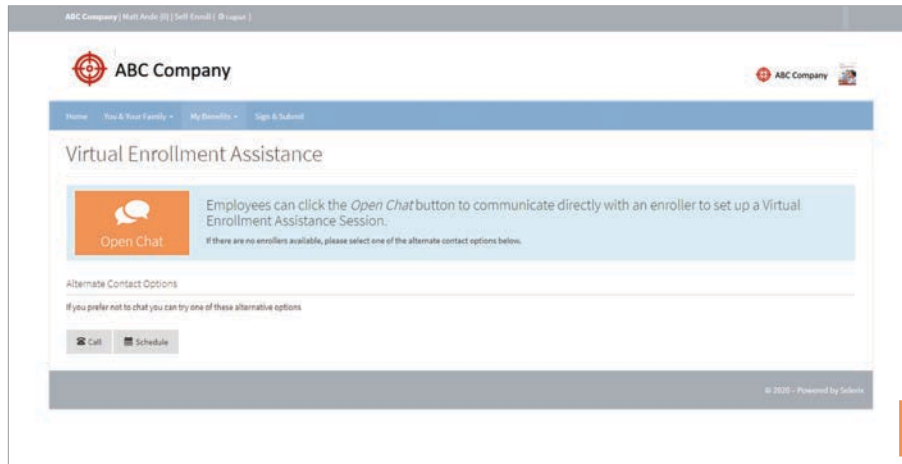
The screenshot shows the ABC Company enrollment portal. At the top, there is a navigation bar with 'Home', 'You & Your Family', 'My Benefits', and 'Sign & Submit'. A 'Virtual Enrollment Assistance is Available' banner is present. Below this, a 'Welcome Back, Matt' message is displayed. A table titled 'Your Benefits' lists various plans and their costs. A chat window is open on the right side of the page, showing a conversation with Matt Anderson. The chat history includes: 'Contacting an enrollment assistant now 03:09 PM', 'Matt Anderson is reviewing your assistance request. 03:09 PM', and 'Hi, how can I help you today? 03:09 PM'. A red line points from the chat window to a larger, detailed view of the chat window below.

Plan	Benefit	Cost per Paycheck	Coverage Termination Date
Assurity Group Accident Expense	Assurity Group Accident Expense - Plan	\$53.93 after-tax	
Assurity Group Critical Illness		\$17.27 after-tax	
Assurity Group Hospital Indemnity		\$14.36 after-tax	
		\$35.56 total	

This is a detailed view of the chat window. It shows a blue header with 'Matt Anderson'. The chat history is as follows: 'Contacting an enrollment assistant now 03:13 PM', 'Matt Anderson is reviewing your assistance request. 03:13 PM', and 'Hi, how can I help you today? 03:09 PM'. At the bottom, there is a text input field with the placeholder 'Type your message here...'.

## Employee access to virtual enrollment assistance:

Clicking **virtual enrollment assistance** on the home page of the enrollment site will open the window shown below. If chat is enabled, the window displays information about starting a chat session and proceeds as described above.



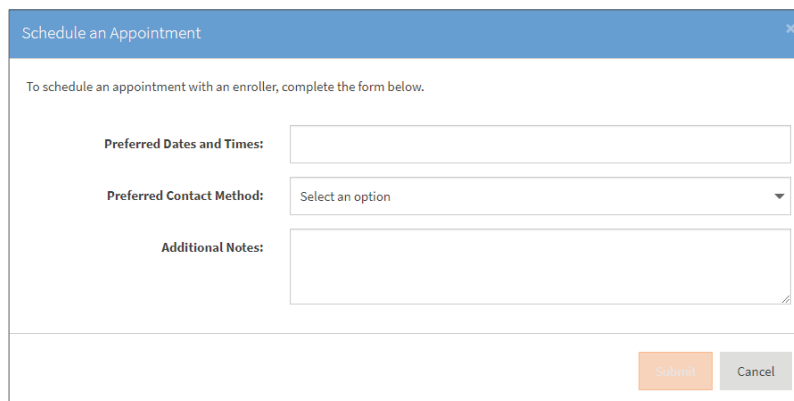
## Additional options for the employee via virtual enrollment assistance include:

### 1. Call

If selected, a pop-up window will display the appropriate phone number and call center hours.

### 2. Schedule

If the employee selects the schedule option, an appointment scheduling box opens.

The screenshot shows a pop-up window titled "Schedule an Appointment" with a close button (X) in the top right corner. The window contains the following text: "To schedule an appointment with an enroller, complete the form below." Below this text are three input fields: "Preferred Dates and Times:" followed by a text input field; "Preferred Contact Method:" followed by a dropdown menu with the text "Select an option"; and "Additional Notes:" followed by a text area with a scroll bar. At the bottom right of the window, there are two buttons: "Submit" (orange) and "Cancel" (grey).

## Assisting employees who self-enroll

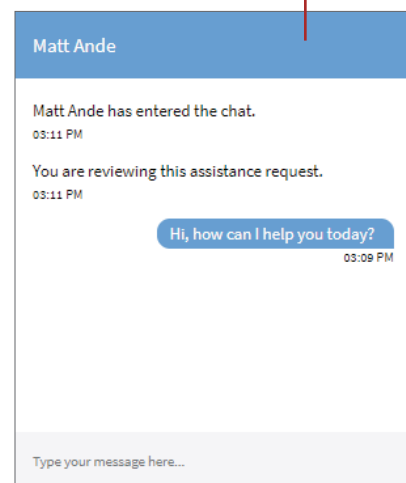
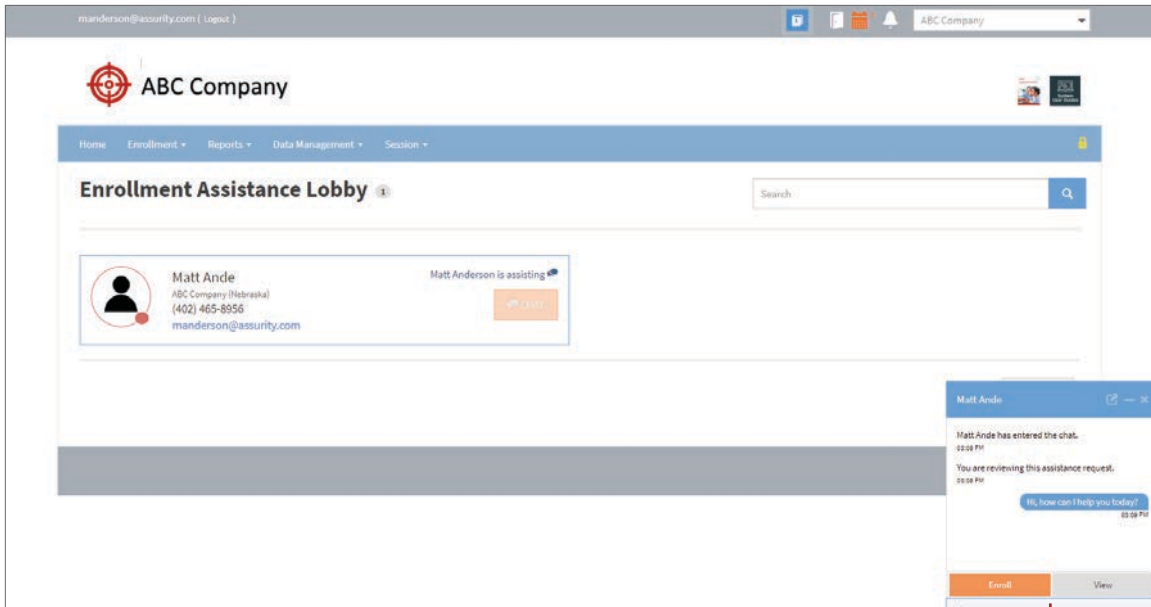
Brokers/enrollers enabling chat assistance and/or virtual enrollment assistance during case setup should consider their availability to support employees – and communicate details as such to their employer clients and their employees in advance.

