

Navigating life together

### **Voluntary Benefits Enrollment**

#### **EV4 Voluntary Benefit Enrollment**

Updated: December 2020

**Common Benefits** 

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# **Entering a Beneficiary**

The beneficiaries for Employer sponsored Life & Accidental Death & Dismemberment (ADD) are entered and stored in <u>MyTotalSource</u>. Enrollees are instructed to enter beneficiaries for this coverage prior to leaving MyTotalSource and should complete it before proceeding to Voluntary Benefits Enrollments.



# Sign into ADP MyTotalSource

#### www.mytotalsource.com

Just a few clicks...

- > Myself
- Benefits
- Benefit Enrollment

Home	Myself My Company	Setup	/	
Wedne	Personal Information	_	Benefits	
Stay	• Personal Profile Pay	Employment Profile	Benefit Programs     My Benefits	Benefits Resource Center     Commuter Benefits
New	• Pay Statements	• W2 Statements	Benefit Enrollment	Spending Accounts
	<ul> <li>Direct Deposit</li> <li>Total Compensation</li> </ul>	Tax Withholding	Life Events     Leave of Absence	Retirement Program
New			Talent Development	
			Performance Review	TotalSource University



# Navigate to TotalSource Benefits Home Page

First time enrollees can "Get Started." Existing members can click "Review your current benefit plans & elections".





# **Add Family Members**

This step adds the family member to the enrollment platform only. Assigning dependents and beneficiary(ies) to each coverage is a subsequent step.

æ?	Welcome, Irene Test	I								🗭 Support	X Log out	
Home Mys	elf My Company	Setup							Æ	Search	٩	
Benefit Enrolln	ient										⊾××	
Review F	amily Information	Elect Benefits	Review and Subr	nit Elections	Confi	irmation				👤 Employe	e Info 🔻	
All family mem	ew Family Inform bers (dependents) that y Member	nation I you plan to enroll in be	enefits must be listed b	elow.						Name File Number Benefit Plan Waiting Perio	Irene Te 000097 Year 02/01/2 d 30 Days	st 2014-05/31/2014
First Name	Last Name	Birth Date	SSN	Relationship		Gender	Marital Status	Disabled 🕕	Tax Dep 🕕	Class Cd	Α	
Irene	Test	9/4/1977	show	Employee		Female						
John	Smith			Spouse	Ŧ	•	•			Save Canc	el	
Finish Late	r									Go to N	ledical 🕨	
Site Feedba	ck Legal Pri	ivacy Requirements							© Copyright 20	014 Automatic Data P	rocessing, Inc.	

Easy to use Benefits Enrollment Wizard Add, delete, modify dependents.



# **Attach Beneficiary to MetLife Coverages**

#### **Basic Life and Accidental Death & Dismemberment**



User will click, Add a Beneficiary, then chose the Beneficiary Type and allocate a percentage

### **Return** to the MyTotalSource Benefits Home Page to Enroll in Voluntary Benefits



# **Voluntary Benefits Enrollment Opportunities**

New Hire

A new hire has 60 days from their hire date to enroll for Voluntary Benefits

Annual Enrollment Annual enrollment windows are chosen by ADP TotalSource and typically fall outside of the enrollment windows for Employer sponsored benefits

Qualifying Life EventAn employee experiencing a \*Qualified Life Eventhas 60 day to enroll or decline a voluntary benefit

Qualifying Life Events: Marriage, Divorce, Birth/Adoption of a child, death of a dependent, a change in a dependent's employment status.



### All coverages are available for Employees and their Families



# **Enrolling in Voluntary Benefits**

Enrollment in Voluntary Benefits occurs on the **Common Benefit Enrollment Site**. Enrollees are directed to the enrollment site via <u>Single Sign On (SSO)</u>. *Enrollees should complete enrollment in all employer-sponsored benefits before* 

entering the Common Benefits site.



# **Enrollment Path**

**Accessing Common Benefits** 

Just a few clicks...

