



Employee Experience

Enrollment Guide

Version 3.4, 11/9/2017

Table of Contents

- Table of Contents 2
- Getting Started 3
 - Log in to PlanSource 3
 - Welcome Screen 3
 - Overview 4
- Updating Your Information 4
 - Review Your Profile 4
 - Adding Dependents and Beneficiaries 5
- Shop for Benefits 6
 - Enrollment Navigation 8
 - Electing a Plan 10
 - Enrollment Confirmation 12
 - Certify Your Dependents 13
- Viewing Your Information at Any Time 14
- Wrapping up Your Enrollment 14
- Appendix 14
 - Adding a Life Event 14
 - Click to Chat 16
 - Contacts 16
 - Document Management 17
 - Benefit Documents 17
 - Tax Documents 18
 - Required Documents 18
 - Other Options for Required Documents 19
- Employer Credits 20
 - After Employer Credit Applied 20
 - View Cost Breakdown 21
 - Review Page 22
- My Devices 23
- Total Compensation Statement 23

Getting Started

So you're ready to enroll in your employer provided benefits! The new PlanSource enrollment experience will help you do just that, in an intuitive, educational and fun way.

Before you begin enrolling in your benefits, please make sure you have the following items.

- Social Security Number (SSN) for all legal dependents you wish to enroll in any coverage.
- Date of Birth (DOB) for all legal dependents you wish to enroll in any coverage
- Beneficiary Information for Life Insurance, which includes your beneficiaries' name(s), DOB(s) and SSN(s)

Log in to PlanSource

Before you can do anything in the PlanSource system, you must first log in with your username and password.

1. Type or paste this link into your web browser's search bar: <https://benefits.plansource.com/>
2. On the login page, type your username and password.
3. If this is the first time you are using this site follow the instructions below for your user name and Password. Your Username consists of:
 - a. First initial of your First Name
 - b. First six characters of your Last Name
 - c. Last four (4) digits of your SSN

Example: John Employee, whose SSN is 000-00-1234, would have a login of JEMPLOY1234.

Your Password is your birthdate in the format YYYYMMDD. Example: a birthdate of February 7, 1975 would look like this: 19750207.

First time users will be prompted to select a new password. (Note: Every year during Open Enrollment your password will reset back to your birthdate in the YYYYMMDD format.) If you forgot your password, click "Forgot your password." If you have no email address on file for this process, contact your account manager.

Welcome Screen

From this screen you will be able to begin your enrollment, make changes to your benefits, see your benefits summary, and review benefit plan information among other resources. First we will go through the enrollment process; later in this document we will review steps to update enrollment information.

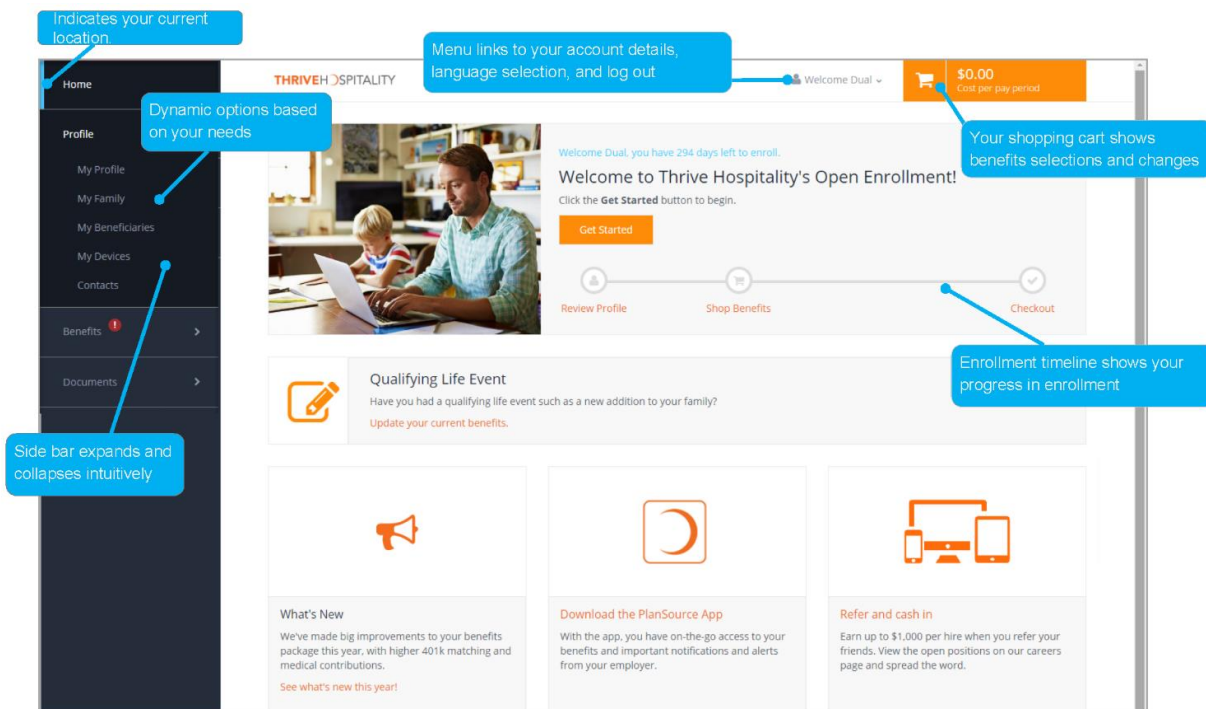


Figure 1 Welcome Screen

Overview

At the top of the screen you'll see how many days you have left to enroll, whether you're a new hire or in an open enrollment window. You also have until that time to revisit benefits.plansource.com to make any changes to your enrollment. Failure to enroll by the enrollment due date will result in "NO COVERAGE".

1. Review the timeline. The timeline will show where you are, or where you left off in the enrollment process.
2. Click Get Started

If you are not a new hire and it is not annual enrollment, select the Benefits link in the side menu then select "Update your Current Benefits."

Updating Your Information

After you select "Get Started", you will be taken through a series of steps in order to update your own personal information and your dependents information.

Review Your Profile

The first step in your enrollment process is to review your profile. Read through this page and verify that all information is correct; if there are errors, you can modify the information by selecting "Edit Info" or contact your HR representative for corrections. Complete any information where the field is empty or incorrect. Once you have completed your updates, select "Save". Then select "Next: Review My Family".

The screenshot shows the PLANSOURCE user interface. On the left is a dark navigation sidebar with options: Home, Profile (expanded), My Profile, My Family, My Beneficiaries, My Devices, Contacts, Benefits (with a red notification icon), and Documents. The main content area is titled 'Verify your Personal Information and make changes if needed'. It includes a sub-header 'This information is used for:' followed by a bulleted list: reporting to benefit carriers, issuing ID cards, and processing payroll/taxes. A note states that incorrect information should be reported to HR. Below this is a 'Basic Information' section with form fields for First Name (Kevin), Middle Name, Last Name (Abert), User Name (kabert5115), and SSN (XXX-XX-5115). A 'Contact Information' section is partially visible at the bottom.