With these features enabled, **icons for the chat lobby, appointments lobby, and the activity feed** display at the top of the page. For detailed information on options for assisting employees during self-service enrollments, please refer to Selerix's BenSelect Virtual Enrollment Assistance Processing Guide.

The screenshot shows the ABC Company Administrative Site dashboard. At the top right, three icons are highlighted with red lines and labels: 'Chat' (a speech bubble icon), 'Appts.' (a calendar icon), and 'Activity' (a bell icon). The dashboard itself features a search bar for employees, a pie chart showing enrollment status (3 Complete, 19 Incomplete, 376 Not Begun), a 'Benefit Plans' section with an access error message, and a 'Deliverables' table with columns for Deliverable, Last Run, and Next Run. The table currently shows 'No items found.'

## Helping employees via chat assistance

When enabled, brokers/enrollers can use the chat lobby to assist employees across multiple cases. Clicking the chat lobby icon displays the enrollment assistance lobby and will display requests for assistance across all cases. The broker/enroller can respond by clicking the chat button to initiate a chat session. The broker/enroller has an option to click the enroll button to conduct an enroller-assisted session, or the view button to review the employee record.



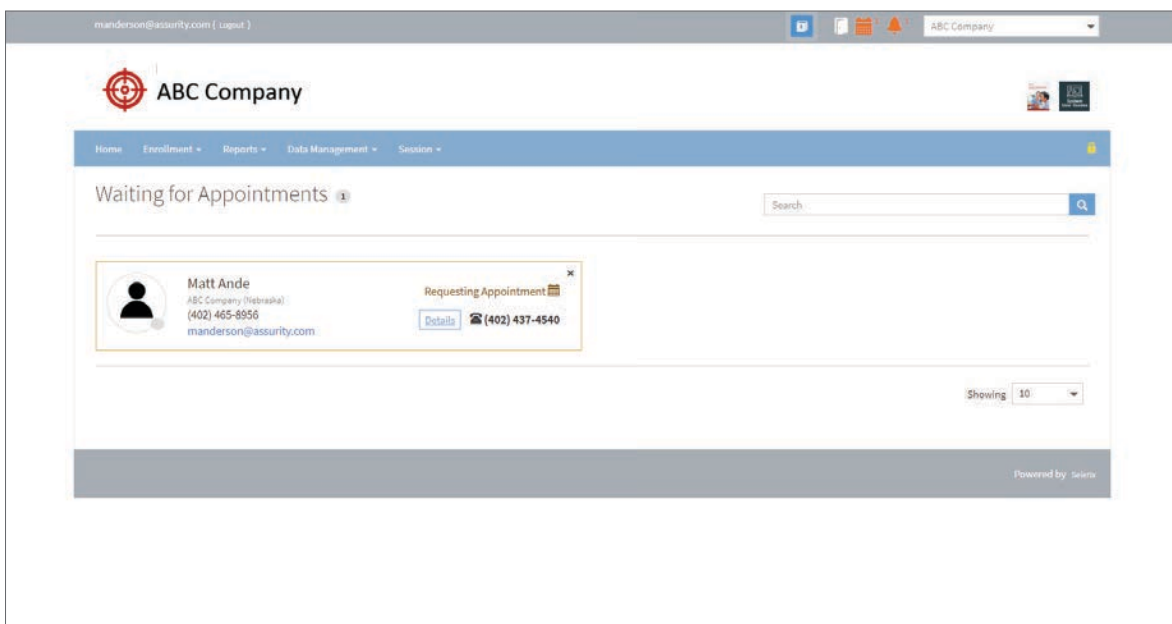


## Helping employees via virtual enrollment assistance

Employee chat requests made through virtual enrollment assistance also appear in the chat lobby and may be handled by the broker/enroller as described above.

Employees selecting call via virtual enrollment assistance see a window displaying information on the broker/enroller contact information and call center hours established during case setup.

Employees selecting schedule via virtual enrollment assistance are given the option to schedule an appointment with the broker/enroller. These requests appear in the virtual enrollment assistance appointments lobby. The broker/enroller can view the request by clicking the details link. The broker/enroller then has the option to respond using the contact method requested by the employee.



# Broker-/enroller-conducted enrollments

*\*without self-service enabled*

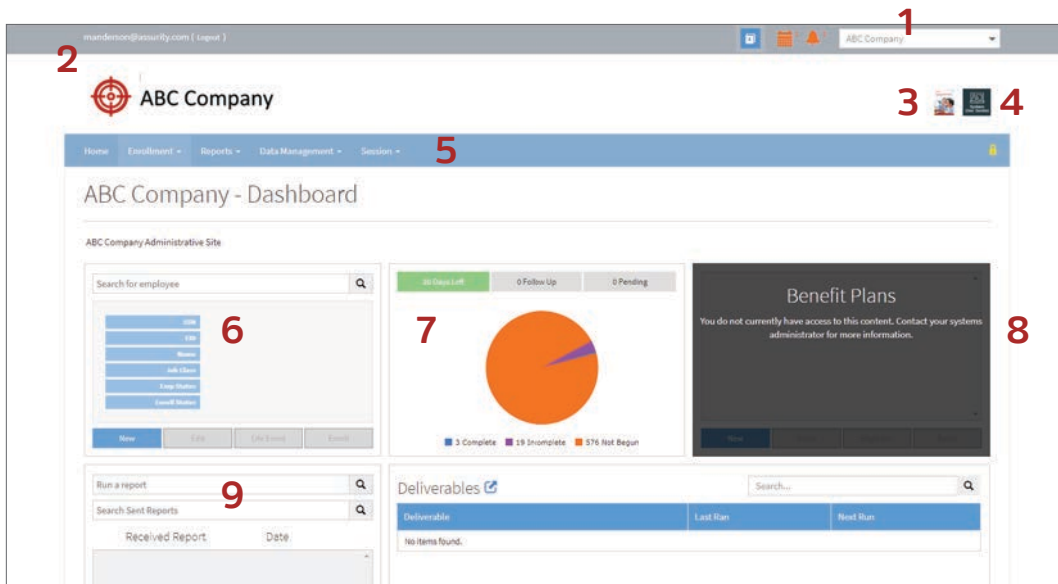
Once logged on to the Assurity BenSelect admin site, a broker or enroller is directed to a dashboard screen. This dashboard provides summary information regarding the enrollment status of the selected case.

