

BENEFITS ENROLLMENT PERIOD

November 9 – 25

You MUST re-enroll for all health benefits this year even if you are receiving them now!

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
- Review this list to ensure it includes all healthcare dependents and life insurance beneficiaries
- 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

Non-Union	Union
-On this page you will see the healthcare and dental coverage as waived. They are not rolled over as in previous years. On the next page you will select your choice for next year.	-On this page you will see MVP now for next year instead of the CDPHP which you had this year.

- 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 select/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 Basic Coverage.** 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 2016, 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 2015 you must make an election for 2016.** Please remember that if you did participate in 2015 you may have leftover money rolling into 2016 as we are now allowed to roll up to \$500 from one year to the next.
 - Health Care Reimbursement Account (HCRA) is for health care expenses that are not reimbursed by any health insurance. The maximum amount allowed in this account is **\$2,550**

- Dependent Care Reimbursement Account (DCRA) is for daycare expenses for your child under age 13, your spouse if totally disabled or an eligible parent. The maximum amount allowed in this account is **\$5,000**
 - 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 2016, 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 **FSA 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 2016
 - If they are correct you can log off
 - If not correct, you need to reenter your elections