Figure 2 Review Your Profile

Adding Dependents and Beneficiaries

After you review your profile, you will have an option to add dependents. Each dependent you add is capable of being a beneficiary. However, adding dependents (i.e. Spouse, Partner, and Child) can be done on any page of the enrollment. To enter a new dependent not currently listed on the page:

The screenshot shows the THRIVE HOSPITALITY user interface. The left sidebar has options: Home, Profile (expanded), My Profile, My Family (highlighted), My Devices, Contacts, Benefits (with a red notification icon), and Documents. The main content area is titled 'Manage your family members'. It includes a sub-header 'Current Family Members' and a list of family members. One member is listed: Alex Teddy, Spouse, Born 05/05/1980, with 'View Details', 'Remove', and 'Edit' buttons. A dashed box contains a '+ Add Family Member' button. At the bottom, there are 'Back' and 'Next: Shop for Benefits' buttons. The top right shows 'Welcome Marianne' and '\$0.00 Per Pay Period'.

Figure 3 Adding Dependents

1. Click the “Add Family Member” box. This will open a new page
2. On the new page, enter the dependent information as shown below.

Figure 4 Dependent Information

3. Select “Save.”

Once you have saved your dependent, you will be sent back to the Manage your family members page. This allows you to add or remove family members before you move on. When finished with your updates select “Next: Shop for Benefits”.

Shop for Benefits

You’ve checked your profile information, and added dependents. Now you’re looking at your benefits dashboard, and you’re ready to shop! You’ll see available options in the middle of your screen, and the total benefit cost per pay period will appear in the upper right hand side of the enrollment screen in your cart.

THRIVE HOSPITALITY

Welcome Marianne

\$0.00 Per Pay Period

Your Benefits

Review Profile Shop Benefits Checkout

To make a change, click on the benefit name. To complete your enrollment, click **Review and Checkout** at the bottom of the page.

New Enrollment

Coverage effective from 08/01/2017 to 07/31/2018

Medical

No Plan Selected Shop Plans

Dental

No Plan Selected Shop Plans

Vision

No Plan Selected Shop Plans

Voluntary Employee Life

No Plan Selected Shop Plans

Per Pay Period: \$0.00

Review and Checkout

You must select or decline all coverages before moving on

Figure 5 Benefits Selection

This figure (the dollar amount in your cart) will automatically update as you make each benefit plan selection, and will keep a current amount of your per pay period costs (based on your employer pay period information). If you expand your cart you will see your benefit options and selections.

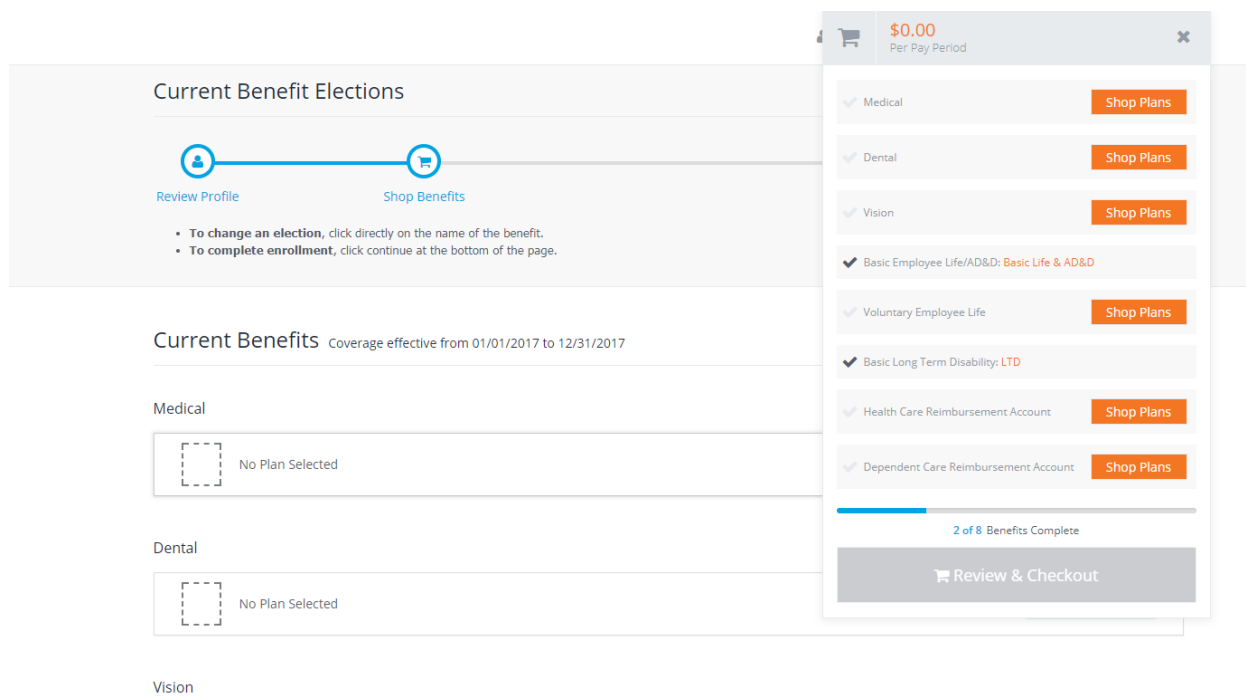


Figure 6 View Cart

You must select "Review and Checkout" at the end of your enrollment for your benefits to be in force! You can select it within the cart or at the bottom right of the Benefits Selection page.

Enrollment Navigation

In order to proceed through each enrollment page, use the "Shop Plans" button next to the first benefit type.

Home

Profile

Benefits **New Enrollment**
Enrollment Incomplete

Documents

THRIVEHOSPITALITY

Welcome Marianne

\$0.00
Per Pay Period

Your Benefits

Review Profile Shop Benefits Checkout

To make a change, click on the benefit name. To complete your enrollment, click **Review and Checkout** at the bottom of the page.

New Enrollment

Coverage effective from 08/01/2017 to 07/31/2018

Medical

No Plan Selected [Shop Plans](#)

Dental

No Plan Selected [Shop Plans](#)

Vision

No Plan Selected [Shop Plans](#)

Voluntary Employee Life

No Plan Selected [Shop Plans](#)

Per Pay Period: **\$0.00**

[Review and Checkout](#)

You must select or decline all coverages before moving on

Figure 7 Benefits Election Page

Use the back button to go back to a previous page – Do not use your browser’s back button. Below you will see that we’ve started you with medical. On each benefits page, you can still compare plans, edit who’s covered, and get information related to your benefits.

Figure 8 Shop Plans

The left hand navigation menu will dynamically change based on where you are in your enrollment.