## Dashboard overview

Items of interest on the dashboard include:

1. Case selection drop-down
2. Group logo for selected case
3. Benefit guide for selected case (if provided in case setup)
4. User guide
5. Menu bar
6. Employees tile for selected case
7. Enrollment tile for selected case
8. Benefit plans tile\*
9. Reports tile for selected case

*\* Enabled for case builders only*



For a more detailed overview of menu items not directly related to enrolling employees, see the admin site section of this guide, or access a comprehensive administrator's guide online through the user guides image above the menu bar of the BenSelect site.

**Reminder: The Assurity BenSelect site is mobile friendly.**



## Selecting an employee for enrollment

First, select the desired case from the case selection drop-down list.

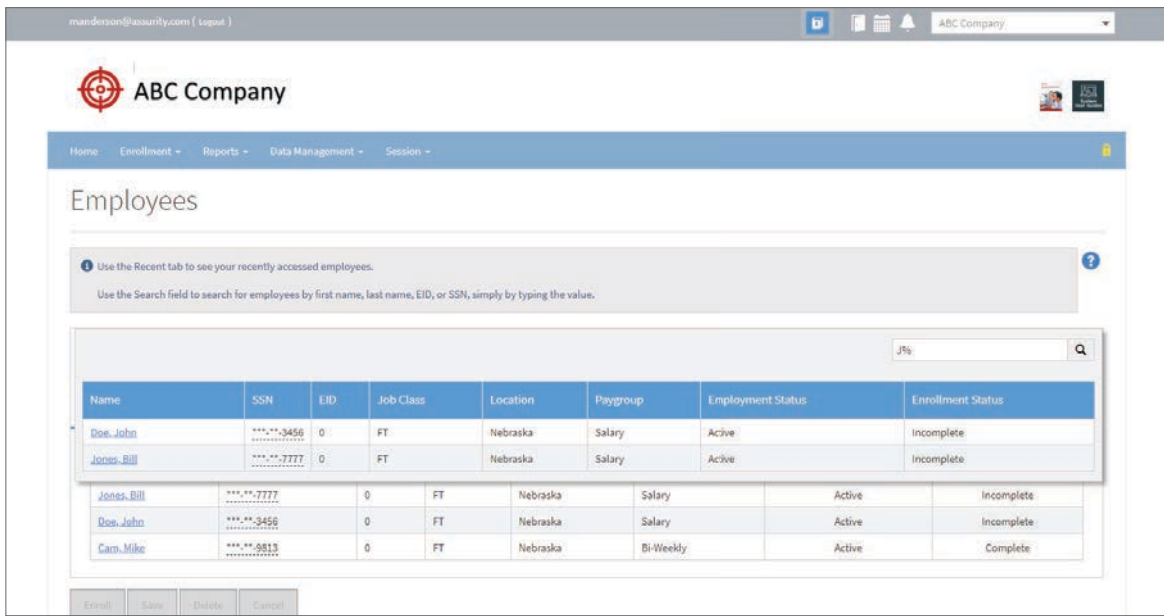
For cases with prior census upload, select the employee by either:

1. Using the search field in the employees tile on the case dashboard; or
2. Accessing **Enrollment > Employees** from the menu bar.

The screenshot displays the ABC Company Administrative Site dashboard. The top navigation bar includes 'Home', 'Enrollment', 'Reports', 'Data Management', and 'Session'. The main content area is titled 'ABC Company - Dashboard' and 'ABC Company Administrative Site'. A search field for employees is highlighted with a red '1'. The search results show a list of employees with columns for 'Site', 'ID', 'Name', 'Job Class', 'Last Modified', and 'Enroll Status'. Below the list are buttons for 'New', 'Edit', 'Like & Save', and 'Share'. A pie chart shows enrollment status: 2 Complete, 22 Incomplete, and 576 Not Begun. A 'Benefit Plans' section indicates that the user does not currently have access to this content. A 'Deliverables' section shows a table with columns for 'Deliverable', 'Last Run', and 'Next Run', and a message 'No items found.'

In the employees tile, employees recently accessed are listed and available for selection. Otherwise, simply typing in a portion of the employee's first or last name will return all employees matching that criteria, allowing you to select the one you wish to enroll. Clicking "Enroll" launches the enrollment experience.

If accessing employees through **Enrollment > Employees** from the menu bar, entering “%” in the search field will provide a complete listing of all employees, allowing you to select the one you wish to enroll. Or, simply typing in a portion of the employee’s first or last name will return all employees matching the criteria, allowing you select from an abbreviated list.



Once an employee is selected, a summary of their employment information is presented. Clicking “Enroll” at the bottom of the screen launches the enrollment experience.

For cases without prior census upload, employee records are created by selecting New from the employees tile or by accessing **Enrollment > New Employee** from the menu bar.

Once the employee is selected for enrollment, a welcome screen provides:

1. Employer logo – if provided during case setup
2. Enrollment introduction message – standard message, or as customized during case setup
3. Access to benefit guide – if provided during case setup
4. List of benefits for enrollment on the site

The screenshot shows a web interface for ABC Company's benefit enrollment. At the top left, the company logo is circled in red and labeled '1. Employer logo'. Below the logo, a blue navigation bar contains links for 'Home', 'You & Your Family', 'My Benefits', and 'Sign & Submit', with a 'Next' button on the right. The main content area features a green header for 'Welcome to Your Benefit Enrollment for Plan Year 2020-2021'. Below this, an introduction message explains the open enrollment period and provides a list of steps: 'First, review and contact HR to update personal information about you or your covered dependents.', 'Review each of your benefit elections and make your choices.', and 'Sign the Enrollment Confirmation form to complete your enrollment.' A 'Click Next to begin.' prompt is followed by a 'Next' button. To the right, a green box titled 'Your Benefit Options' lists 'Assurety Group Accident Expense', 'Assurety Group Critical Illness', and 'Assurety Group Hospital Indemnity'. This box is labeled '3. Benefit guide' and '4. List of benefits'. The footer includes '© 2020 - Powered by Selera'.