- Myself
- Benefit Resource Center
- Voluntary Benefits Program





# **Enrollment Path**

#### Accessing Common Benefits - Continued

#### Voluntary Benefits Program



At the bottom of the page, click on *Learn more about these products and your eligibility to enroll.* 

**Note:** This is the final page on the ADPTS MyTotalsource site.



### **Entering the Common Benefits Enrollment website**

From the **Home Page**, enrollees can view a video tutorial of the enrollment platform as well as informational videos about each benefit.

Enrollees must first enter dependent information to allow enrollment for coverage of their dependents.



Note: The videos do not lead to enrollment and is for informational purposes only.



# **Adding a Dependent**

Adding dependents must occur before enrolling for dependent type coverage(s).

From the Home Page, Click Dependent(s), then Add Dependent. In new screen enrollee can then enter dependent.



First Name	
FILSUNAME	
Middle Initial	
Last Name	
Date of Birth	MM/dd/yyyy
Birth State	Please Select
SSN	
Gender	○ Male ○ Female
Home Phone	
Mobile Phone	
E-Mail	
Relationship	Please Select
Full-Time Student	
Disabled	



## **Choose a Voluntary Benefit**

#### From the Home Page, Click Benefits

#### To enroll, click on the Plan Name, or click Review.

Your Enrollment	Start Your Information Dependent(s) Benefits Summary	
n this	Available (6)	~
zed into it status. / its details. e benefits	MetLife Voluntary AD&D	Review
	Hyatt Legal	Review
	MetLife Critical Illness	Review
	MetLife Group Accident	Review
	MetLife Hospital Indemnity	Review
	MetLife Voluntary STD	Review



# **Reviewing Details of Voluntary Benefit**

#### MetLife Voluntary Term Life



#### Helpful Tools:

- The Plan Summary and FAQ document is easily located within each coverage module
- There is no need to decline a coverage, simply Return to the List of Benefits if not interested in enrolling in this benefit.
- The "Return to List of Benefits" will navigate back to the Home page.



# **Enrolling in a Voluntary Benefit**

Benefits that do not require a Statement of Health (SOH) include:

Critical Illness, Group Accident, Accidental Death & Dismemberment, and MetLife Legal Plans.

To enroll in the plan you elected, click on "Get a Quote".



Note: Both Critical Illness and Accident Coverages have a death benefit. A beneficiary is required and must be entered in MetLife's MyBenefits system.

#### 🚺 MetLife

# **Enrolling in a Voluntary Benefit**

Choose the Benefit Level: High or Low, Single or Family





# **Submitting Voluntary Benefit Election**

Once enrollee clicks <u>"Accept" then "Submit" they are taken back</u> to the Landing Page to continue enrolling in other benefits.

#### Applicant's Statements and Agreements

I declare that I am actively at work on the date I am enrolling. I understand that if I am not actively at work on the sinsurance will not take effect until I return to active work.

I understand that, on the date dependent insurance for a person is scheduled to take effect, the dependent must care, receiving or applying for disability benefits from any source, or Hospitalized. If the dependent does not meet will take effect on the date the dependent is no longer confined, receiving or applying for disability benefits from a means admission for inpatient care in a hospital; receipt of care in a hospice facility, intermediate care facility, or la following treatment wherever performed: chemotherapy, radiation therapy, or dialysis.

#### Insurance Fraud Warning

Any person who knowingly and with intent to injure, defraud or deceive any insurance company files a statement incomplete or misleading information is guilty of a felony of the third degree.

#### Accept



# **Enrollment in other voluntary benefits take similar paths.**

Because some benefits require an assessment of your current health status, a Statement of Health (SOH) with medical questions may be required.

The Statement of Health link is external to Common Benefits, so enrollees are encouraged to complete enrollment in other benefits before enrolling in Voluntary Term Life and Voluntary Short-Term Disability as these may require an SOH.

Note: Users need to complete a separate SOH for each of the benefits that require it.



