



ON-LINE STEP BY STEP OPEN ENROLLMENT INSTRUCTIONS

To begin reviewing your options and selecting your employee benefits for 2026, please login to Oracle Cloud through Okta at this link: [Skidmore College - Sign In \(okta.com\)](https://skidmorecollege.okta.com)

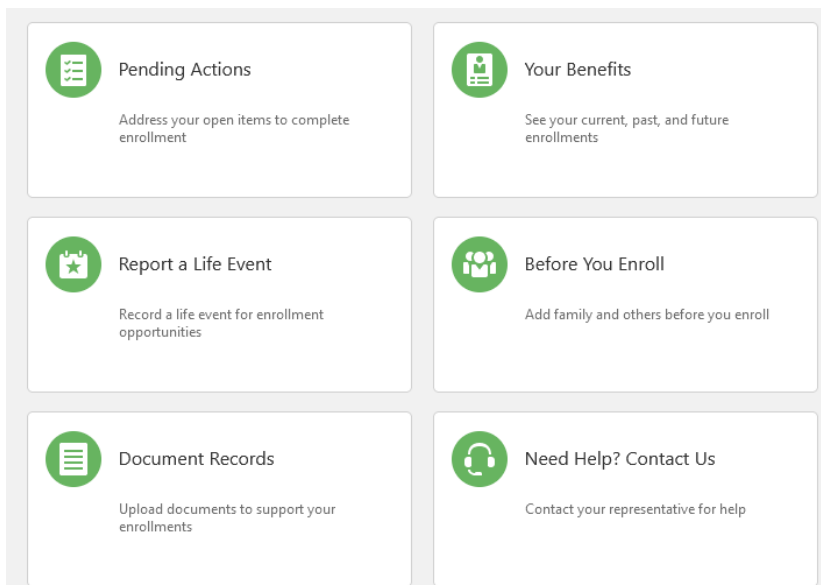
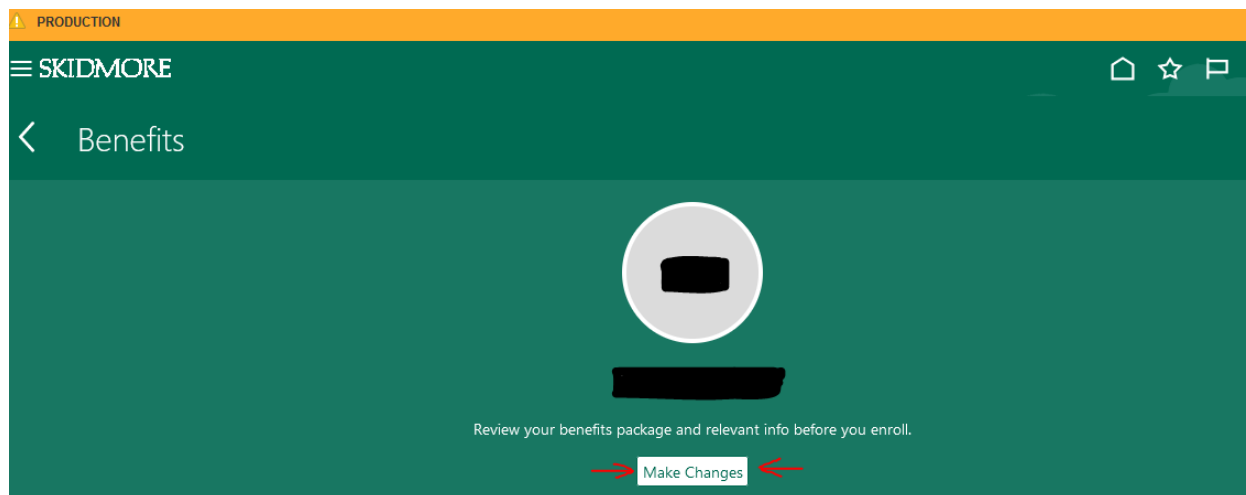
From the “Me” tab, click on the Benefits icon.



This will take you to your benefits overview page (titled “**Benefits**” in the upper left corner).

On this page, you will find resources for completing a variety of actions that may be necessary for your benefits enrollment. Instructions for these pages will be found throughout this document. Your current selections and the required tasks of the open enrollment process will determine how you navigate through the program. You may access these pages via the enrollment program’s automated direction or use these tiles to manually access them as you see fit.

To begin making your selections, click the white “Make Changes” button under your name in the green ribbon at the top of the page.



This brings you to the “**Before You Enroll**” page. You will see a list of dependents and beneficiaries - people covered by your benefits and your designated beneficiary organization, if any. Please review both groups.

If all of your dependents/beneficiaries are currently listed, just hit continue on the top right and skip down to the start enrollment section below.

