Assurity®

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.
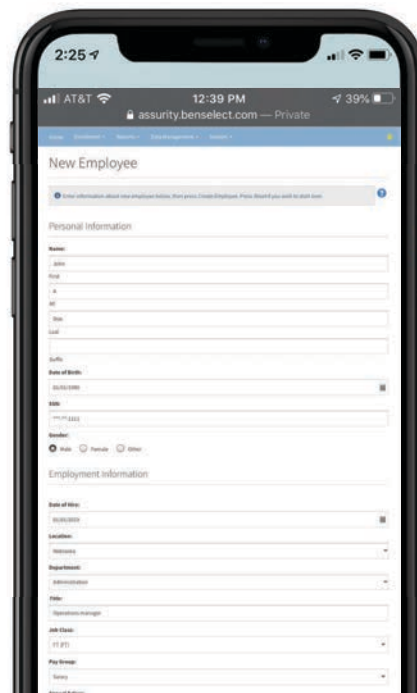
Accessing the enrollment site

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

* 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

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.

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
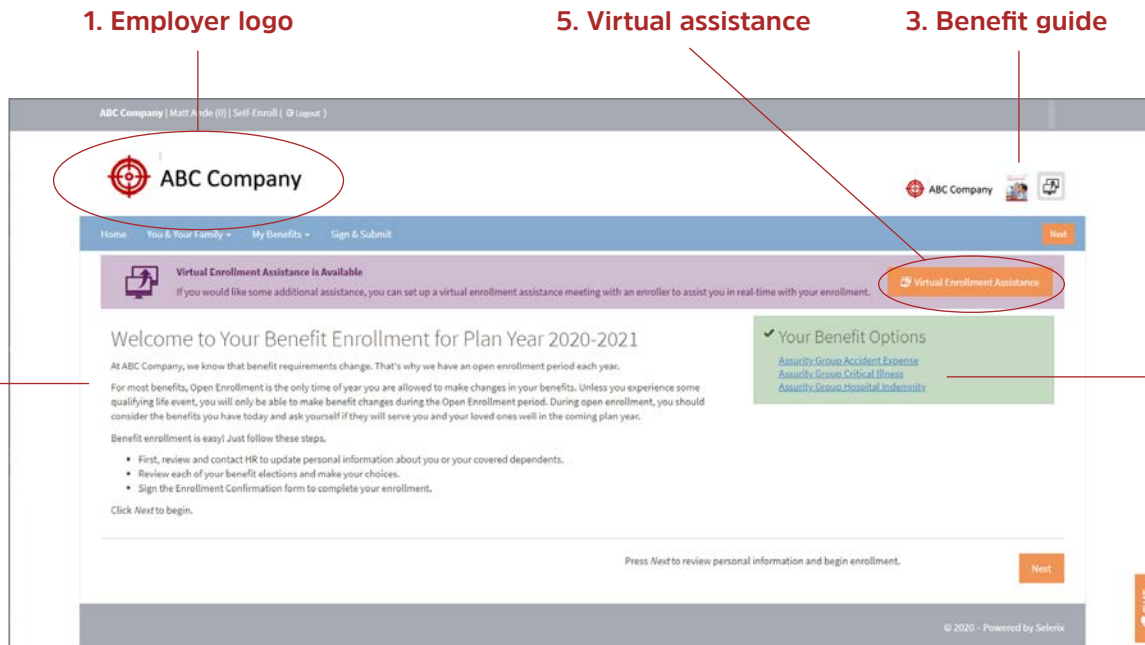
Reviewing personal and dependent information

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.