### Voluntary Term Life & Short-Term Disability

These benefits require a Statement of Health when:

- New hire: Amount of coverage over Guaranteed Issue
- Employee enrolls in coverage for any amount outside of New Hire window



# **Enrolling in more than one Voluntary Benefit**

Enrollee will need to go back to the Landing Page & click Benefits.

To enroll, click on the Plan Name, or click Review.

Your Enrollment	Start Your Information Dependent(s) Benefits Summary	
n this	Available (6)	~
zed into It status. r its details. e benefits	MetLife Voluntary AD&D	Review
	Hyatt Legal	Review
	MetLife Critical Illness	Review
	MetLife Group Accident	Review
	MetLife Hospital Indemnity	Review
	MetLife Voluntary STD	Review



#### **Coverage Selection**

MetLife Voluntary	Term Life					
MetLife	Coverage Selection					
		SELECT COVERAGE		COVERAGE	EMPLOYEE PREMIUM(S)	
View Presentation	MetTest AAAATest (Self )	\$150,000	~	\$150,000 Simplified Issue	\$309.00	Total Premium Amount \$311.30
Progress	Spouse AAAATest (Spouse)	\$70,000	~	\$70,000 Simplified Issue	\$2.10	Premium Frequency Monthly
Prerequisites	Child(ren)	O No Coverage		\$10,000	\$0.20	Qualifying Event
Coverage Selection		○ \$5.000 Benefit Amount		Guaranteed Issue		Marriage
Beneficiaries		\$10,000 Repetit Amount				Effective Date
Summary		• \$10,000 Benefit Amount				11/01/2020
Applicant's Statements	AAAAAA AAAATest					
Voluntary Term Life FAQ	Linda AAAATest					
2020 Spanish	Chil02 AAAATest					
Summary 2020	Matthew AAAATest					
2020						
	← Back Continue →					Cancel

Choose coverage for you and your dependent(s).

Guaranteed Coverage Amounts applies to new hires only as follows:

- Employee Coverage: \$100,000

- Spouse Coverage: \$20,000

#### MetLife

#### Add a Beneficiary(ies)

MetLife Voluntary	/ Term Life				
MetLife	Beneficiary(ies)				
Progress	✓ MetTest AAAATest (Self)				
Prerequisites	Primary Beneficiaries			Contingent Beneficiaries	
Coverage Selection	Name	Relationship	Percentage		
Eligibility Question	Spouse AAAATest	Spouse	100.00%	- No assigned beneficiaries	
Beneficiaries	Edit Beneficiaries				
Required Information				Edit Beneficiaries	
Summary					
Applicant's Statements					
<ul> <li>Voluntary Term Life FAQ</li> <li>2020 Spanish</li> <li>Voluntary Term Life Plan</li> <li>Summary 2020</li> <li>Voluntary Term Life FAQ</li> <li>2020</li> </ul>	← Back Continue →				Cancel

#### Click on Edit Beneficiary

- Multiple Primary and Contingent Beneficiaries can be added
- Total Percentage must equal 100%

#### 🚺 MetLife

#### **Enrollment Summary**

#### Review coverage & Click Continue

Enrollment Summary						
Enrolle	ed					
Total Premium Amount	؛ (+\$104.50 p	3206.80 ending)				
Premium Frequency	N	Nonthly				
Effective Date	11/0	1/2020				
NAME	RELATION	SELECTED COVERAGE	COVERAGE	EMPLOYEE PREMIUM(S)		
MetTest AAAATest	Self	\$150,000	\$100,000 (+\$50,000 pending)	\$206.00 (+\$103.00 pending)	View Beneficiaries	
Spouse AAAATest	Spouse	\$70,000	\$20,000 (+\$50,000 pending)	\$0.60 (+\$1.50 pending)		
Child(ren)		\$10,000	\$10,000	\$0.20		
Linda AAAATest						
Matthew AAAATest						
AAAAAA AAAATest						
Chil02 AAAATest						
	/					
← Back Continue → Wa	aive Coverage					Cancel