If you have a dependent or beneficiary not on this list, please add them now by clicking the Yellow Add button.

To add a new person to your benefits coverage, click the “Add” button in the upper right corner of the “People to Cover” panel. This will take you to the “New Contact” screen, where you will be prompted to enter personal details for the person you choose to add. If you do not complete all fields, you will receive an error message and will be unable to add this person. Click “Submit” to enter the person you are adding, or “Cancel” to back out of the action.

To edit any information on your list of covered people, you may click on the name of the listed person to see the previously entered information. To edit any information, select the “Pencil” icon that appears on the right-hand side of the panel after you have clicked on the person’s name. To remove a person

from your coverage, click the white delete button on the right-hand side of the green ribbon at the top of the page. This will return you to the original “Before You Enroll” page.

Relationship

Relationship
[Redacted]

Relationship Start Date
[Redacted]

Emergency Contact
Yes

Country
United States

Name

Start Date
[Redacted]

Last Name
[Redacted]

First Name
[Redacted]

Known As
[Redacted]

Title
[Redacted]

Middle Name
[Redacted]

Delete

If you wish to select an organization (as opposed to individuals as your beneficiary) or trust you may select them from the “Beneficiary Organizations” section. If you don’t see the organization you are looking for, you will need to contact Laura Goodwin, 518-580-5808 or lgoodwin@skidmore.edu in order to have it added. Select your organization from the dropdown list and follow the prompted steps to identify the organization you are selecting. Click Save.

Beneficiary Organizations

* Start Date
11-03-2021
Date when you would like this organization available for designation

* Beneficiary Type
Existing organization

* Name
Select a value
Select a value
Memorial Sloan Kettering Cancer Center
Skidmore College Scholarships
Temple Sinai
Middlebury College
Estate

Save Cancel

To change or remove an organization, select the “Pencil” icon on the right-hand side of the panel. Select delete to remove the existing beneficiary organization. If you wish to replace the previous entry with a new selection, follow the steps to add a beneficiary organization above.

Beneficiary Organizations

Skidmore College Scholarships
Existing organization

+ Add

When you have reviewed and updated both the People to Cover and Beneficiary Organizations sections, please click on the white “Continue” button on the green ribbon at the top of the page. This will take you to the “Health and Welfare Benefits Program” page to begin your benefits selections. You may also choose to click on the back arrow to return to the Benefits page.

If you have any questions regarding adding people or beneficiary organizations to your benefits, please contact Laura Goodwin at 518-580-5808 or lgoodwin@skidmore.edu.

Before beginning your selections, you must sign off on the Authorization information (sample below) by clicking the Accept button.

Start Enrollment

Authorization

I acknowledge that I have read and understood the descriptive materials made available to me under the Health and Welfare Benefits Program established by Skidmore College.

I hereby authorize payroll deduction (on a pre-tax or after-tax basis) for the benefits I have elected. The election binding on my heirs, Estate, Beneficiaries, and mine cannot be revoked or modified during the Plan Year unless a qualifying Life Event Change occurs.

If the cost of any benefit I have elected changes in future Years and I do not affirmatively change my election, I authorize the College to convert into Benefit Dollars the amount of my salary that is needed to maintain the benefits elections.

I understand that federal law requires that any unused funds in my Dependent Care Spending Account or any unused health care funds over \$550 in my Health Care Spending Account, after payments for eligible expenses incurred during the Plan Year, will be forfeited. For plan year only (2021 into plan year 2022), there is no cap on the health care rollover amount and money from my dependent care can be rolled over.

I authorize Skidmore College to deduct from my salary the amount needed to purchase the benefits I have selected. If I have waived healthcare coverage, I certify that I have coverage elsewhere.

AcceptDecline

Health and Welfare Benefits

The “Health and Welfare Benefits Program” page will allow you to make your elections for 2026. Please note that this page reflects your enrollment selections for the current year (with the exception of the FSA accounts, that has been set to “Waive”). You may make changes to each panel by clicking on the “Edit” button on the right-hand side of the panel. For each offered benefit, it will show the options available to you. Make selections by clicking in the checkboxes to the left of the options. The cost of each option is listed to the right in each panel. A running total cost will appear in the topmost panel as you proceed through your elections. *As a reminder, if you are in a shared position, your healthcare costs will not be accurate in the system, they will be overridden after open enrollment closes.

MedicalContinueCancel

Currency in USD

Your Total Cost

53.91
Per Pay Period

Medical

Union Medical HMO

☒	EE Only 1,401.72 Annually	53.91 EE Biweekly Pretax Amount
	ER Monthly Amount 781.64	
☐	EE + Spouse 3,220.68 Annually	123.87 EE Biweekly Pretax Amount
	ER Monthly Amount 1,796.10	
☐	EE + Child(ren) 2,663.76 Annually	102.45 EE Biweekly Pretax Amount

Please note that there may be an option to “Waive” a benefit.