## Reviewing personal and dependent information

Selecting **next** advances the broker/enroller off the welcome screen and directs them to review and update the employee's personal information. Selecting **next** again advances the broker/enroller to dependent information, where information should also be reviewed and updated as needed. Complete dependent information is required in order to enroll dependents in coverage. The employer's dependent eligibility rules as provided during case setup will dictate coverage eligibility for dependents.

The screenshot shows the 'Personal Information' form. At the top, there is a navigation bar with 'Home', 'You & Your Family', 'My Benefits', and 'Sign & Submit'. A 'Next' button is highlighted in a red circle. Below the navigation bar, the title 'Personal Information' is displayed. A message box states: 'Please review your personal information to ensure it is correct and complete. Please correct any errors and click the Next button when you are finished. Optional items are in italics.' The form fields include: 'Names' (First: John, MI, Last: Doe, Suffix), 'Date of Birth' (01/01/1980), 'SSN' (\*\*\*-\*\*-3456), and 'Gender' (Male, Female, Other). A 'Contact Info' section is partially visible at the bottom.

The screenshot shows the 'Dependents' form. At the top, there is a navigation bar with 'Home', 'You & Your Family', 'My Benefits', and 'Sign & Submit'. A 'Next' button is highlighted in a red circle. Below the navigation bar, the title 'Dependents' is displayed. A message box states: 'Click Add ("Plus" icon at top right of table) to add your spouse or dependent children. Dependent children may only be covered in a plan if they meet the necessary requirements defined by the plan. Click the Next button when you are finished.' The table below lists dependents:

Name	SSN	DOB	Sex	Relation	Uploads	
Jill Doe	***-**-1111	1/2/1980	F	Spouse	0	+ / X
Jack Doe	***-**-2222	2/2/2010	M	Child	0	+ / X
Jenny Doe	***-**-3333	3/3/2015	F	Child	0	+ / X

Below the table, there is an 'Add a Dependent' section with a message: 'If your dependent is not listed above or you would like to add an additional dependent, simply click the Add Dependent button below.' A blue button labeled '+ Add Dependent' is visible.

## Reviewing and enrolling benefit plans

After reviewing and updating personal and dependent information, the benefit plan enrollment begins. By selecting **next**, the broker/enroller is guided through each benefit plan available for enrollment.

ABC Company | Bill Jones (0) | manderson@assurity.com (Logout)

ABC Company

Home | You & Your Family | My Benefits | Sign & Submit

### My Benefits

Below is a list of your current benefit elections. Click "Review" for benefit information and to elect or decline coverage.

- Assurity Group Accident Expense Review  
You have to complete enrollment in this plan.
- Assurity Group Critical Illness Review  
You have to complete enrollment in this plan.
- Assurity Group Hospital Indemnity Review  
You have to complete enrollment in this plan.

My Benefits	
<input type="radio"/> Assurity Group Accident Expense	\$0.00
<input type="radio"/> Assurity Group Critical Illness	\$0.00
<input type="radio"/> Assurity Group Hospital Indemnity	\$0.00
Employer Cost	\$0.00
Pre-tax cost	\$0.00
Post-tax cost	\$0.00
<b>Total Cost</b> Per Pay Period	<b>\$0.00</b>

## Each available Assurity benefit plan will include:

1. An educational video highlighting the benefit plan
2. A detailed overview of the plan specifics
3. Information on Assurity and our commitment to helping people through difficult times

### 2. Plan overview

### 3. About Assurity

### 1. Educational video

The screenshot shows the Assurity Group Accident Expense plan overview page. The page is titled "Assurity Group Accident Expense" and features a navigation menu with "Why Accident Expense", "Covered Benefits", and "Why Assurity". A video player is embedded on the page, showing a video titled "Accident Expense Insurance from Assurity". A sidebar on the right displays "My Benefits" with a table of costs.

My Benefits	
<input checked="" type="radio"/> Assurity Group Accident Expense	\$0.00
<input type="radio"/> Assurity Group Critical Illness	\$0.00
<input type="radio"/> Assurity Group Hospital Indemnity	\$0.00
Employer Cost	
	\$0.00
Participant Cost	
	\$0.00
Post-tax cost	
	\$0.00
Total Cost Per Pay Period	
	\$0.00



The selection of coverage tier for each plan is restricted to only those applicable to the personal information provided for the enrolling employee. For example, if no children are recorded in the system, employee+children and family coverage are not presented for selection when enrolling in a plan.

### Brokers/enrollers will, on behalf of the employee:

1. Depending on the case, select from plan designs for a given benefit plan
2. Select from their available coverage tiers
3. Depending on the benefit plan and design, select benefit amount, benefit specifics, and/or tobacco use status
4. Apply for (**select**) coverage or decline (**waive**) coverage in the benefit plan

ABC Company | John Doe (E) | mendenso@assurity.com | © 2020

Assurity Accident Expense Insurance from Assurity

Product: Assurity Group Accident Expense - Plan 1

Coverage:  Employee Only  Employee + Spouse  Employee + Children  Employee+Family

Cost per Pay Period: \$3.93

I wish to apply for this coverage  
 I wish to DECLINE this coverage

Back Next

© 2020 - Powered by Selerix

1-2. Select plan

ABC Company | John Doe (E) | mendenso@assurity.com | © 2020

Assurity Accident Expense Insurance from Assurity

Coverage:  Employee Only  Employee + Spouse  Employee + Children  Employee+Family

During the past 12 months, has the Employee used any form of tobacco or nicotine-based products, or substitutes such as patches or gum? No

Employee Benefit Amount: \$26.04 (range: \$0 to \$30,000)