Electing a Plan

All the plans available to you will be listed on the Plan Cards page (see above; the plans in the figures are of sample plans for demonstration purposes only). So, after you've reviewed your options, learned about that benefit type and decided what plan is right for you and your family, you'll need to select your benefit.

- This is where you can edit who you want to cover, or add, by clicking "Edit Family Covered."
- Click on the benefit you wish to enroll in.

THRIVE HOSPITALITY Welcome Marianne \$0.00 Per Pay Period

Medical: HDHP \$5000 Deductible

< To Available Plans

Family Covered [Edit Family Covered](#)

Yourself, Alex

Coverage Levels

Employee Only	\$10.00 Cost per pay period
Employee + Spouse	\$25.00 Cost per pay period
Employee + Children	\$37.50 Cost per pay period
Employee + Family	\$57.58 Cost per pay period

Plan Details

Description	Network	Out of Network
Calendar Year Deductible (Individual / Family)	\$2,500 / \$5,000	\$5,000 / \$10,000
Coinsurance (Carrier / Employee)	80% / 20%	60% / 40%
Calendar Year Out Of Pocket Maximum (Individual / Family)	None	None
Out Of Pocket Maximum Includes Deductible	\$5,000 / \$10,000	\$10,000 / \$20,000
Lifetime Maximum	Unlimited	Unlimited
Preventive Care Routine Exams	No copay (100% covered)	No copay (100% covered)
Primary Care Office Visit	80% after deductible and Coinsurance	60% after deductible and Coinsurance
Specialist Office Visit	80% after deductible and Coinsurance	60% after deductible and Coinsurance
Inpatient Hospitalization	80% after deductible and Coinsurance	60% after deductible and Coinsurance
Outpatient Surgery	80% after deductible and Coinsurance	60% after deductible and Coinsurance
Diagnostic Laboratory	80% after deductible and Coinsurance	60% after deductible and Coinsurance
Diagnostic X-Ray	80% after deductible and Coinsurance	60% after deductible and Coinsurance
Diagnostic X-Ray for Complex Imaging Services	80% after deductible and Coinsurance	60% after deductible and Coinsurance

aetna
HDHP \$5000 Deductible

\$25.00
Cost per pay period

[Update Cart](#)

[Decline Medical Benefits](#)

Figure 9 Update Cart

On this page, you can, again, edit who's covered (add dependents to this plan, or even add dependents that you forgot), review the coverage cost by tier, and see the full plan details. For a benefit with multiple plan options you will be taken back the plan cards view if you decide to add dependents. If there is a single plan offered for that benefit you will go directly to the plan details page shown above.

If this is the right plan for you, simply click "Update Cart" on the medical card at the right hand side of the page. Once you update your cart, you will be moved to the next benefit type page which will, again, show you all plan options for that benefit type. Once you select a plan to view, you again will be allowed to edit dependents, see coverage amounts by tier, and review the plan types.

As you shop for more benefits, your dashboard page will show progress and your cart will update with the total price.

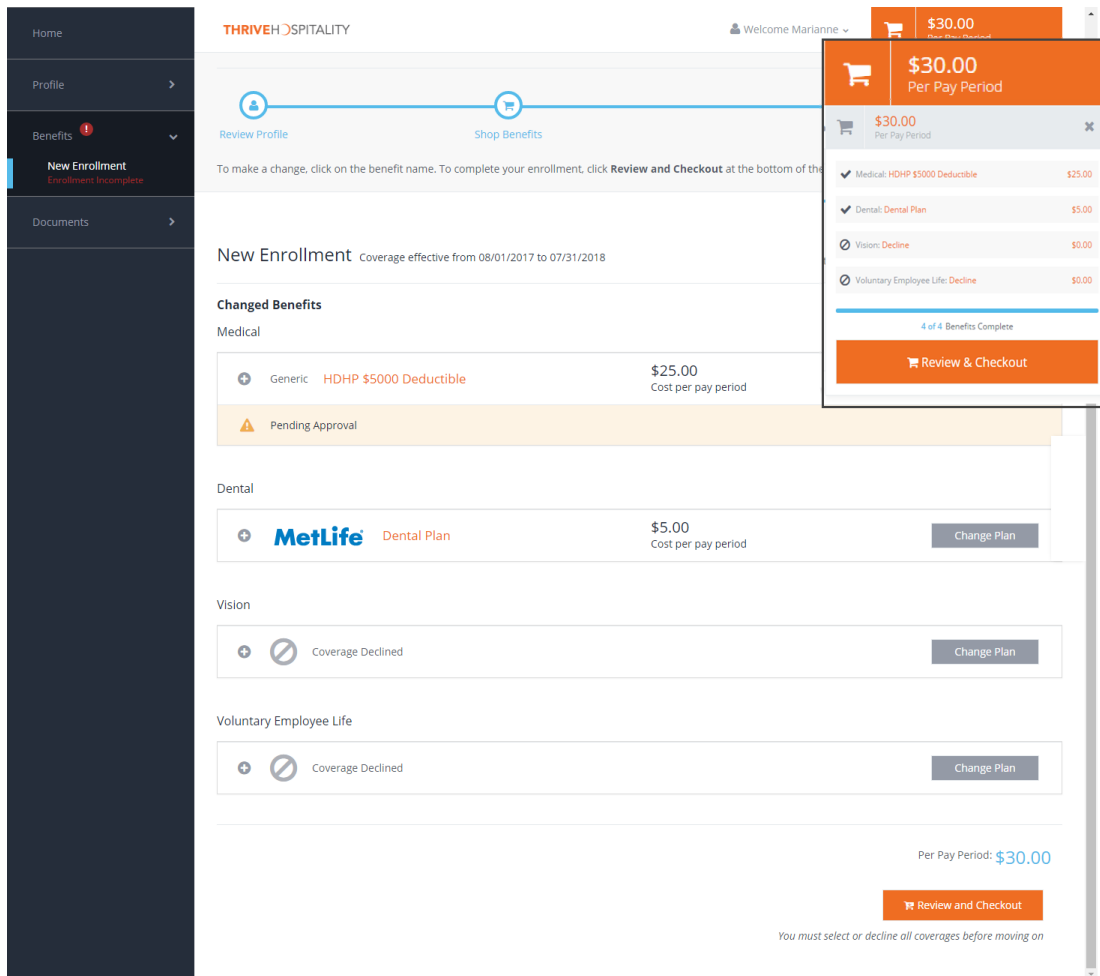


Figure 10 Dashboard Page Progress

To change your benefits from your dashboard, simply click “Change Plan” next to the benefit type you would like to update. When you have completed your elections you must click “**Review & Checkout**” for your benefits to be saved and elected! Think shopping online, if you don’t Checkout then you won’t get anything!

