ON-LINE STEP BY STEP OPEN ENROLLMENT INSTRUCTIONS

To Start

Use this link to start https://apps.skidmore.edu

- Log in
- Click on "My Employment Information"
- Click on "My Benefits"

Beneficiaries, Dependents and Contacts

You should now see the Beneficiaries, Dependents and Contacts page

- It lists people such as a spouse, dependents and named beneficiaries along with your emergency contacts - although they may not all be covered by your benefits
- You may add new people by clicking the “Add Another Person” button
- This is not the page to delete someone from coverage under a benefits plan. (Deleting names is in a later section.)
- Click "Next"

Benefits Enrollment page

You should now be on the Benefits Enrollment page

- The Benefits Selection section lists plans that will automatically rollover for 2015 (or your elections if you have already accessed and enrolled for open enrollment 2015)
- The Covered Dependents section shows the health and/or dental plan you elected and which, if any, of your dependents are enrolled (this section only shows up if you have dependents)
- The Beneficiaries section lists the parties you named as primary and secondary beneficiaries
- Click "Update Benefits"

Update Benefits: Update Enrollments page

You should now see the Update Benefits: Update Enrollments page

- This is the page where you change your benefit elections
- The first section is Medical Plans where you elect your health plan and coverage level
- The next section is Dental Plans to elect your dental plan and coverage level
- The third section is to elect Life Insurance (Employee) where you can review your supplemental life insurance
  - Do not uncheck the box for $50,000 basic life. The College provides this coverage at no cost to you
  - If you want supplemental coverage check the appropriate box
- The fourth section is to elect Reimbursement Accounts - Flexible Spending Account (FSA) benefits
  - If you wish to participate in this benefit in 2015, you must make an election here
    - Check the appropriate box(es) for health and/or dependent care and enter the amount of your contribution
    - Even if you participated in 2014 you must make an election for 2015
  - Health Care Reimbursement Account (HCRA) is for health care expenses that are not reimbursed by any health insurance
  - Dependent Care Reimbursement Account (DCRA) is for daycare expenses for your child under age 13, your spouse if totally disabled or an eligible parent
    - Dependent Care Reimbursement Account is not for reimbursement of healthcare expenses for your child
The fifth section is to elect **Dependent Life Insurance**.

The last section is to change the number of FSA **Pay Periods**. Flexible Spending Account (FSA) pay periods are the number of pay periods that your reimbursement account elections are deducted from your paycheck in the calendar year.

- If you receive bi-weekly paychecks over the entire course of the year you do not have to make a change.
- If you expect to retire before the end of 2015, your contract ends in May, or you are on a less than 12 month assignment and do not receive a paycheck during the periods you are not scheduled to work, you need to reduce the number of pay periods to the appropriate amount.
  - For example, if you intend to retire at the end of May, you would enter "11" as the number of FSA pay periods.
  - If your contract is scheduled to end in May, you should reduce the number of FSA pay periods to 11. If your contract is renewed you can change your election to cover the remainder of the year.
- Keep in mind that if you separate from Skidmore, the last day you worked is the last day in which you can incur a health expense.

- If you need to add a dependent or beneficiary, click on **"Add Dependents and Beneficiaries"**.
  - Click "Next" - returns to the Benefits Enrollment page.
  - Click "Update Benefits".
- Click the "Recalculate" button to see the results of any changes made.
- Click "Next".

**Update Benefits: Cover Dependents page**

You should now see the **Update Benefits: Cover Dependents** page.

- Use this page to **add** or **delete** your dependents to the health and/or dental plans you elected.
- If you do not see your dependent listed here you need to click on the "Add Dependents" button at the bottom of the page - after you add dependent information click "Next".
- Click "Next" again.

**Update Benefits: Update Beneficiaries page**

You should now be on the **Update Benefits: Update Beneficiaries** page.

- Use this page to update your beneficiary information for life insurance.
- Click "Add Beneficiaries" at the bottom of the page to add new beneficiaries.
  - You may add new people by clicking the "Add Another Person" button.
  - Click "Next".
- Click "Next" again.

**Confirmation Statement page**

You should now be on the **Confirmation Statement** page.

- Review this page.
  - If your elections are correct click "Printable Page" and print page.
    - If you are not returned to the Confirmation Page close "Printable Page" window.
- You should now be back at the Confirmation Page.
  - Click "Finish".
- You should see the benefits you elected for 2015.
  - If they are correct you can log off.
    - If not correct, you need to reenter your elections.