

Employee Documentation

Job Aid: Open Enrollment

Date: September 27, 2023

Version: 5

DOCUMENT OVERVIEW:

Open Enrollment is the process an employee follows to enroll in benefits for the upcoming calendar year.

TIPS AND TRICKS:

Benefit elections made during open enrollment will be effective January 1, 2024.

Open enrollment can be completed online through [Sanford One Source](#), Workday Mobile App, or by contacting the Benefits Enrollment Call Center at 877-403-1591, Monday – Friday 7:00am – 6:00pm CST.


Enrollment for employees is an active enrollment for the 2024 plan year. You need to make an election for all benefits you want for 2024 because none of your 2023 benefits will rollover.

PTO Sell Back for employees is elected through One Source. Employees who are eligible for PTO Sell Back will receive a notification in One Source and an email in their email regarding their ability to sell back PTO. Review the **PTO Sell Back Election** job aid for assistance with making your election.

[CLICK HERE](#) to view your current elections.

Note: Print this screen or save a screenshot so you can refer to your 2023 benefit elections as you are completing your 2024 Benefits Open Enrollment.

STEP-BY-STEP PROCEDURE:

1. Open the *One Source (Workday)* application and log in.
2. Click the **Inbox icon** in the upper right-hand corner of the page.
3. Click the **2024 Benefits Open Enrollment** Inbox *Action*.
4. Click **Let's Get Started**.
5. To view your elections from 2023, click the **Report icon**  in the right-hand corner of the page.
6. Complete the following sections to elect benefits to enroll in for 2023:
 - **Health Insurance, Dental Insurance, Vision Insurance, Accident Insurance, Hospital Indemnity Insurance, Critical Illness Insurance, IDShield, and LegalShield**
 - **Health Savings Account (HSA)**
 - **Flexible Spending, Dependent Flexible Spending, and Limited Purpose Flexible Spending Accounts**
 - **Basic Life Insurance, Short-Term Disability Insurance, and Long-Term Disability Insurance**
 - **Voluntary Life Insurance, Voluntary Life Insurance – Spouse, Voluntary Life Insurance – Child**
 - **Add Dependent to Coverage**
 - **Change Beneficiaries**
 - **Review and Submit Elections**
 - **Change Open Enrollment Elections**

Health Insurance, Dental Insurance, Vision Insurance, Accident Insurance, Hospital Indemnity Insurance, and Critical Illness Insurance, IDShield, and LegalShield

1. Click **Manage** or **Enroll** under the appropriate tile.
 2. Click the corresponding radio button to either **Select** or **Waive** coverage for each benefit plan.
 3. Click **Confirm and Continue**.
 4. If you do not need to add or remove dependents click **Save** and continue with your enrollment. To add a new dependent that is not listed, complete the [Add Dependent to Coverage](#) process. To add or remove existing dependents from coverage, select or deselect the checkbox to the left of each dependent in the list.
 5. Click **Save**.
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Health Savings Account (HSA)

1. Click **Enroll** under the *Health Savings Account (HSA)* tile.
 2. Click the radio button to either **Select** or **Waive** coverage.
 3. Click **Confirm and Continue**.
 4. Enter the amount you want to contribute to your HSA per pay period in the **Per Paycheck** field.
 5. Click **Save**.
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Flexible Spending, Dependent Flexible Spending, and Limited Purpose Flexible Spending Accounts

1. Click **Enroll** under the appropriate tile.
 2. Click the radio button to either **Select** or **Waive** coverage.
 3. Click **Confirm and Continue**.
 4. Enter the amount you want to contribute per pay period to your flexible spending account, dependent flexible spending account, and/or limited purpose flexible spending account in the **Per Paycheck** field.
 5. Click **Save**.
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Basic Life Insurance, Short-Term Disability, and Long-Term Disability

1. Eligible employees are automatically enrolled in basic life insurance, short-term disability, and/or long-term disability at no cost to you. To view/change your beneficiaries for your basic life insurance or view/change your Short-Term or Long-Term disability option, click **Manage** under the corresponding tile.
2. Click **Confirm and Continue**.
3. To make changes to your beneficiaries for *Basic Life/AD&D*, follow the [Change Beneficiaries](#) process.
4. Once your changes are correct, click **Save**.

Note: For *Basic Life/AD&D* Insurance, you will be required to add a beneficiary if you do not already have one listed.

Voluntary Life Insurance, Voluntary Life Insurance – Spouse, Voluntary Life Insurance – Child

1. Click **Manage** or **Enroll** under the appropriate *Voluntary Life Insurance* tile.
2. Click the radio button to either **Select** or **Waive** coverage.
3. Click **Confirm and Continue**.
4. Click the **Coverage** dropdown and select the coverage dollar amount from the list.

