Completing the 2021 Open Enrollment Process in Workday
Welcome to Furman’s annual open enrollment period.

The 2021 open enrollment period is Sunday, November 1 through Saturday, November 14, 2020. This is your opportunity to review your current benefits and decide if you would like to make any changes to your benefits. Any changes will be effective January 1, 2021.

This booklet is the printed instructional guide to completing open enrollment in Workday. Additional material to assist you include an instructional video, a benefits guide, the PowerPoint for the Open Enrollment Information session, the recording of the virtual Open Enrollment presentation, and the Medical Plan Comparison. Each of these items may be found under the Open Enrollment Information and Resources tab in the Insurance Benefits section of the Human Resources webpage on Furman.edu.

If you have other questions, please contact the Office of Human Resources via e-mail at humanresources@furman.edu or to speak with the Benefits Manager, call 864-294-3105.
To access Workday, log into MyFurman with your network credentials and click on the Workday icon located at the bottom right of the screen.

If you are not a regular user of Workday, you may be asked to authenticate with Duo. Instructions for using Duo are on the Workday Training @Furman website.

Once you have accessed the Workday home screen, on the left side, go to the Inbox and click on “Open Enrollment Change.”
You should see the “Change Benefits for Open Enrollment” screen. Click the expand icon to view in full screen mode.

Before you get started, familiarize yourself with the terms on the screen. There are three terms at the top left:

“Event Date” which is the effective date of the open enrollment changes; “Initiated On” which is for administrative purposes; and “Submit Elections By,” which is the deadline to complete the open enrollment process.
On the right, you will see "Total Cost," a total of all benefits cost based on current elections; "Total Credits," credits associated with the medical premium discount; and "Total Employee Net Costs/Credit," the total benefits cost minus the total credits.

Next is the help text. These are the on-screen instructions to follow as you complete the open enrollment process.

Under the help text on the left is the type of elections you will be viewing on the screen – Health Care, Health Savings, Spending Account, Insurance or Additional Benefits.
The “Benefit Plan” column displays the names of each of the offered plans and types.

In the “Elect/Waive” column, you are able to elect or waive benefits. With the exception of HSA and FSA, any current benefits will be displayed.

The next column is “Enroll Dependents” in which you can add or drop eligible dependents. Any dependents that are currently covered will be displayed.
Before you are able to elect your Medical, Dental and Vision coverage. You will also be able to enroll eligible dependents. For general information regarding the benefits, please review the Benefits Guide.

Medical Premium Discount – Please note that the benefit credit will be used to provide the medical premium discount. This information will be updated after the 12/31/19 deadline.

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>&quot;Blue&quot;/&quot;Blue&quot;</th>
<th>Small Dependents</th>
<th>Coverage</th>
<th>Employee Cost</th>
<th>Benefit Credit</th>
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</thead>
<tbody>
<tr>
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<td>Primary Plan</td>
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<td>$100.00</td>
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</tbody>
</table>

The "Coverage" column displays the tier selected – Employee Only, Employee and Spouse/Domestic Partner, Employee and Child(ren), and Family.

The "Employee Cost" column displays the cost of the various benefit plan type to you as an employee.

The "Benefit Credit" column, displays the amount that will be subtracted from the employee medical cost in order to obtain the medical premium discount. These amounts will be updated once the January 31, 2021 deadline for all applicable wellness items have been received.
The last column at the far right is the “Provider” column. It shows the vendor name for each benefit. You have the option to click on the vendor name and visit the respective website for additional information.

Finally, you will see the buttons “Continue,” “Save for Later,” and “Cancel.” These buttons allow you to move on to the next step, save your changes, or cancel the process with no saved changes, respectively.

Benefit elections will be made in the following order: Medical, Dental & Vision; Health Savings Account; Healthcare, Limited Purpose & Dependent Care Flexible Spending Accounts;
Order of Benefit Elections

- Life Insurance & Disability – Basic Life & AD&D, Supplemental Life & AD&D, Short Term Disability, Long Term Disability

- Beneficiary Designations for Life Insurance Coverages

- Voluntary Benefits – Legal & Identity Theft, Accident, Critical Illness & Whole Life.

Basic Life & AD&D, Supplemental Life & AD&D, Short Term Disability, Long Term Disability; Beneficiary Designations; Legal & Identity Theft, Accident, Critical Illness & Whole Life.

The first section – Health Care Elections – allows you to make elections for the medical, dental, or vision plans.

Coverages displayed are based on current enrollment. Review the “Benefit Plan” column, then in the “Elect/Waive” column, to elect coverage, simply select the “Elect” button.
If you want to waive coverage, simply select the “Waive” button.

Unless you enroll dependents, coverage will show Employee Only. To enroll dependents, click in the box under the “Enroll Dependents” column of the selected plan.

You can select from existing dependents already in the Workday system or you can add new dependents.
Clicking “Existing Dependents” reveals a list of all your dependents in Workday.

Click only the name of the dependent spouse or domestic partner for Employee and Spouse or Qualified Domestic Partner coverage.

Click only the name or names of the dependent children that should be enrolled for Employee and Children coverage.
Click the names of any dependent children that should be enrolled and the spouse or domestic partner for Family coverage. Repeat this process for each of the health care elections if you are covering any dependents.