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**

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
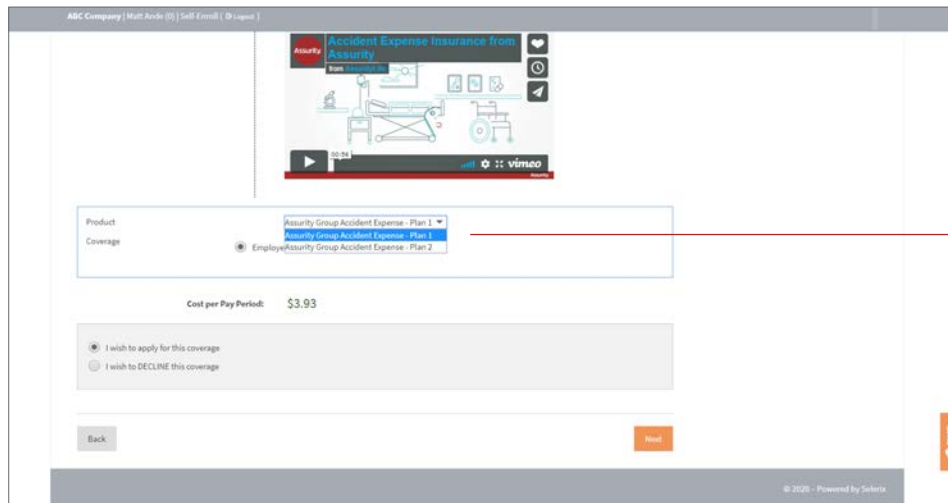
1-2. Select plan
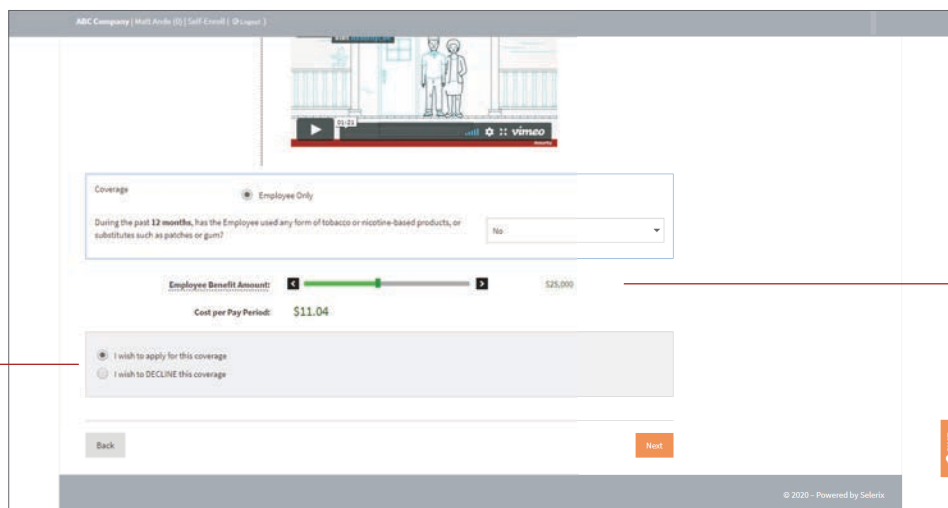
3. Select benefit amount, etc.

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.

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.

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.

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.

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

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

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.

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.

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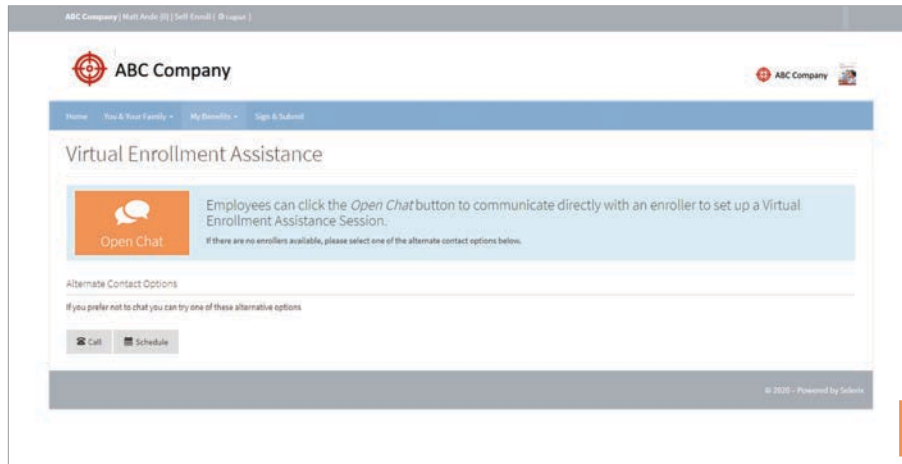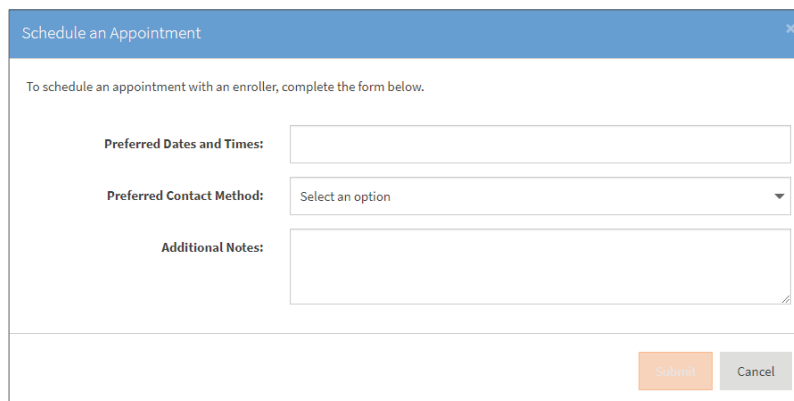
Additional options for the employee via virtual enrollment assistance include:

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.

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.

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.
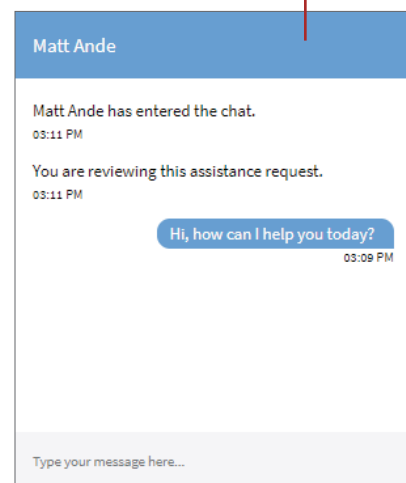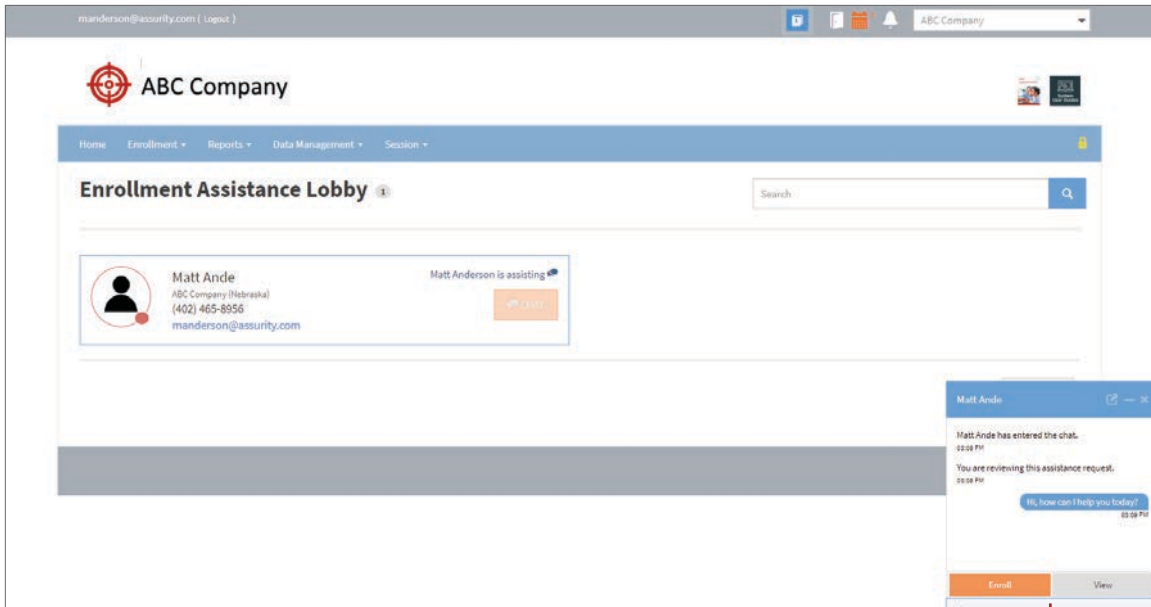
Helping employees via virtual enrollment assistance