Note: Employees are eligible to receive life insurance up to the guaranteed issue amount or one increment up without evidence of insurability (EOI). If your election is more than the guaranteed issue amount after Open Enrollment is finalized, you will receive a One Source Inbox *Action* with a link to complete the *Unum EOI Statement of Health*. This step must be completed on or after November 18.

5. To designate beneficiaries, complete the [Change Beneficiaries](#) process.

Note: You will be required to designate a beneficiary.

6. To add a dependent to coverage, complete the [Add Dependent to Coverage](#) process.

Note: If you completed the *Add Dependent to Coverage* process and still do not see your newly added dependent, your dependent is most likely not eligible for the benefit you are trying to add them to.

7. Click **Save**.

Note: For voluntary spouse and child life insurance, you as the employee are automatically the designated beneficiary.

Add Dependent to Coverage

1. Click **Add New Dependent**.
2. Click the radio button to either select a dependent from the **Use an Existing Beneficiary or Emergency Contact** field or select **Create Dependent**.
3. Click the **Use as Beneficiary** checkbox to use the new dependent as a beneficiary.
4. Click **OK**.
5. Under the *Name* section, enter your dependent's **First Name** and **Last Name** in the corresponding fields.
6. Under *Personal Information*, click the **Relationship** dropdown and select the dependent's relationship to you from the list.
7. Click in the **Date of Birth** field and enter the dependent's date of birth using the *MMDDYYYY* format.
8. Click the **Gender** dropdown and select the dependent's gender from the list.
9. Select the **Yes**, **No**, or **Not Applicable** radio button to indicate if your spouse has used tobacco in the last 12 months

10. If your dependent is disabled, select the **Disabled** checkbox.

Disabled <input checked="" type="checkbox"/>
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11. To add your dependent's social security number, click **Add** under *National IDs*.

Note: It is required to add your dependent's social security number. If your dependent does not have a social security number because they are a newborn or they are not a U.S. citizen, contact the Human Resources Benefits Department at (877) 949-5678.

12. Click the **Country** dropdown and select **United States of America**.

13. Click the **National ID Type** dropdown and select **Social Security Number (SSN)**.

14. Click in the *Identification #* field and enter your dependent's 9-digit social security number.

15. Scroll down to the *Address* section.

16. If you selected **Use an Existing Beneficiary or Emergency Contact** in step 2, enter today's date in the *Effective Date* field.


17. Enter your dependent's address by selecting an existing address from the **Use Existing Address** field or entering a new address in the required fields.

18. Under *Phone & Email*, enter your dependent's phone number by selecting an existing phone number from the **Use Existing Phone** field or entering a new number in the required fields.

19. Click **Save**. Repeat steps 1-19 to add additional dependents.

Change Beneficiaries

Note: You will be required to add a beneficiary if you do not already have one.


1. Click the **Plus sign icon**  under *Primary Beneficiaries*.
2. To add a new beneficiary or trust, skip to step 3. To select an individual or trust that is already in the system, click the **Beneficiary** dropdown, select **Existing Beneficiary Persons** or **Existing Trusts**, and select the individual from the list. Skip to step 34 to designate a percentage.
3. Click the **Beneficiary** dropdown and select **Add New Beneficiary or Trust**.
4. Click the radio button to either **Add New Beneficiary** or **Add New Trust**.
5. Click **Continue**.
6. If you selected *Add New Trust*, skip to step 24. If you selected *Add New Beneficiary*, click the **Relationship** dropdown and select the beneficiary's relationship to you from the list.
7. Click in the **Date of Birth** field and enter the beneficiary's date of birth using the *MMDDYYYY* format.
8. Click the **Gender** dropdown and select the beneficiary's gender from the list.

9. Under the *Legal Name* tab, enter your beneficiary's **First Name** and **Last Name** in the corresponding fields.
10. Click the **Contact Information** tab.

A screenshot of a tabbed interface with four tabs: 'Legal Name', 'Contact Information', 'National IDs', and 'Additional Government IDs'. The 'Contact Information' tab is highlighted with a red border and a blue underline.

11. Click **Add** under the *Phone* section.
12. Enter your beneficiary's phone number by selecting an existing phone number from the **Use Existing Phone** field or entering a new number in the **Phone Number** field.
13. Click the **Phone Device** dropdown and select the appropriate option from the list.
14. Click the **Type** dropdown and select **Home** or **Work**.
15. Click **Add** under the *Address* section.
16. Enter your beneficiary's address by selecting an existing address from the **Use Existing Address** field or entering a new address in the required fields.
17. Under *Usage*, click the **Type** dropdown and select **Home** or **Work**.
18. Click the **National IDs** tab.