Enrollment Confirmation

This page lists all the benefits you elected: Read through the entire page carefully and verify all information. Your cost is at the top in your cart, and your confirmed plan elections are shown below. You’ll notice your timeline has reached checkout as well! To review your plans and who’s covered, simply click View Plan next to each benefits type. You can also download, email, and print your selections for your own record. Congratulations, you have completed your enrollment!

THRIVE HOSPITALITY

Welcome Marianne

\$30.00 Per Pay Period

Shop for Benefits

Enrollment Complete!

You have completed the open enrollment process and confirmed your benefits.

Review Profile Shop Benefits Checkout

Open enrollment is your opportunity to shop and enroll in benefits for you and your family. While you shop, you can watch short videos that explain each type of benefit and help you make more informed choices. Watch this video to learn more about Open Enrollment.

Understanding

View More

New Enrollment Coverage effective from 08/01/2017 to 07/31/2018

Download Email Print

Below are your new enrollment. Benefit elections may be changed during your company's Open Enrollment or if you've had a Qualifying Life Event.

Medical

Generic HDHP \$5000 Deductible	\$25.00 Cost per pay period	View Plan
Pending Approval		

Dental

MetLife Dental Plan	\$5.00 Cost per pay period	View Plan
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Vision

Coverage Declined	View Plan
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Figure 11 Confirmation Page

To make any changes to your elections (within your enrollment window):

- Click Continue Enrollment, or View Confirmation (i.e. Medical, Dental, etc.)
- Make corrections
- Click Save (which will bring you back to the Your Summary Page)
- Click Review and Checkout

Certify Your Dependents

If you are making a status change at any time throughout the year you could be required to email, fax, or mail supporting documentation to your HR Department for your status change request to be approved. If your status change requires further documentation, you must send that documentation within 31 days of the event or your request will automatically be denied. Please refer to your HR representative for more information on life change event documentation.

Viewing Your Information at Any Time

At any time throughout the year you can login to your account using your Username and your password. If you do not remember your password contact your Benefits Administrator to have your Password reset. Click "Benefits" in the left hand navigation menu. Read through this page and verify that all information is correct; if there are errors, contact your HR representative for corrections.

Wrapping up Your Enrollment

The Enrollment process is designed to be smooth and effortless. Always remember to click Checkout once you finish enrolling or updating your benefits. If you have any issues, please reach out to your HR department and they will be able to assist you.

Appendix

Adding a Life Event

Some changes in your personal life may qualify you to change your benefit elections. A list of life event changes can be found by reporting a life event on the main page, or you can call your HR Department with any questions.

To report a status change on the new enrollment page, follow the steps below:

1. From your homepage select Update My Benefits

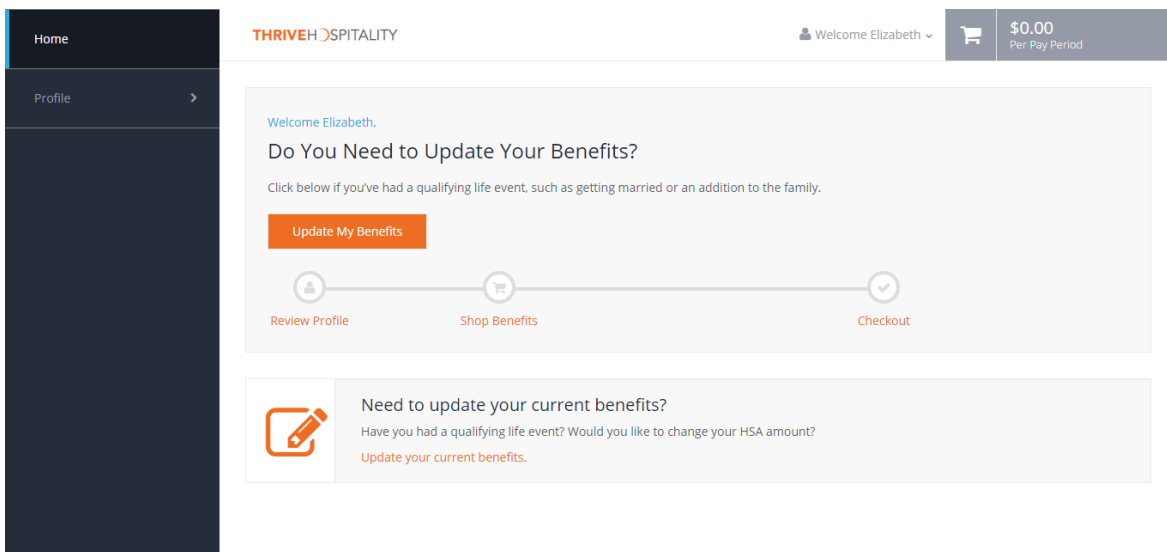


Figure 12 Creating a Life Event

2. On the next page you can select the qualifying event from the list. Input the event date information and click "Continue."