Cost per Pay Period: \$26.04

I wish to apply for this coverage  
 I wish to DECLINE this coverage

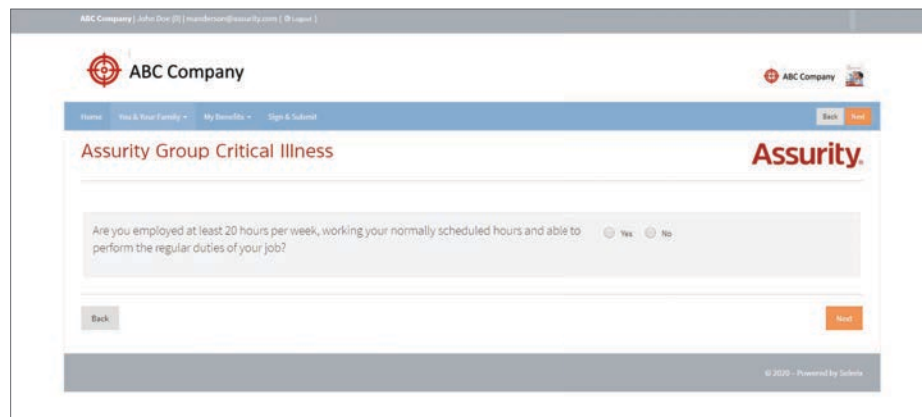
Back Next

© 2020 - Powered by Selerix

3. Select benefit amount, etc.

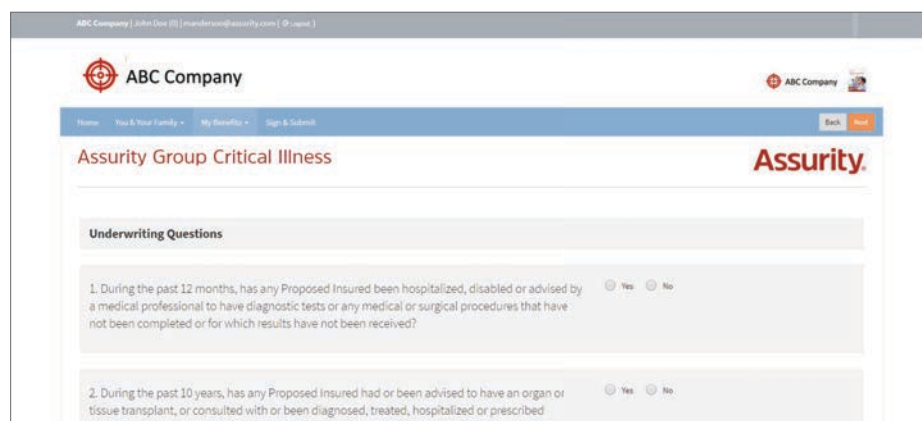
4. Apply for or decline coverage

After the first selection of coverage in any Assurity benefit plan, confirmation is required that the employee is employed at least 20 hours per week, working normally scheduled hours, and able to perform the regular duties of their job.



The screenshot shows the Assurity Group Critical Illness enrollment page. At the top, there is a navigation bar with the ABC Company logo and user information. Below the navigation bar, the page title is "Assurity Group Critical Illness" and the Assurity logo is visible. The main content area contains a question: "Are you employed at least 20 hours per week, working your normally scheduled hours and able to perform the regular duties of your job?" with radio button options for "Yes" and "No". There are "Back" and "Next" buttons at the bottom of the question area. The footer of the page indicates "© 2020 - Powered by Sebra".

If, for the given benefit plan design, an enrollee is allowed to select a benefit amount exceeding guaranteed issue limits and does so, or if the given enrollment does not allow for guaranteed issue, a series of underwriting questions is presented to provide evidence of insurability.



The screenshot shows the Assurity Group Critical Illness enrollment page with the "Underwriting Questions" section. The page title and Assurity logo are the same as in the previous screenshot. The "Underwriting Questions" section contains two questions with radio button options for "Yes" and "No":  
1. During the past 12 months, has any Proposed Insured been hospitalized, disabled or advised by a medical professional to have diagnostic tests or any medical or surgical procedures that have not been completed or for which results have not been received?  
2. During the past 10 years, has any Proposed Insured had or been advised to have an organ or tissue transplant, or consulted with or been diagnosed, treated, hospitalized or prescribed medication for a medical condition?  
The footer of the page indicates "© 2020 - Powered by Sebra".

After selection of each Assurity benefit plan, attestation of enrollment elections is required, in addition to certification that information, statements and answers provided in the enrollment are complete, accurate and fully recorded.

## Sign and submit

After advancing through each of the benefit plans available for enrollment, a summary of all benefit plans selections and costs is presented for final review. Changes to benefit plan selections are made by clicking on the plan.

ABC Company | John Doe [R] | jdoe@abccompany.com | (Logout)

Home | You & Your Family | My Benefits | Sign & Submit **Next**

### Sign and Submit

Here is a recap of your enrollment elections. The summary below shows your election for each benefit and includes your pre-tax and post-tax contributions **per pay period** for each plan.

- **Are You Satisfied With Your Elections?** If you are satisfied with your choices, click on the "NEXT" button at the bottom of this screen to sign your Enrollment verification Form electronically using your PIN.
- **Need to Make Some Changes?** If you wish to make any changes to your elections, click on the benefit plan name in the menu on the left.

Your Benefits:

Plan	Description	Pre-tax Cost	Post-tax Cost	Employer Paid
Health/Group Accident/Lessons	Abnury Group Accident Expense - Plan 2, FA	\$0.00	\$13.90	\$0.00
Health/Group Critical Illness	Abnury Group Critical Illness, FA	\$0.00	\$42.34	\$0.00
Health/Group Hospital Indemnity	Abnury Group Hospital Indemnity, FA	\$0.00	\$44.44	\$0.00
<b>Total</b>		<b>\$0.00</b>	<b>\$100.68</b>	<b>\$0.00</b>

Signatures Required

To complete your enrollment, you must sign the following forms. Press next to begin signing forms.

Form Name	Status	Date Signed/Reviewed
Enrollment Confirmation	Unsigned	

If satisfied with benefit plan selections, clicking **next** advances the user to the benefit verification/deduction confirmation form for electronic signature.

ABC Company | John Doe [R] | jdoe@abccompany.com | (Logout)

	Pre-tax	Post-tax	Total
Total:	0.00	0.00	100.68

### Enrollment Agreement / Payroll Deduction Authorization

- To the best of my knowledge and belief, all statements and answers made on this form and all associated application forms are true, complete, and correct.
- I understand that omissions or misrepresentations in the information I have provided may constitute fraud and may result in my coverage being void.
- Pursuant to IRC § 125, "pre-tax" elections are irrevocable during the plan year. No changes to "pre-tax" elections are allowed during the plan year unless you experience a qualified change in status event. Qualified change in status events include: change in marital status; change in dependent status; change in employment status. You have 30 days from the date of the change to contact human resources to change your benefit elections.
- Upon acceptance by the insurers, I hereby authorize my Group to deduct from my earnings the amounts indicated above.
- My authorization shall continue thereafter until the earlier of (a) termination of my employment, (b) written notice from me canceling this authorization, or (c) termination of the Payroll Deduction Plan.
- I understand that it is my responsibility to verify the deduction amounts from my paycheck and to notify my Employer immediately of any discrepancies.
- I understand any unused balance in a Dependent Care or Health Care Reimbursement account in which I am enrolled will be forfeited under the "Use It or Lose It" rule. Expenses must be incurred during the plan year for which the election amount was redirected.