# **Voluntary Life**

#### Sign and Submit

#### acknowledges his of her understanding that.

- All or part of the information, records and data that MetLife receives pursuant to this authoriz
  independent contractor who performs a business service for MetLife on the insurance applied
  permitted by applicable laws.
- Medical information, records and data that may have been subject to federal and state laws o
  disclosure of such information by health care providers and health plans and records and dat
  by MetLife, may no longer be covered by those laws or regulations.
- Information relating to HIV test results will only be disclosed as permitted by applicable law.
- · Information obtained pursuant to this authorization about a proposed insured may be used,
- A photocopy of this form is as valid as the original form. Each proposed insured (or his/her au
- · I authorize MetLife, or its reinsurers, to make a brief report of my personal health information

Any person who knowingly and with intent to injure, defraud or deceive any insurance company f degree.



#### Click Accept & then Submit

Note: When enrolling for an amount above the Guarantee Issue Amount or as a late entrant, there are a few additional steps.



#### Complete the Statement of Health Application

MetLife Voluntar	ry Term Life
MetLife	Statement of Health To complete your enrollment, you may be required to answer additional questions on your health insurability. Please click the link below to be signed into the MetLife site and answer the questions if required.
<ul> <li>Voluntary Term Life FAQ 2020 Spanish</li> <li>Voluntary Term Life Plan Summary</li> <li>2020</li> <li>Voluntary Term Life FAQ 2020</li> </ul>	Click here to complete the Statement of Health
	Close

Note: Once the enrollee clicks this link, they are leaving the Common Benefits website and arriving at the MetLife Statement of Health website. The Common Benefits enrollment site, will be updated once the SOH application is reviewed.



### **Completing the Statement of Health (SOH)**

The Statement of Health application is directly with MetLife. Enrollees are directed to and automatically logged-in to MetLife Statement of Health site via <u>Single Sign On (SSO)</u>

Users will only have access to the Statement of Health application and not any other MetLife benefit by using this link.





All benefits requiring SOH will appear on the Landing Page.

- After Clicking "Complete Online Now", enrollees can complete the SOH application.
- Enrollees will be asked to provide an email address for dependents over the age of 18.
- MetLife will then email the dependent directly with steps for completing the SOH application.



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Statement of H	ealth			
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	Saulte			
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Namper	delett Type \$			
Add another phone manufactizi rem	10000			
Delivery Preference How would you like to receive con C Dectronic C US Mail	munications related to your Chatement of Se	a1927		
testasample.com dati				
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custel				

Demographics and Coverage information is pulled in from the Common Benefits enrollment site. Enrollees will be asked to add any information that isn't prefilled.



#### Enrollee will need to complete all required information

Statement	of Health			Prima Volu W
our information	Primary Care Physician	Health Questions	Review and Submit	Caro E
e need some information	about your Primary Care	Physician. Please complete the	e form below.	visit a
Primary Care Physicia	n			VISIC UI
John Smith	Statement of	Health	E Frie	
	Your Information Print	ey Care Physician Health Quertions	findese and Salients	
Address				
123 Test Street	O General Health		- Need Help?	
Sample,	1. Finne server your.	contribution and	➤ Technical Question?	
TW	inger that a	0.02m +)	<ul> <li>Statement of Health Question</li> </ul>	et.
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333)333-3333 Work	2 - Jan you roos proyeard?			
Vost recent visit	Q7e Q7e			
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teason for most recent v	visit builth care provider decontress, the use	health care provider for, or b	een advised by a physician or other health	h care provider to
Theckup	C Yes C No	discontinue, the use of acon	of or prescribed or non-prescribed drugs?	
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	1. Your Info	rmation		Re
	Employee	Details	FdH	Ap on
	Applicant's In	lormation		
	JOHN SMIT	н		
	Gender			1

#### Primary Care Physician

You will be required to enter your Primary Care Physician's address, phone, most recent visit and reason for most recent visit.

#### **Health Questions**

If "YES" is selected for any of the medical questions, the section may expand requesting additional information related to a specific condition or the user may be asked to answer additional questions.