If a dependent you wish to cover is not listed, click “Add My Dependent From Enrollment.”

Click “Create Dependent.”
Required information includes the first name, last name, relationship, date of birth, and gender.

After entering the necessary information, click “OK.”

When finished with the Health Care Elections, click "Continue."
Next will be the Health Savings Election. This portion of open enrollment allows you to elect contributions for the health savings account.

You are able to elect or waive this benefit, only if you elected the medical HDHP plan option.

If you did not elect the medical HDHP plan option, this option appears opaque and is not available for selection. Click “Continue” to advance to the next screen.
If you did select the HDHP medical plan, you can determine an annual amount or paycheck amount for the 2021 calendar year. If you are enrolled in the HDHP plan, “Elect” is required, even if you are contributing no money.

Please note that contribution amounts for HSA plans do not rollover year-to-year and must be reselected each year during open enrollment. When finished, click “Continue.”

Next are the Spending Account Elections. This portion of open enrollment allows you to elect contributions for the Health Care FSA, Dependent Care FSA, and/or the Limited Purpose FSA.
The Healthcare FSA plan is only available to those who enrolled in the Medical Plus or Basic plan, or did not elect medical coverage.

The Limited Purpose FSA plan is only available to those who enrolled in the Medical HDHP Plan. These funds can only be used for dental and vision expenses. You will not be able to elect both the “Health Care” and “Limited Purpose FSA.”

The last of the Spending Account Elections is the Dependent Care FSA. Again, if elected during prior open enrollments, remember the contribution amounts do not rollover.
For any of these elections, you can determine an annual amount or paycheck amount for the 2021 calendar year. When finished click "Continue."

The next section is Life Insurance and Disability Benefits. This portion of open enrollment allows you to elect basic and supplemental life and AD&D insurance for yourself and eligible dependents.

The first election options is the Life Insurance and AD&D benefits.
All faculty and staff are automatically enrolled in the Basic Life and AD&D plan. You will have two options from which to choose: 1.5 times your salary or a flat $50,000.

Basic Dependent Life and AD&D Plan is next. All faculty and staff have the option to enroll eligible dependents to include a spouse/domestic partner and/or child(ren). The coverage is a flat $10,000 for each covered dependent.

All faculty and staff have the option to enroll in the Supplemental Life and AD&D plan for themselves, a spouse/domestic partner and/or any children. The faculty or staff member must be enrolled in order to cover a dependent.
Those electing coverage above the guaranteed issue will be subject to the completion and approval of an Evidence of Insurability form.

To add a dependent, click on the box in the “Cover Dependents” column in the row for the selected coverage. You can select from existing dependents already in the Workday system or you can add a new dependent as previously instructed.

Short Term Disability – Staff members have the option to enroll in the short term disability benefit. There are two options that are available: the thirty day waiting period, and the seven day waiting period.
Long Term Disability – All faculty and staff are automatically enrolled in the long term disability benefit. You will not have the ability to waive this coverage.

When finished with the Insurance Elections, click "Continue."

It is important to designate primary and contingent beneficiaries for life insurance along with primary and contingent percentages. To add a beneficiary, click the plus sign next to the “Beneficiary” column in the row for the selected coverage.
Then click in the box in the “Beneficiary” column for the selected coverage.

If you click on “Beneficiary Persons,” a list of available beneficiary persons appears. Click the radio button to select that beneficiary.

In the “Primary Percentage/Contingent Percentage” column, enter the percentage of the benefit the designee is to receive. To add another beneficiary who is not listed, click another plus sign to reveal another box in the “Beneficiary” column.
Click “Create” from the available options.

Click “Add Beneficiary” from the available options.

Enter the information into the required fields – Relationship, Country, First Name and Last name. Then click on the tab “Contact Information.”
It is important to complete at least the Address section of the “Contact Information” tab so that your beneficiary can be contacted, if necessary.

If an existing address is available, click in the “Use Existing Address” box for the information to populate. If not, enter information into the required fields of Country, Address line 1, City, State, Postal Code, and Type.

Once you have entered the required contact information, click “OK.”
In the percentage column, enter the desired percentage for both the primary and contingent beneficiaries, then click “Continue.”

Last are the Additional Benefit Elections. On this screen, you may elect only the Voluntary Legal and Identity Theft benefit.

Changes to the Critical Illness, Voluntary Whole Life, and Voluntary Accident coverages may be made by calling Unum, or to cancel, contact Kristin Austin. When done, click “Continue.”
On this screen you will be able to scroll through your elected coverages,

your waived coverages, beneficiary designations,

and your benefit credits summary.
At the bottom of that screen is the “Electronic Signature” section. Read the legal notice, click “I Agree” then click “Submit.”

You have successfully submitted your benefit elections for 2021. Click “Print” to get a pdf copy of your elections, or click “Done” to exit the process.

To make any changes at this point, click on the “Benefits” worklet from the home screen.
Click “Change Open Enrollment.”

Then click “OK” to access the open enrollment process. Follow the directions as previously described.

The 2021 Open Enrollment period begins Sunday, November 1 and ends on Saturday, November 14.
If you have any questions, please send an e-mail to humanresources@furman.edu.