Your total deductions per pay period... **\$ 100.68**

Total Deductions

Employee Signature \_\_\_\_\_ Date \_\_\_\_\_

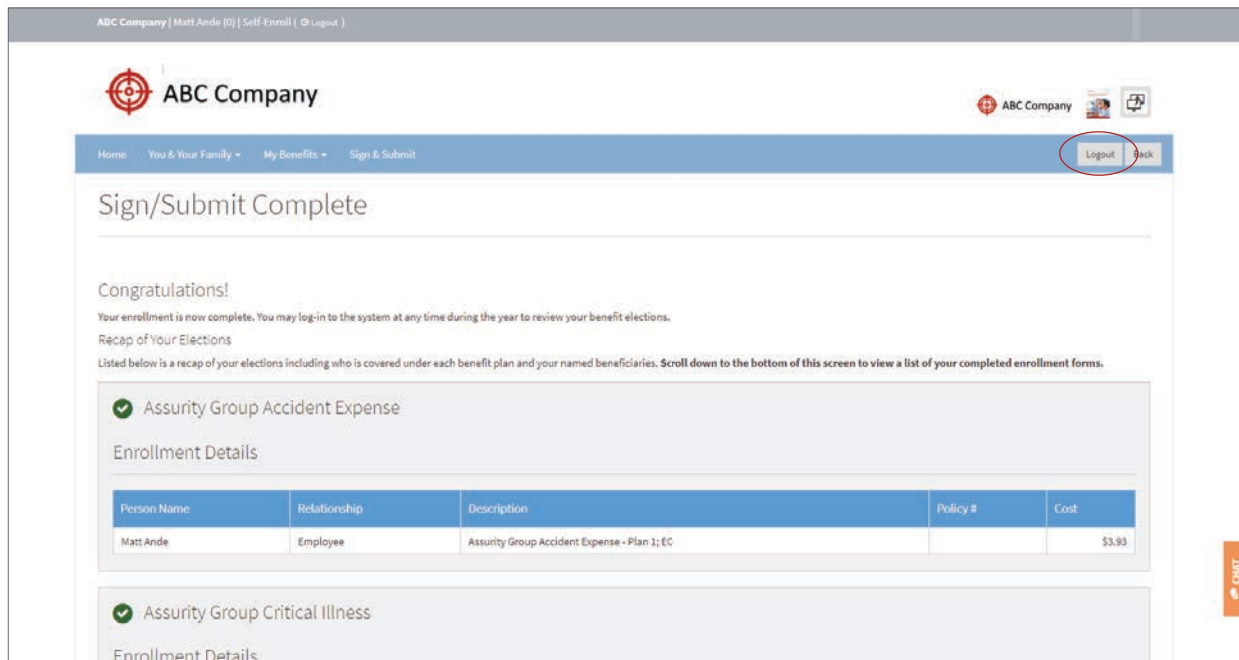
PIN **Sign Form**

Please enter your PIN below and click on "SIGN FORM" to complete your enrollment and submit your elections. By entering your PIN, you are electronically signing the **Benefit Verification/Deduction Confirmation Form** above. Please review it carefully before entering your PIN.

Electronic signature is provided by the broker/enroller using their PIN as a proxy signer for the employee.

## Enrollment complete

After electronic signature is provided, a congratulatory message and recap of the enrollment selections are provided.



ABC Company | Matt Ande (0) | Self-Enroll (Logout)

ABC Company

Home | You & Your Family | My Benefits | Sign & Submit | Logout | Back

### Sign/Submit Complete

Congratulations!

Your enrollment is now complete. You may log-in to the system at any time during the year to review your benefit elections.

Recap of Your Elections

Listed below is a recap of your elections including who is covered under each benefit plan and your named beneficiaries. **Scroll down to the bottom of this screen to view a list of your completed enrollment forms.**

✔ Assurity Group Accident Expense

Enrollment Details

Person Name	Relationship	Description	Policy #	Cost
Matt Ande	Employee	Assurity Group Accident Expense - Plan 1; EC		\$3.93

✔ Assurity Group Critical Illness

Enrollment Details

CHAT

# The admin site

Once logged on to the Assurity BenSelect admin site, a broker or enroller may:

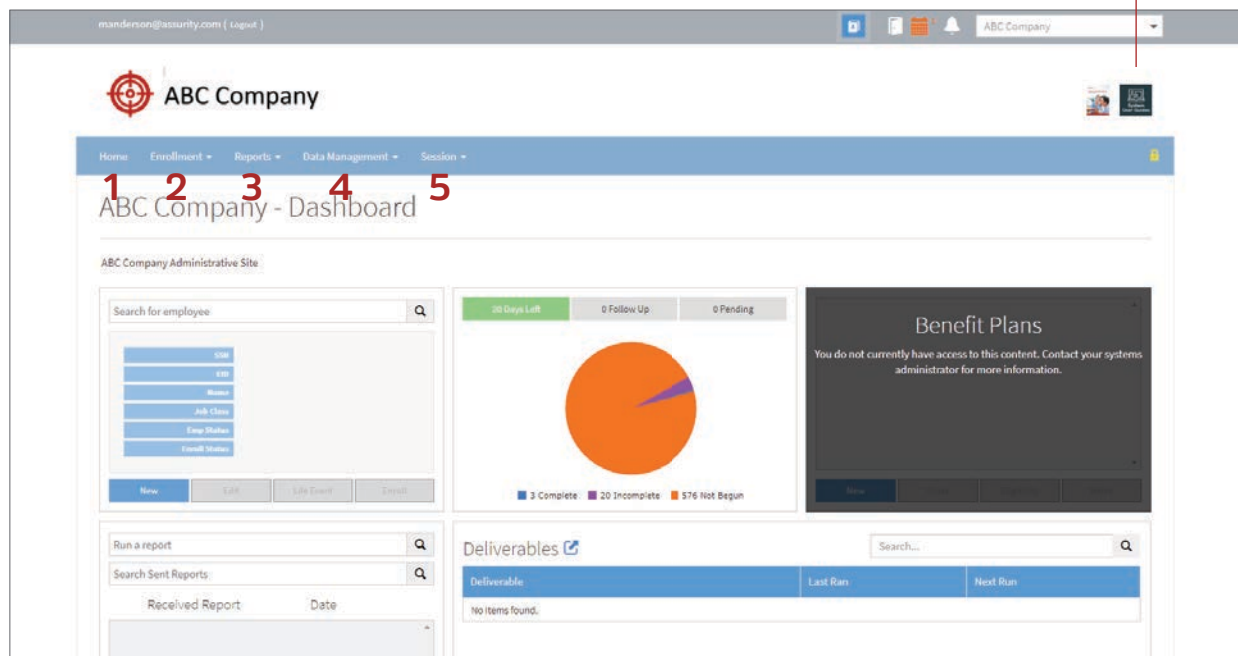
- Access enrollment sites
- Provide help during self-service enrollment through virtual enrollment assistance
- Manage enrollments and follow up on pending applications and coverage changes
- Run reports, data extracts, and benefit statements

To access a comprehensive administrator's guide online, click **user guides** in the menu bar.