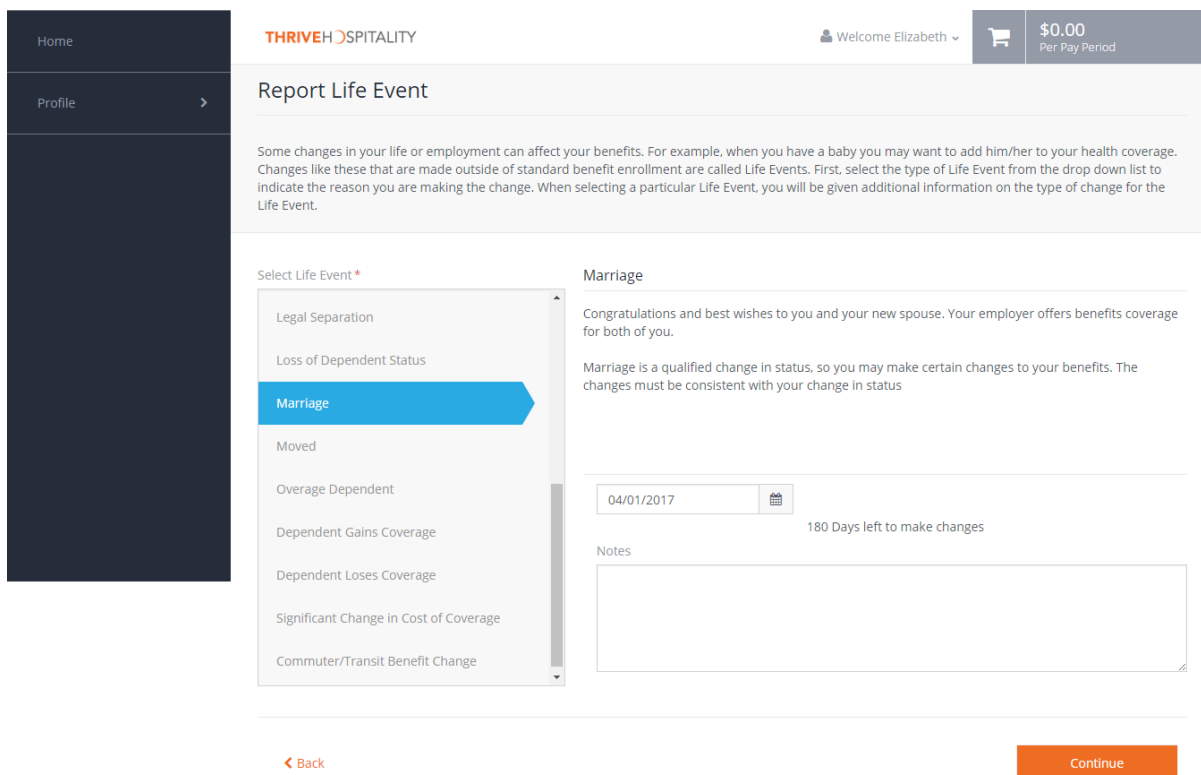


Figure 13 Report Life Event

3. Add/Remove Dependents (if necessary)
4. Update Benefits as necessary

5. Review Selection and Checkout

Click to Chat

If your company has the ability to chat with you to assist with your benefits, you can reach out to them via two tabs. They each open the below Click to Chat modal. Once you submit your information, you will be able to connect to your administrator to chat.

- Need Help? - This tab directly opens up a Click to Chat modal that allows you to insert your name and email in order to reach your administrator.
- GuideMe – Within the GuideMe tab is a button that reads “Click to Chat” select it and the Click to Chat modal will open.

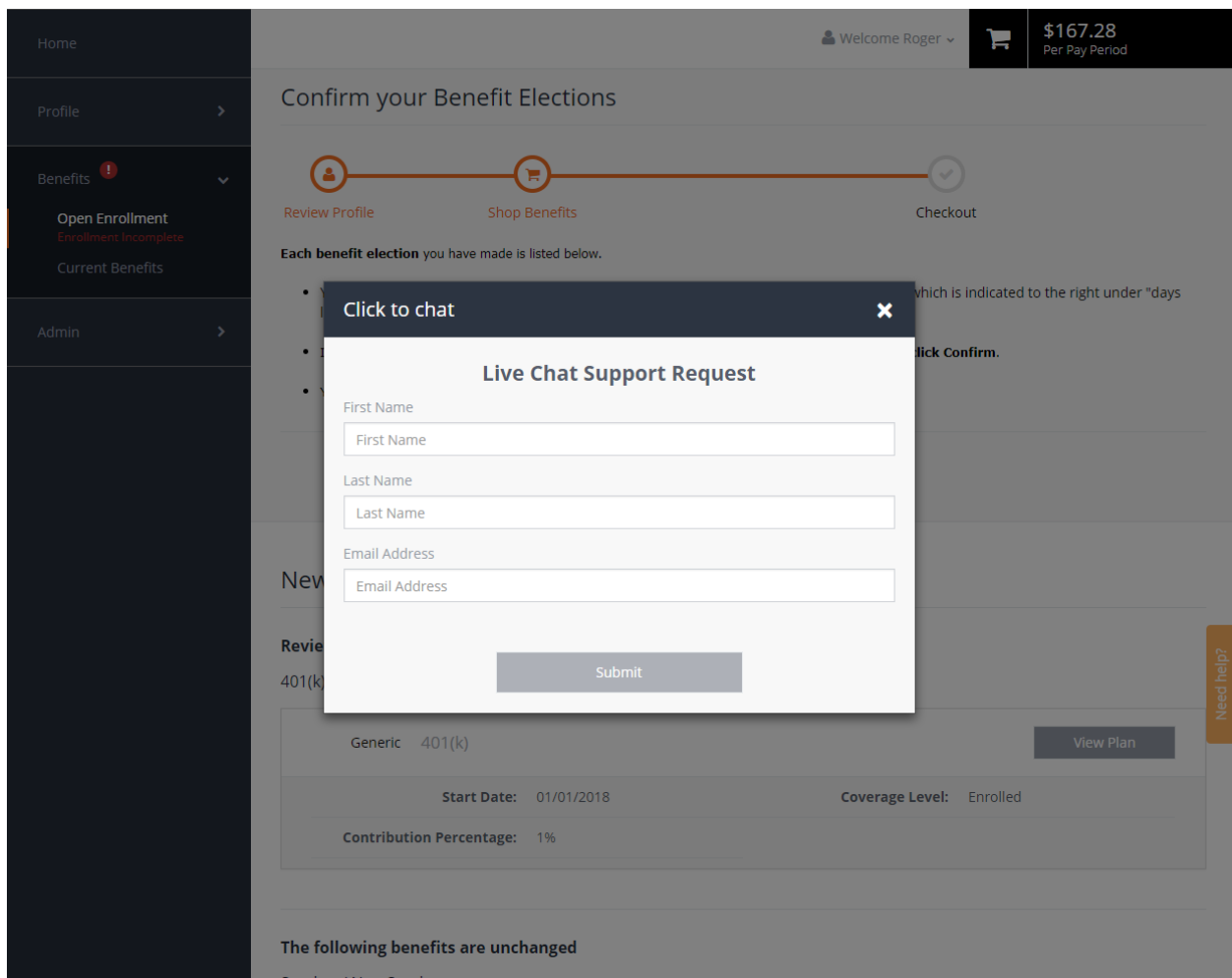


Figure 14 Click to Chat Modal

Contacts

The Contacts page contains important contact information regarding your employer and carrier for your convenience. You may also add, remove, or edit your own person contacts.

Mountain Creek Outfitters

Welcome Jay

\$52.11 Per Pay Period

Successfully saved

Contacts

This section allows you to manage your personal contacts as well as view contacts supplied by your carrier or employer, bringing all your benefit related contacts to one secure location.

Search

Employer Contacts

The following important contacts are provided by your employer and carrier for your convenience.

Mr. Plansource	555-555-1212 (Work)
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My Contacts

You may add, remove and edit your personal contacts below. [+ Add Contact](#)

Mom Momerson	407-444-4444 (Cell)
Spouse Tester	407-555-5555 (Cell)

Need help?