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.
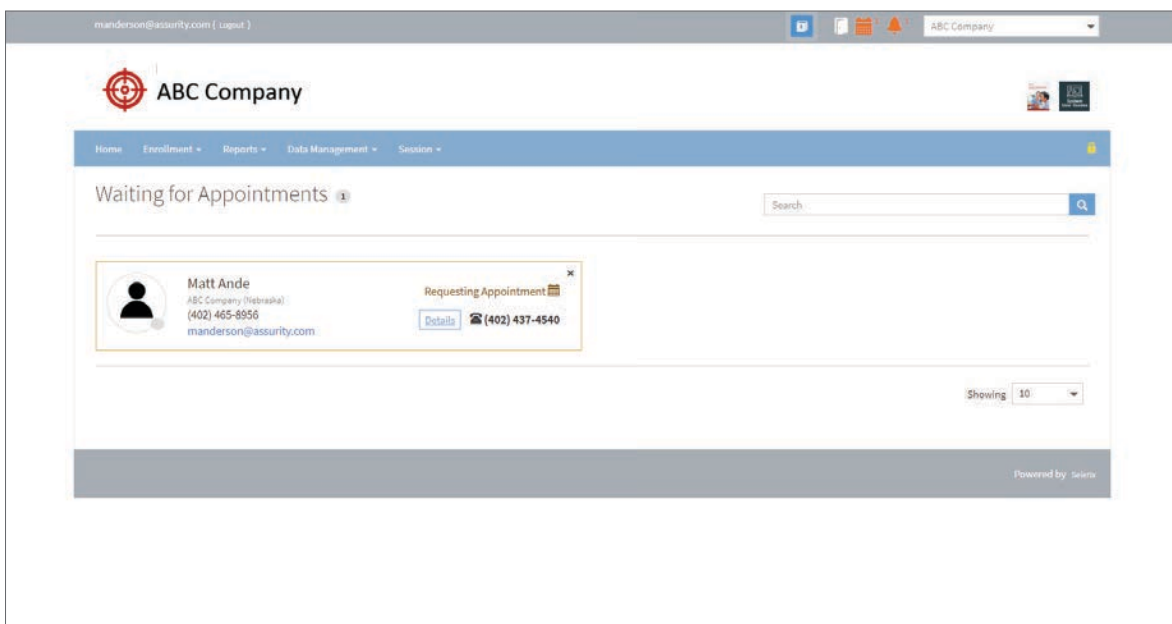
Broker-/enroller-conducted enrollments

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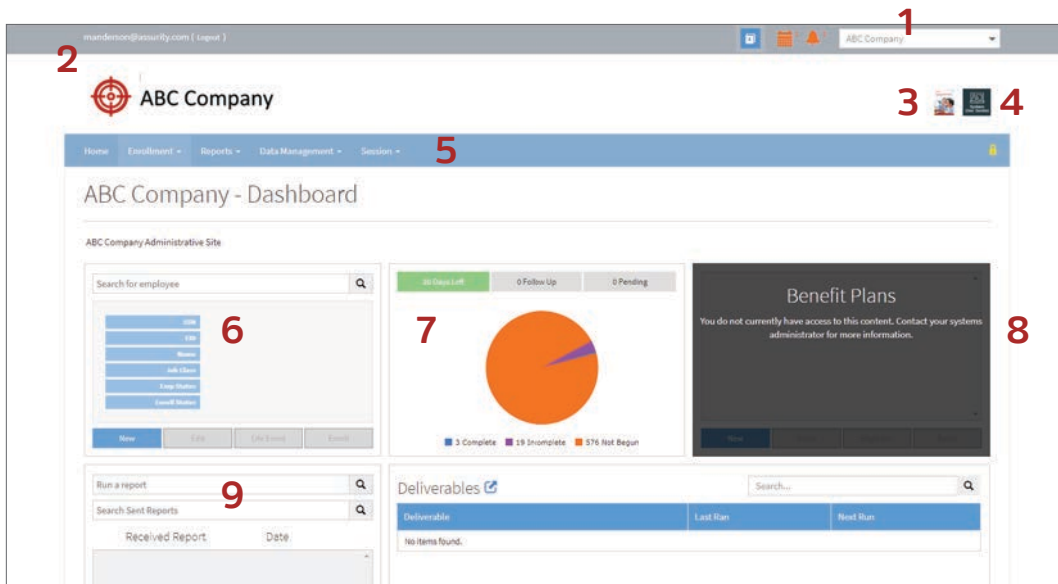
For a more detailed overview of menu items not directly related to enrolling employees, see the admin site section of this guide, or access a comprehensive administrator's guide online through the user guides image above the menu bar of the BenSelect site.

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.

