

# ON-LINE STEP BY STEP OPEN ENROLLMENT INSTRUCTIONS

## To Start

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

- Log in (if you are having trouble using IE, please try using another browser)
- Click on "My Employment Information"
- Click on "My Benefits"

## Beneficiaries, Dependents and Contacts page

You should now see the **Beneficiaries, Dependents and Contacts** page

**IMPORTANT: With the transition to Oracle Cloud effective 1/1/2021, all dependents and beneficiaries MUST HAVE a Social Security Number in our system. Please check each contact in this section and update the social if one does not appear.**

- It lists people such as a spouse, dependents and named beneficiaries along with your emergency contacts - even though 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 remove someone from coverage under a benefits plan. (Removing someone from coverage or as a beneficiary comes in a later section.) If you would like to delete a contact from this page, you will need to speak with someone in Benefits.
- Click "Next"

## Benefits Enrollment page

You should now be on the **Benefits Enrollment** page

- The **Benefits Selection** section lists plans that will automatically rollover from 2020 (or your elections if you have already accessed and enrolled for open enrollment 2021), with the exception of any Flexible Spending Accounts. Those FSA accounts need to be elected each 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 (if applicable) 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 can change your benefit elections**
- The first section is **Medical Plans** where you can choose to elect a **health plan** and coverage level
- The next section is **Dental Plans** where you can choose to elect a **dental plan** and coverage level
- The third section shows your **Basic Life Insurance** in the amount of \$25,000 (Union) or \$50,000 (Non-Union) and also allows you to review and make changes to your **Supplemental Life Insurance** (for Employee only)
  - **Do not uncheck the box for either \$25,000 or \$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 2021, you must make an election here**
    - Check the appropriate box(es) for health and/or dependent care and enter the amount of your **annual** contribution under **Coverage**
    - **Even if you participated in 2020 you must make an election for 2021**
  - 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 dependents
- **Keep in mind that if you separate from Skidmore, the last day you work is the last day in which you can incur a health expense or child care expense for reimbursement and you have 90 days from your last day in order to submit your expenses for reimbursement.**
- The fifth section is to elect **Dependent Life Insurance**
  - Coverage is \$10,000 on your spouse and \$4,000 on each covered child
  - Children are eligible from birth through age 20, or through age 24 if enrolled in a full-time accredited college program
  - If you and your spouse both work at Skidmore and are benefit eligible, you can insure each other on dependent life, but only one of you can insure your dependent child(ren)
- The sixth section shows the number of **FSA and Benefits 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
  - Benefits pay periods are the number of pay periods that your health, dental and life insurance elections are deducted from your paycheck in the calendar year. **DO NOT CHANGE THE NUMBER OF BENEFITS PAY PERIODS.**
- The last section is **Add Dependents and Beneficiaries**
  - If you need to add a dependent or beneficiary, that did not appear on the first page of the enrollment process (Beneficiaries, Dependents and Contacts), 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 **remove** your dependents under 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
- You cannot be selected as a beneficiary for your 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"** then print the page
    - If you are not returned to the Confirmation Page close the "Printable Page" window
- You should now be back at the Confirmation Page
  - Click **"Finish"**

You should now be back to the beginning of the Open Enrollment process (Benefits Enrollment screen) and you should see the benefits you elected for 2021

- If they are correct you can log off
- If not correct, you will need to reenter your elections