Once all information required is complete, the user will click "Save". After all the questions are answered, the user is taken to the review page and/or the eSign page for submission.

#### **Review Page**

Applicants review all information entered on prior pages to confirm accuracy.

2



#### Submit Electronically or Print, Sign and Mail

our Information	Primary Care Physician	Health Questions	Review and Subr	nit
Please Provide A	n Electronic Signature. All fi	ields are required unles	noted.	Need Help?
Legal Statements				► Technical Questi
You must review an continuing.	d admowledge all of the legal st	tatements and disclosures be	low before	► Statement of He
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FRAUD WARNINGS If you reside in or i please read the ap	i are applying for insurance under plicable warning:	a policy issued in one of the	following states.	Bead our TADs
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DECLARATIONS AJ	ND SIGNATURES Idement of Health and declare th	et ell information given abo	the is true and	~
To continue, please that you are provide	check the box(so) to indicate the ng your consent and authorizati	it you have read and underst	tand the following and	
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#### Print, Sign, Mail

If the user chooses to print, sign, and mail their SOH, they must click the link at the bottom of the eSign page.

Users will be able to print a copy of their Statement of Health form to be signed and mailed to the address displayed on the form. Once the enrollee clicks Submit, a status of the SOH is provided. If a paramedical exam is required, an option appears to schedule the exam.

#### Scheduling a Paramedical Exam

Thank you for submitting your Statement of Health	Scher	lule vo		mnow	e (onti	anal			
o get a better understanding of your health, we need you to have a aramedical exam.	Select a date:								
The parametical exam is simple and can take place in your own meme. It takes about 15-30 minutes and is conducted by a licensed watch professional. You want page to discobe	Press the page up key to go to an earlier month. Press the page down key to go to a later month.								
Adaption and a second and a second seco	May								
identified, at no cost to you. For your convenience, select a date and	Sun	Mon	Tue	Wed	Thu	fri	Set		
me on the calendar and a representative will call you within one to	28	27	28	29	30	1	2		
to business days to commit the time and location.	3	4	5	6	7	8	0		
ou choose to use your own physicien for this exam, you may skip	10	11	12	13	14	15	16		
s step and we will mail you instructions and an exam form. When a presentative calls you within one to han business days simply	17	18	19	20	21	22	23		
vise that you will be using your own physician. Please note, any	24	25	26	27	28	29	30		
enses incurred by using your own physician will be your onsibility.	31	1.	2	3	4	5	6		
	Select a time: (optional)								
	Select a time					•			
kin this sten A representative will call you within the next 1						Sch	edule	Exam	

The paramedical exam can be conducted by an approved MetLife vendor, or by the employee's personal physician



# **Enrolling Due to Qualified Life Event**

If enrollee is experiencing a Qualifying Life Event\*, they are prompted to enter the Event type as well as the Event Date. Enrollees have 60 days to enroll for coverage due to qualifying life event. Events cannot be future-dated.

#### MetLife Voluntary Term Life

MetLife	Qualifying Event Making changes to this benefit outside of scheduled enrollment periods is allowed only in special circumstances. By entering a qualifying event and proceeding, you certify that you have experienced one of the following life events on the date entered below:	s
2020 Spanish [권] Voluntary Term Life Plan Summary 2020 [권] Voluntary Term Life FAQ 2020	<ul> <li>Marriage</li> <li>Birth, adoption, or placement for adoption of a dependent child</li> <li>Divorce, legal separation, or annulment</li> <li>Death of a dependent</li> <li>A change in Your or Your dependent's employment status such as beginning or ending employment, strike, lockout, taking or ending a leave of absence, changes in worksite or work schedule, if it causes You or Your dependent to gain or lose eligibility for group coverage.</li> </ul>	
	Qualifying Event Please Select	~
	Event Date mm/dd/yyyy	
	Continue	_

\*Qualifying Life Events are Marriage, Divorce, Birth/Adoption of a child, death of a dependent, a change in a dependent's employment status. MetLife