The menu bar consists of the following:

1. Home
2. Enrollment
3. Reports
4. Data Management
5. Session

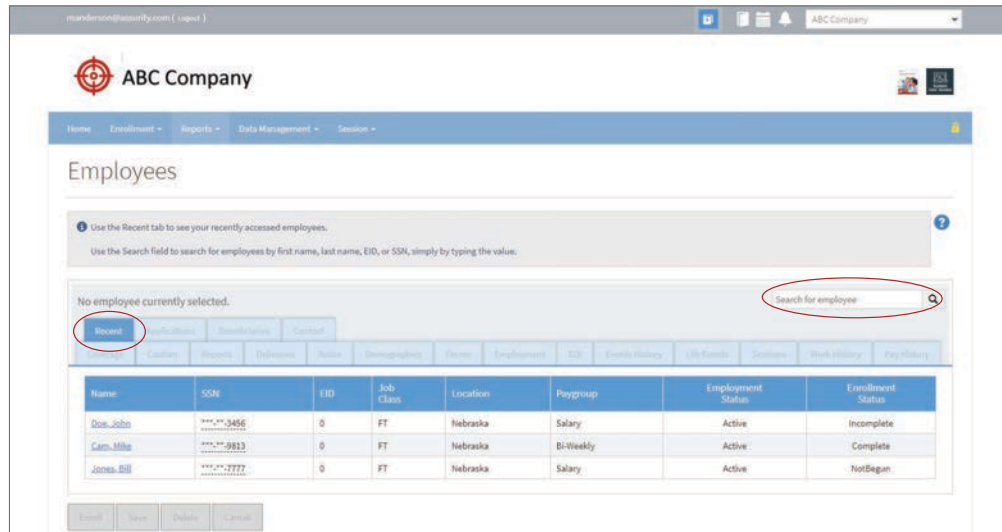
**User Guides**



# Enrollment menu

Enrollment menu selections include Employees, New Employee and Enrollment Status.

## Enrollment > Employees



### To access an employee:

1. The recent tab displays recently accessed employees from which to select.
2. Employees may also be accessed using the search field by entering first name, last name, etc. simply by typing the value. The system searches by partial or full values by default. You can also use a wildcard character of a percent sign (%) to match any number of characters in a field. For example, if you enter the string "Lin%," the search returns "Linda" and "Linnette," but not "Rosalin." Typing '%' in the search field returns all employees.

### Once an employee is selected, some of the accessible tabs include:

- **Employment:** includes date of hire and fields related to employment status. Some fields can be edited by users who have access.
- **Contact:** allows for editing of employee contact information for users who have access.
- **Demographics:** lists employee and dependent data including name, DOB and history.
- **Applications:** shows elections that may or may not yet be confirmed as coverage. For more information on each application, use the arrow at the left to expand the line.

## Enrollment > New Employee

The New Employee screen allows creation of a new employee for enrollment. Information is gathered in three sections:

- Personal
- Employment
- Contact

The screenshot shows the 'New Employee' form in the ABC Company system. The form is divided into two main sections: 'Personal Information' and 'Employment Information'. The 'Personal Information' section includes fields for Name (First, MI, Last, Suffix), Date of Birth, SSN, and Gender (Male, Female, Other). The 'Employment Information' section is partially visible at the bottom.

## Enrollment > Enrollment Status

The Enrollment Status screen shows progress of an active open enrollment with the ability to filter by employee type or benefit plan.

The screenshot shows the 'Enrollment Status' screen in the ABC Company system. The screen displays a table with columns for Job Class, Not Begun, Incomplete, Complete, Not Eligible, Total, and Action. The table shows data for FT (Full Time) employees and a Total row. There are also filters for Location and Type, and a 'Close Enrollment' button.

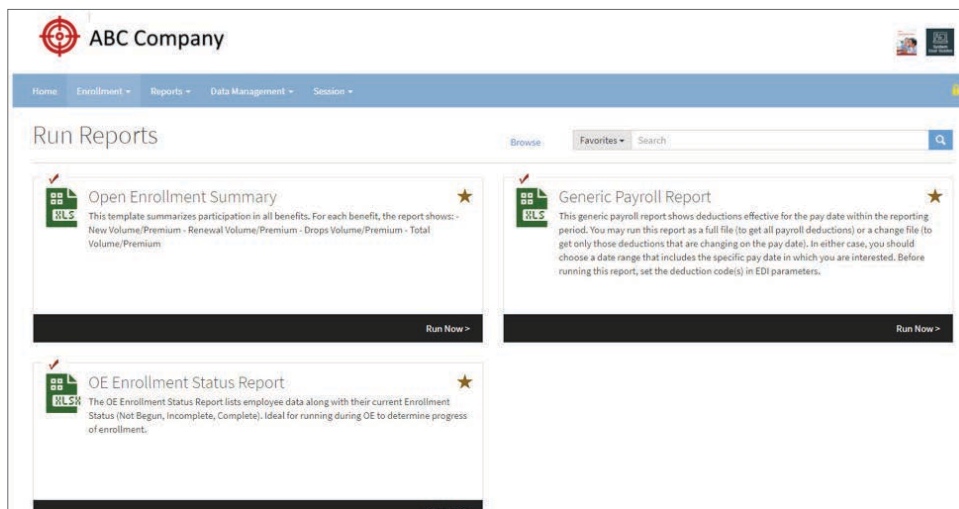
Job Class	Not Begun	Incomplete	Complete	Not Eligible	Total	Action
FT	578	22	3	0	599	Auto Enroll
<b>Total:</b>	<b>576</b>	<b>20</b>	<b>3</b>	<b>0</b>	<b>599</b>	

# Reports menu

The reports menu allows you to run reports, create reports, and schedule and manage reports already sent or received.

To run a report, select run report from the reports menu. Selecting all from the search drop-down menu allows you to search all available report templates. Entering a word or phrase in the search field will allow for quick navigation to the desired report.

The BenSelect platform offers several pre-configured generic reports as well as the ability to customize reports. A few generic reports most relevant during an open enrollment are shown below.