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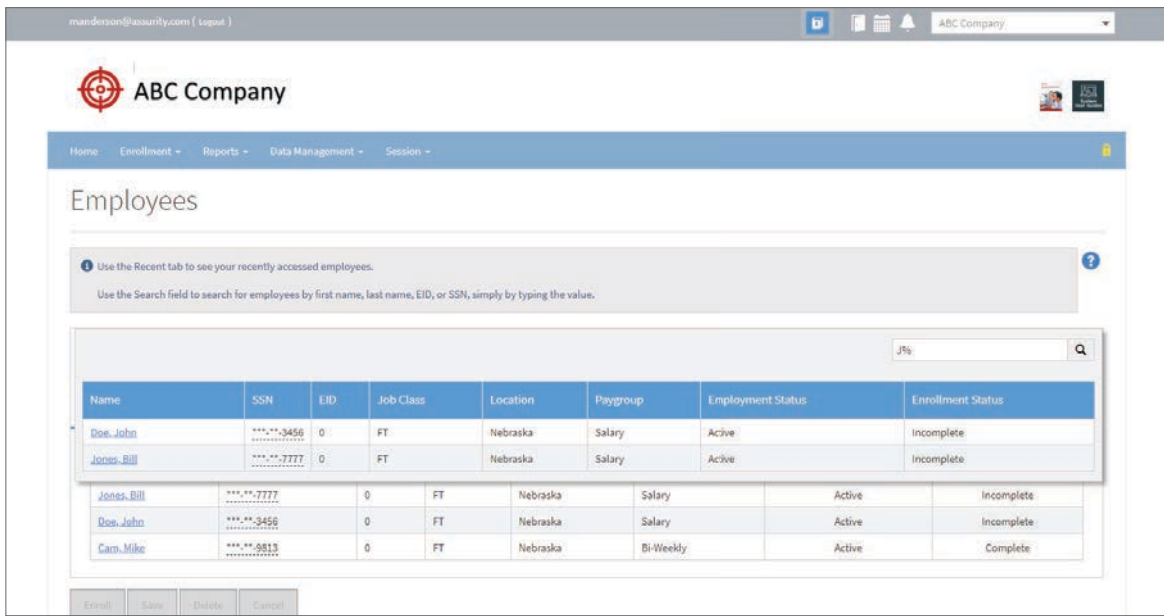
Once an employee is selected, a sumary of their employment information is presented. Clicking "Enroll" at the bottom of the screen launches the enrollment experience.

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

1. Employer logo

3. Benefit guide

2. Introduction message

4. List of benefits

Reviewing personal and dependent information

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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.

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

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

1-2. Select plan

4. Apply for or decline coverage

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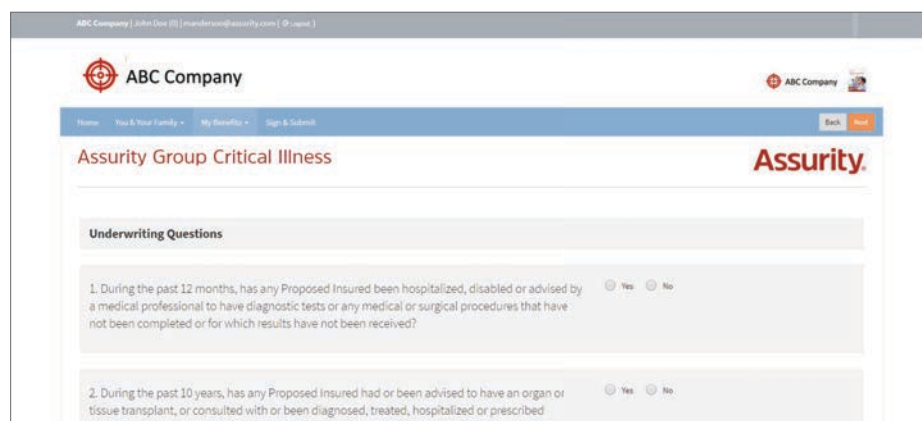
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After selection of each Assurity benefit plan, attestation of enrollment elections is required, in addition to certification that information, statements and answers provided in the enrollment are complete, accurate and fully recorded.

Sign and submit

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

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.