A screenshot of a tabbed interface with four tabs: 'Legal Name', 'Contact Information', 'National IDs', and 'Additional Government IDs'. The 'National IDs' tab is highlighted with a red border and a blue underline.

19. Click the **Plus sign icon**  under *National IDs*.
20. Click the **Country** dropdown, click **Frequently Used**, and select **United States of America**.
21. Click the **National ID Type** dropdown and select **Social Security Number (SSN)**.
22. Click in the **Add/Edit ID** field and enter the beneficiary's social security number.
23. Click **OK**. Skip to step 34 to designate a percentage.
24. Enter a name for the trust (will) in the **Trust Name** field.
25. Under *Trustee Contact Information*, enter your trustee's **First Name** and **Last Name** in the corresponding fields.
26. Click **Add** under the *Phone* section.
27. Enter your trustee's phone number by selecting an existing phone number from the **Use Existing Phone** field or entering a new number in the **Phone Number** field.
28. Click the **Phone Device** dropdown and select the appropriate option from the list.
29. Click the **Type** dropdown and select **Home** or **Work**.

30. Click **Add** under the *Address* section.
31. Enter your trustee's address by selecting an existing address from the **Use Existing Address** field or entering a new address in the required fields.
32. Under *Usage*, click the **Type** dropdown and select **Home** or **Work**.
33. Click **OK**. Repeat steps 1-33 to add additional primary beneficiaries or trusts.
34. Enter a percentage designation in the **Percentage** field for each beneficiary or trust.

Primary Beneficiaries 1 item	
Beneficiary	Percentage
+ - × John Smith 🔗	100

Note: The *Percentage* field(s) must total 100. When there is more than one beneficiary, the percentages must be changed manually to total 100.

35. Repeat steps 1-34 under the *Secondary Beneficiaries* section if you want to add a secondary beneficiary or trust and designate a percentage.

Note: To remove a beneficiary, click the **Minus sign icon**  to the left of the beneficiary name.

36. Click **Save**.

Review and Submit Elections

1. Click **Review and Sign** at the bottom of the Open Enrollment homepage.
2. Review the *Selected Benefits*, *Waived Benefits*, *Messages*, and *Total Benefits Cost* sections.

Note: If electing voluntary life insurance over the guaranteed issue (GI) amount, the message will indicate that you must submit EOI for the total amount you elected and that your election is reduced to your 2022 voluntary life insurance amount until EOI is received and approved. However, you are eligible to receive the guaranteed issue amount of one increment above your 2022 voluntary life insurance amount and only need to submit EOI for the additional amount you elect.

3. If everything is correct, click the **I Accept** checkbox to enter your electronic signature.

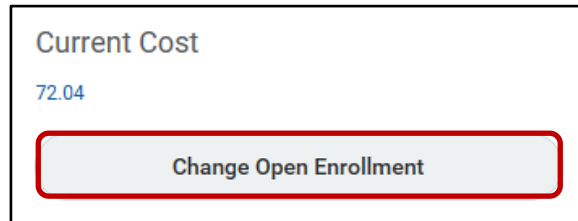
Note: To make changes, click **Cancel** at the bottom of the page.

4. Click **Submit**.
5. To print a copy of your 2024 benefit elections, click **View 2024 Benefits Statement**.
6. Click **Print** at the bottom of the page and follow the prompts to download and print the document.

Note: Once your Open Enrollment elections have been submitted, you will receive a notification in One Source (Workday).

Change Open Enrollment Elections

1. Open the *One Source (Workday)* application and log in.
2. On the right-hand side of the page, click **View All Apps**, and then select **Benefits**.
3. Under *Current Cost*, click **Change Open Enrollment**.



Note: You can make changes to your elections throughout the open enrollment period. Once open enrollment ends, you can no longer make changes.

4. When you are finished making changes, complete the [Review and Submit Elections](#) process.
5. Click the **Inbox icon** in the upper right-hand corner of the page and complete any new *Inbox Actions*.

Note: If you have an *Inbox Action* referencing *Coordination of Benefits*, complete by clicking the link to fill out the questionnaire, then once completed, click **Submit** in the *Inbox Action*. The purpose of this inbox item is to determine if a member is covered by another health plan, insurance, or other coverage arrangement. The plans and/or insurance companies will share or allocate the costs of the member's health care by a process called *Coordination of Benefits*.