Supplemental and Dependent life insurance – if you are electing an increase, you will need to [fill out an evidence of insurability \(EOI\) form](#) and send in to HR by November 24, 2025.

When you have completed your election(s) for each particular benefit, please click the white “Continue” button on the green ribbon at the top of the page to proceed to the next benefit. When all benefit selections have been made, click the white “Submit” button on the green ribbon at the top of the page.

You will be directed to the “Confirmation” page, which will provide an overview of your selections for each offered benefit, as well as costs for each and the per pay period total for all selections.

Please note that you may make changes to your selections until the closing of the open enrollment period.

Please print this page for your records by clicking on the yellow “Please print or save a copy of this page for future reference” link on the yellow ribbon at the top of the page.

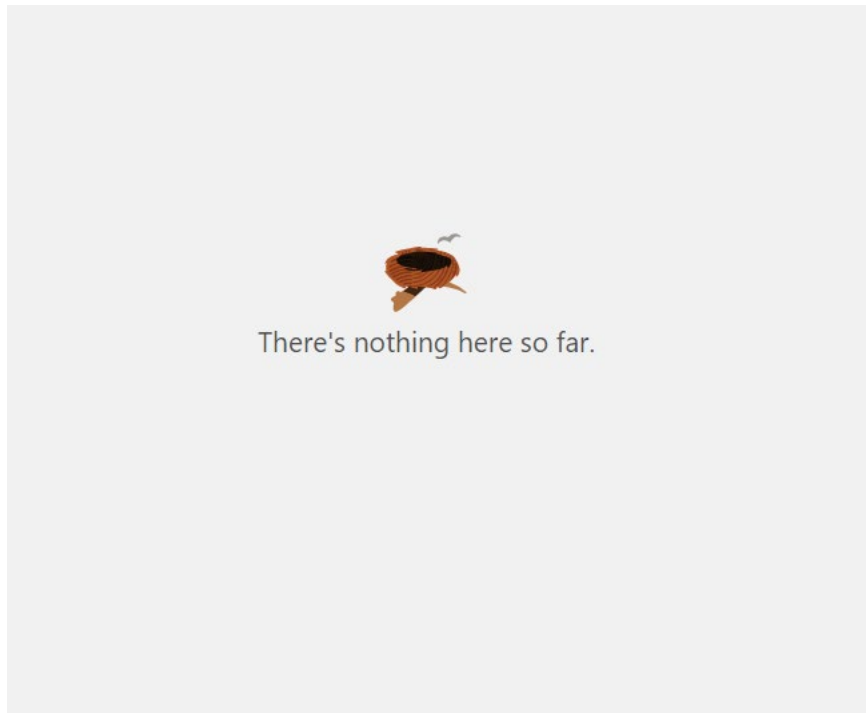
If after submitting your elections you decide to change you mind and edit any of your choices and you run into any issues, please contact Laura Goodwin, 518-580-5808 or lgoodwin@skidmore.edu

Below is guidance for the other actions you may take from the Benefits page.

Pending Actions

Click on the “Pending Actions” tile to review any open actions, such as qualifying life events requests or uploading required documentation. Pending Actions will need to be completed before new benefit elections can be made for 2026.

If you have no open pending actions, you will receive the following message:



If you have any questions regarding open pending actions, please contact Laura Goodwin at 518-580-5808 or lgoodwin@skidmore.edu.

Your Benefits

To view your current benefits selections, click on the “Your Benefits” tile and then Health and Welfare Benefits Program link. This will show you your selections for the current year.

Report a Life Event

Use this tile to request a life change event. This option will not be available during the Open Enrollment period. All life changes information for next year can be added as part of the open enrollment benefit selection process. For changes impacting current year benefits, please request dates that do not correspond to Open Enrollment. If you have any questions regarding current year benefits, please contact Laura Goodwin at 518-580-5808 or lgoodwin@skidmore.edu.

Document Records

This tile allows you to upload documentation supporting your benefits enrollments or beneficiary designations. Click the “Add” button in the upper right corner of the Document Records panel and select a Document Type from the dropdown menu. After selecting a type, complete the remainder of the form, attach the documentation, and click the white “Submit” button in the green ribbon at the top of the page.



Document Details

***Document Type**

Select a value		
Name	Country	Category
Military Active Duty		Identification
Other Awards and Recognitions		Awards and recognitions
Other Legal Document		Legal document
Other Licenses and Certificates		Licenses and certificates
Other health coverage		Licenses and