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
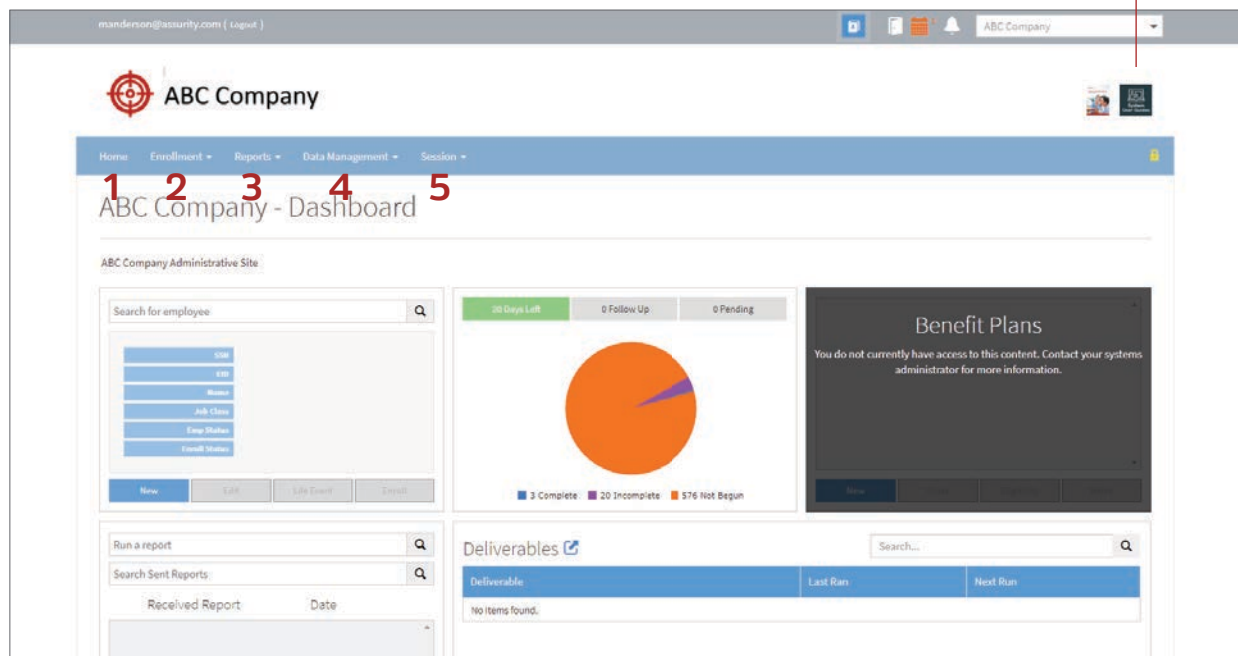
Enrollment menu

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

Enrollment > Employees
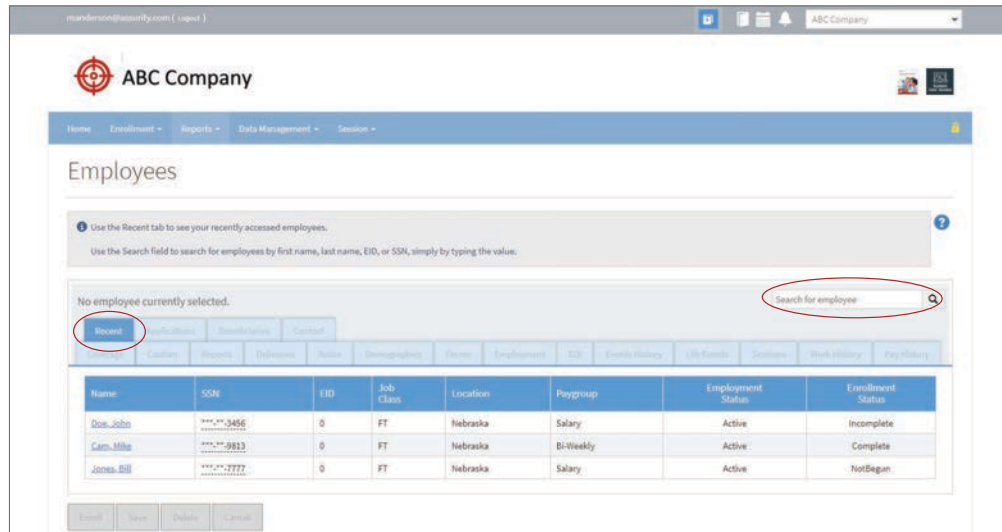
To access an employee:

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

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.