Figure 15 Contacts Page

Document Management

Benefit Documents

If your employer has provided any documentation regarding your benefits, they can be found in the left-hand navigation under the Documents section, and in the Benefit Documents section, as pictured below:

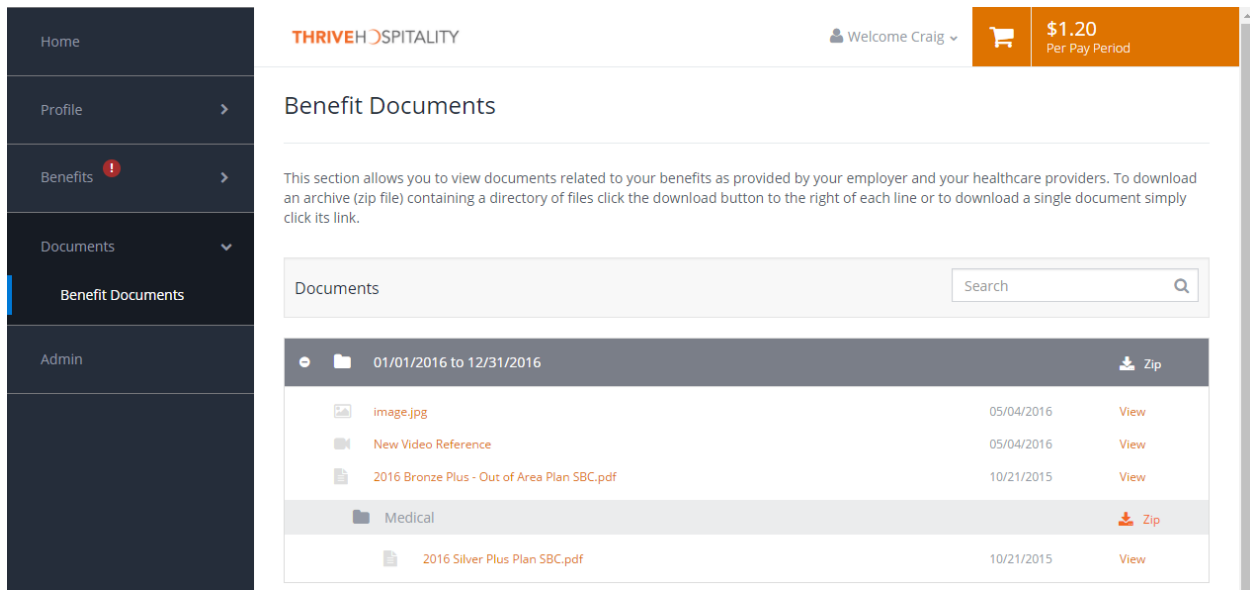


Figure 16 Document Library

The documents in the Library are broken out by Plan Year and Benefit. Some documents are global document, and are in their own category, available to all employees.

Tax Documents

If your company provides you with 1095-C Tax Forms, they will be listed under Documents as shown below.

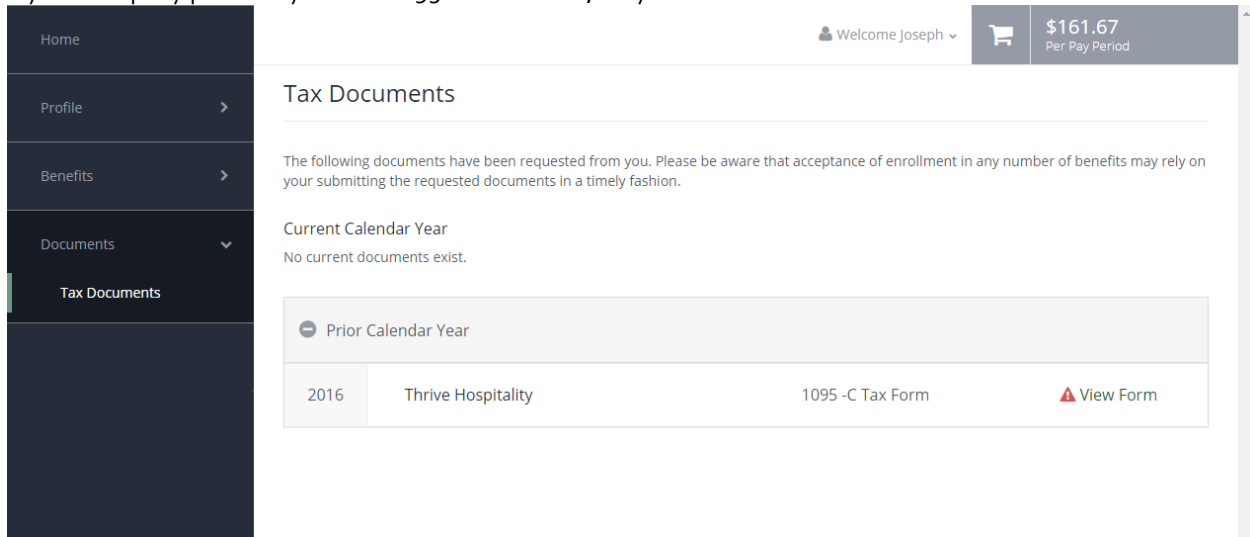


Figure 17 Tax Documents

Required Documents

If your selected benefits require any kind of required documents, you will see a red exclamation mark beside "Documents" in the menu. You will be able to upload any required document/s under My Documents as shown below.