Once **Run Now** is selected for a given report, report parameters and delivery options may be specified.



- **OE Enrollment Status Report**

The OE Enrollment Status Report summarizes the enrollment status for each employee. The report is typically used by enrollers to follow up on pending enrollments.

The screenshot shows the 'OE Enrollment Status Report' page for ABC Company. The page has a blue header with the company logo and navigation links: Home, Enrollment, Reports, Data Management, and Session. Below the header, the title 'OE Enrollment Status Report' is displayed. A brief description states: 'The OE Enrollment Status Report lists employee data along with their current Enrollment Status (Not Begun, Incomplete enrollment). Can be run with scope of All statuses, or broken down by individual statuses.' The 'General Parameters' section includes four dropdown menus: 'Plan Year' (set to '<All Plan Years>'), 'Plan' (set to '<All Case Plans>'), 'Location' (set to 'Choose Location'), and 'Show' (set to 'All'). The 'Reporting Period' section has a 'Start Date' field set to '09/08/2020'. At the bottom, there is a 'Delivery Options' section.

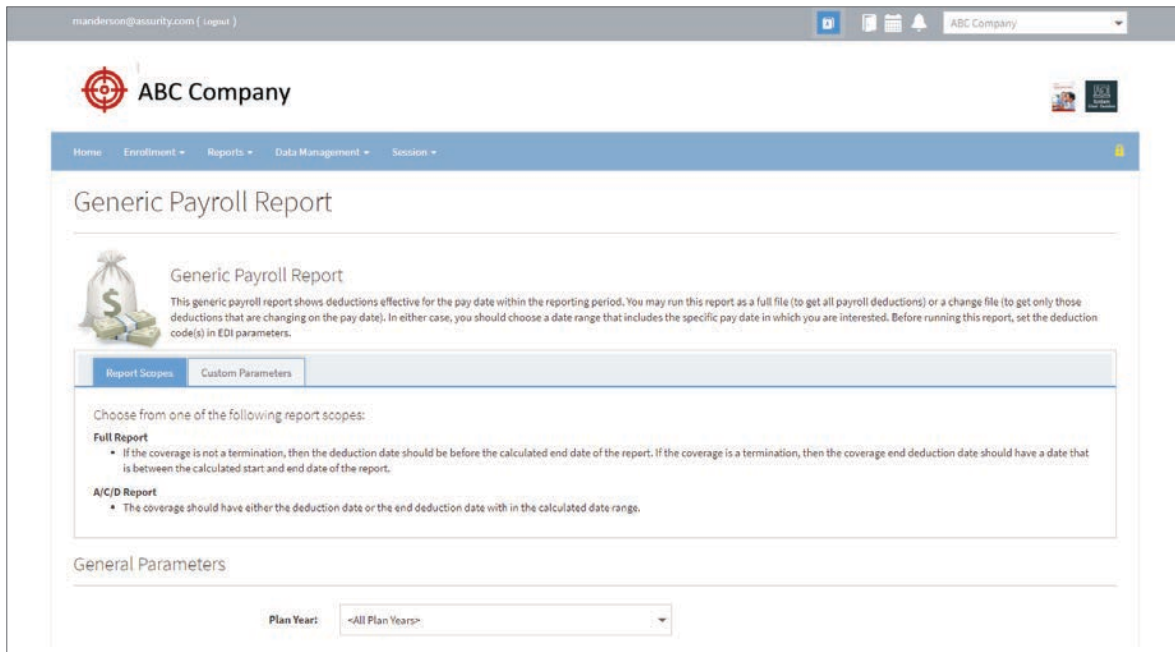
- **Open Enrollment Summary**

The Open Enrollment Summary report summarizes participation in all benefits. For each benefit, the report shows volume or premium for new, renewals, deletes (drops) and totals for the enrollment.

The screenshot shows the 'Open Enrollment Summary' page for ABC Company. The page has a blue header with the company logo and navigation links: Home, Enrollment, Reports, Data Management, and Session. Below the header, the title 'Open Enrollment Summary' is displayed. A section titled 'Open Enrollment Summary Extract' includes a small icon and text: 'Run the 'Open Enrollment Summary' extract to print a summary of employee and dependent participation in all benefits. The extract summarizes:'. Below this are four bullet points: 'New Volume/Premium', 'Renewal Volume/Premium', 'Drops Volume/Premium', and 'Total Volume/Premium'. A note states: 'The scope of the report is set internally to 'A/C/D Report' and cannot be changed. The date range for the report is also set internally and cannot be changed. The report start date is the open enrollment start date and the report end date is the open enrollment end date.' The 'General Parameters' section includes four dropdown menus: 'Plan' (set to '<All Case Plans>'), 'Product' (set to '<All Products>'), 'Location' (set to 'Choose Location'), and 'Employee' (set to 'Choose Employee').

- **Generic Payroll Report**

The Payroll Report is used by payroll administrators to update their payroll systems, incorporating changes in benefits that affect payroll deductions.



# Assurity products on BenSelect

Every Assurity worksite plan is completely customizable and offers valuable add-ons to provide extra financial protection to complement employer-paid core coverages.

## **Group Accident Expense Insurance**

Provides fixed cash benefits for treatments received due to a covered accident.

## **Group Critical Illness Insurance**

Pays a lump-sum benefit upon diagnosis of a covered condition or procedure, helping offset costs of care and providing the freedom to choose treatment options.

## **Group Hospital Indemnity Insurance**

Pays fixed benefits for a covered person's hospital confinement and other treatment received due to a covered sickness or an injury.

## **Group Short-Term Disability Income Insurance**

Helps replace lost income by paying a weekly benefit when an insured person is totally disabled and unable to work.

## **Group Whole Life Insurance**

Provides a permanent benefit that can protect loved ones now and in the future. It offers coverage options for employees beyond employer-paid plans.



## Why we're different

### Mutual strength

For over 130 years, our financial strength has helped people support one another through difficult times.

### A force for good

As a Certified B Corporation, we work toward positive impacts for employees, communities and the environment.



### Personal service

Get the customer service you need from real, responsive and efficient people in our Lincoln, Nebraska headquarters.

### Customer Service

800-276-7619

Ext. 4264

### Find out more

[assurity.com](https://www.assurity.com)



Please recycle

Assurity is a marketing name for the mutual holding company Assurity Group, Inc. and its subsidiaries. Those subsidiaries include but are not limited to: Assurity Life Insurance Company and Assurity Life Insurance Company of New York. Insurance products and services are offered by Assurity Life Insurance Company in all states except New York. In New York, insurance products and services are offered by Assurity Life Insurance Company of New York, Albany, NY. Product availability, features and rates may vary by state.