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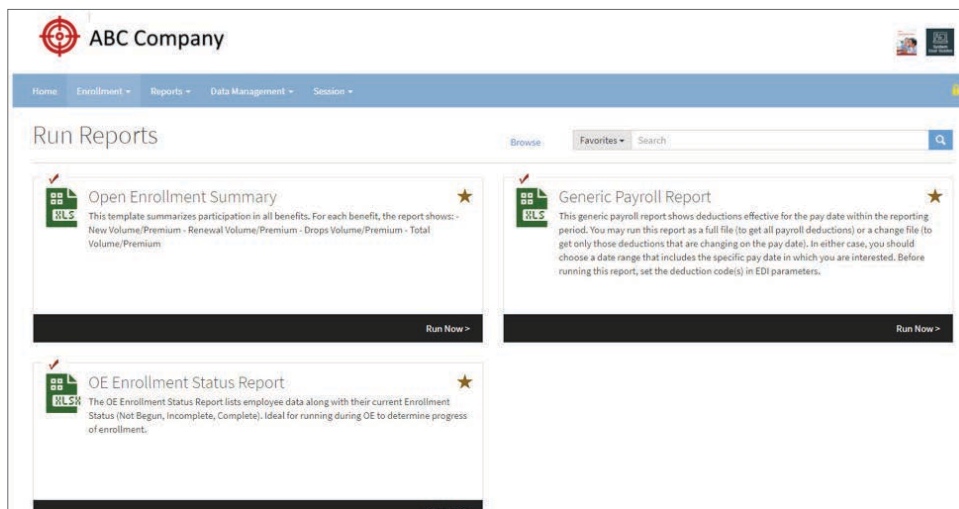
Once **Run Now** is selected for a given report, report parameters and delivery options may be specified.

- **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.

- **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.

- **Generic Payroll Report**
  The Payroll Report is used by payroll administrators to update their payroll systems, incorporating changes in benefits that affect payroll deductions.
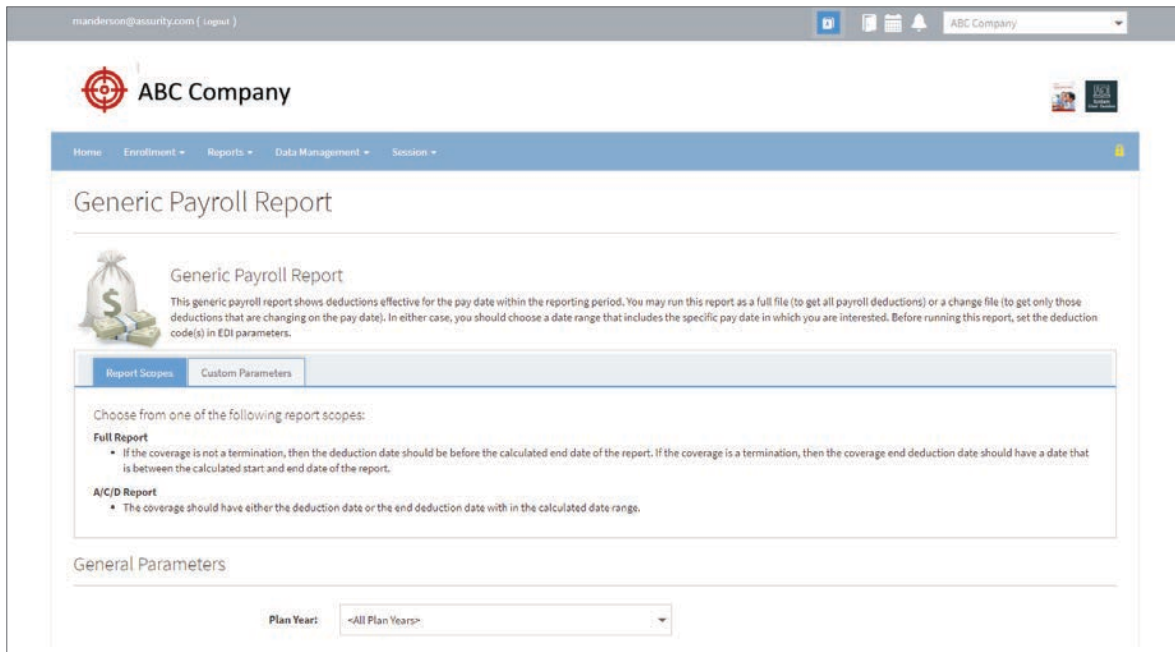
Assurity products on BenSelect

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.

Assurity®

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.

Certified
B
Corporation

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

Please recycle