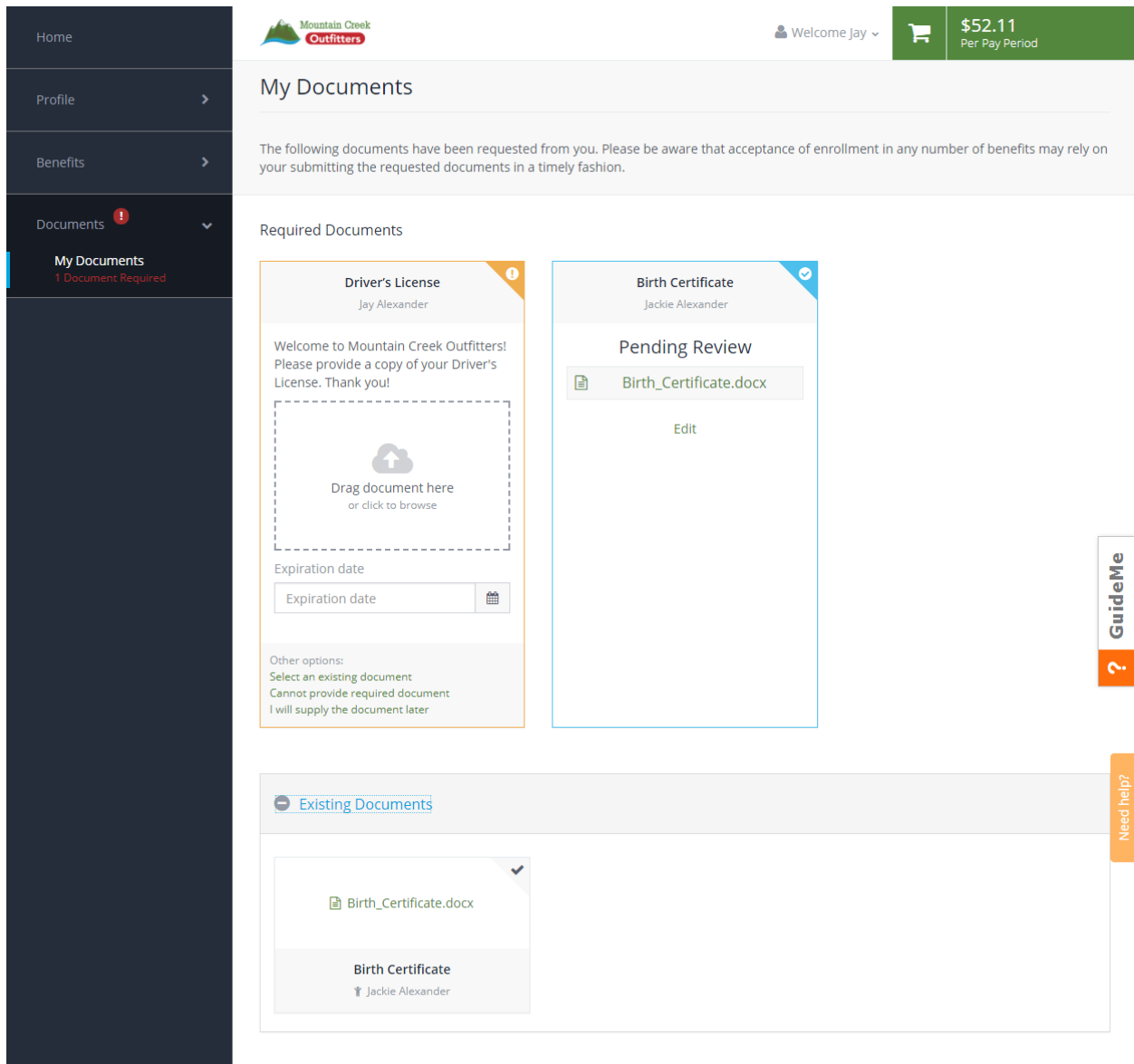


Figure 18 Uploading Required Benefits

Other Options for Required Documents

If you cannot upload the Required Document, we offer other options depending upon your company’s settings.

- **Select an existing document:** This allows you to select a document that you have previously uploaded and apply it to the required document slot.
- **Cannot provide required document:** This slot allows you to provide a reason for why you cannot provide the document. This allows an administrator to reach out to you to discuss other options.
- **I will supply the document later:** This provides you with the date that the document is due by in order to have coverage.

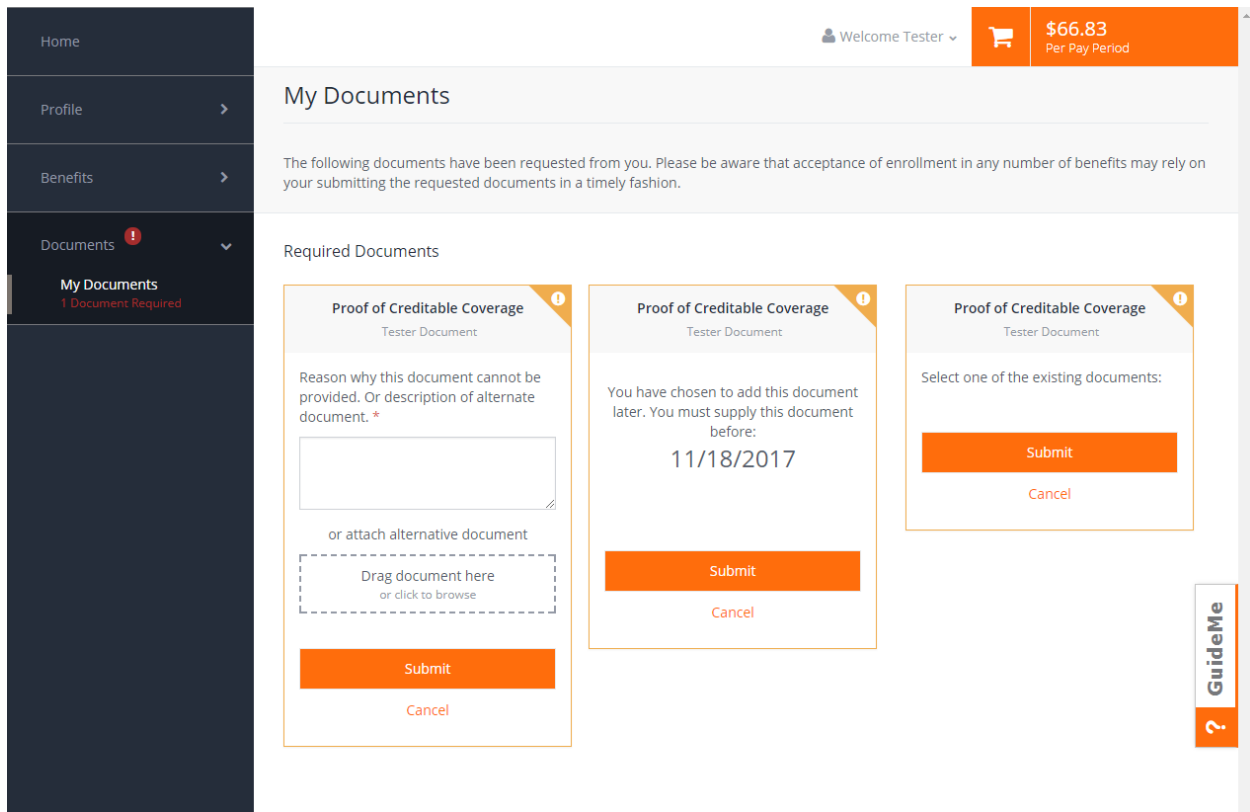


Figure 19 Other Options

Employer Credits

If your company provides you with employer credits then the Benefits Dashboard and the Review Page will have additional information for you to look at.

After Employer Credit Applied

If a benefit is allowed employer credits then you will see the monetary amount that you will have to pay after the employer credit is applied to your plan. This does not appear until after you have selected a plan for the benefit. The example in the image below, shows that all of the benefits with the red boxes are allowed employer credits, while the others do not.

The screenshot displays the 'Current Benefits' section of the Plansource application. At the top, there is a navigation bar with 'Home', 'Profile', 'Benefits', 'Open Enrollment', 'Past Benefits', and 'Documents'. The 'Benefits' section is active, showing a list of current benefits. The 'Current Benefits' header indicates coverage effective from 01/01/2017 to 12/31/2017. Below this, the 'Changed Benefits' section lists several items:

- Health Savings Account:** Generic HSA Accounts, \$0.00 After Employer Credit Applied.
- Accident:** Generic Accident, \$0.00 After Employer Credit Applied.
- Dental:** Coverage Declined.
- Basic Employee Life:** Generic Basic Employee Life.
- Voluntary Employee Life:** Generic Voluntary Employee Life, \$0.00 After Employer Credit Applied.

Each benefit entry includes a 'Change Plan' button. A 'GuideMe' help icon is located on the right side of the dashboard. A warning message at the bottom states: 'You have requested coverage of \$190,000.00. Of this amount, \$90,000.00 is subject to approval. If approved, your cost will increase by \$0.00'.

Figure 20 Employer Credit Applied

View Cost Breakdown

Beside the "After Employer Credit Applied" notification is a question mark that opens up the cost breakdown for your benefits. This modal shows your Credit, the original Benefit Cost, and Your Cost after the credits are applied. A link to this modal shown as "View Cost Breakdown" is also located at the bottom of the Benefits Dashboard.

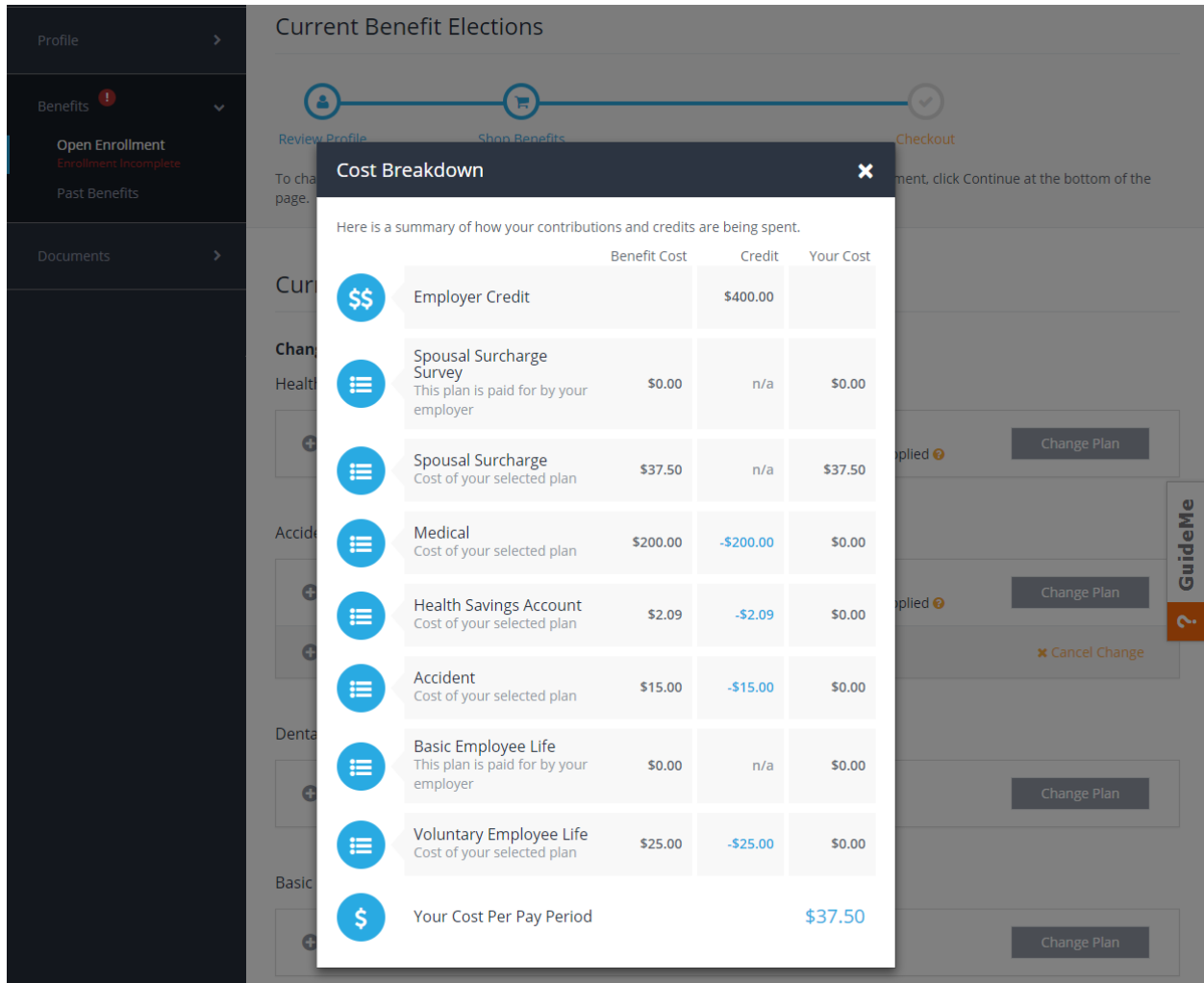


Figure 21 Cost Breakdown

Review Page

On the review page, each benefit will show Employer Contribution, Credit Applied, Benefit Cost, and Your Cost. Right above the Checkout button is the link for "What is my Employer Credit?" Selecting this link will give you a model that provides you with your maximum credit amount and a brief description about the employer credit.

Current Benefits Coverage effective from 01/01/2017 to 12/31/2017

Review Changes

Spousal Surcharge Survey

Status: Completed	Dates: Last Updated 11/09/2017	View Summary
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Health Savings Account

Generic **HSA Accounts** [Change Plan](#)

Start Date: 01/01/2017	Coverage Level: Enrolled
Employer Contribution: \$2.08	Employee Annual Target: \$50.00

Dental

Generic Dental Carrier **Dental PPO 1** **\$0.00** After Employer Credit Applied [Change Plan](#)

Start Date: 01/01/2017	Coverage Level: Employee Only
Employer Contribution: \$17.50	Benefit Cost Per Pay Period: \$17.50
Employer Credit Applied: \$17.50	Your Cost Per Pay Period: \$0.00

Employer Credit ✕

Your employer has provided with you a maximum credit of up to \$400.00 towards the selection of your new benefits. You may choose to use some, or all of this credit. You will be responsible for any additional costs after the maximum credit is applied.

Employer Contribution	\$240.54
Benefits Cost	\$55.00
Employer Credit Applied	\$17.50
View Cost Breakdown	
Your Cost Per Pay Period	\$37.50
Unused Employer Credit	\$160.42
What is my Employer Credit	

[Back](#) [Checkout](#)

Figure 22 Employer Credit Review Page

My Devices

The My Devices page contains links to Google’s and Apple’s store to download the PlanSource Mobile Application. It also allows you to register your device for extra security. After you register your mobile device it will be listed here for easy tracking.

Total Compensation Statement

If your company offers you a Total Compensation Statement, you will see a banner on your home page that states “My Total Compensation Statement”. Select the “View My Total Compensation link to be taken to your statement.

The screenshot displays the Plansource user interface. On the left is a dark navigation sidebar with 'Home', 'Profile', and 'Benefits' options. The top right shows a user greeting 'Welcome John' and a shopping cart icon with '\$81.80 Per Pay Period'. The main content area features a confirmation message: 'Welcome back John, you have 52 days left to enroll. You have completed your open enrollment. There's nothing else you need to do.' Below this is a 'View Confirmation' button and a progress bar with three steps: 'Review Profile', 'Shop Benefits', and 'Checkout'. A 'My Total Compensation Statement' banner follows, with a document icon, the title, a paragraph of text, and a 'View My Total Compensation Statement' link. A vertical 'JeMe' logo is on the right edge of the banner.

Figure 23 Total Compensation Statement Banner