# 2022 Open Enrollment Instructions

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Introduction

Welcome to Furman’s annual open enrollment period, which runs from Sunday, November 7 through Saturday, November 20, 2021. This is your opportunity to review your current benefits and decide if you would like to make any changes effective January 1, 2022. You have several resources available for your benefit questions. Please review the 2022 Benefits Guide located in the Benefits section of the Office of Human Resources webpage.

Again, this year, open enrollment is being launched through Workday. Should you wish to make a change for 2022, it can be done by logging into Workday and submitting your change as you complete the open enrollment process.

New Design

NEW Design: Workday has implemented a new design for its benefits pages. You will see tiles that correspond to each benefit in which you will be able to enroll or make changes. As you go through the Open Enrollment process, please make sure you enroll or waive the coverages listed below:

- Health Care and Savings/Spending Accounts
  - Medical, Voluntary Hospital Indemnity, Voluntary Accident,
  - Dental, Vision, Health Savings Account (HSA), Health Care Flexible Spending Account (FSA)
  - Limited Purpose FSA, Dependent Care FSA.
- Insurance
  - Basic Life & AD&D, Supplemental Life & AD&D,
  - Short Term Disability, Long Term Disability, Voluntary Critical Illness
- Additional Benefits
  - Legal & Identity Theft & Whole Life

Directions

Faculty and Staff who are benefits eligible, will need to access Workday to complete open enrollment.

Access Workday

1. To access Workday, log into MyFurman with your network credentials and select the Workday icon located at the bottom right of the screen.
2. 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, which may be accessed using your network credentials.

First Things First – Review Current Benefits
3. From the home screen, select the Benefits worklet.


5. Current benefit elections are on the Benefits Elections screen. At the top right of the screen, select the pdf icon to create a printable copy to review as you make elections for the upcoming benefit year.

6. Select the “W” at the top left of the screen to return to the home screen.
Launch Open Enrollment
7. Once you have accessed the Workday home screen, find the task titled “Open Enrollment Change: Your Name on 01/01/2022” in your inbox and select it.

8. Select the expand icon to change the screen to full-page mode.

9. Select the “Let’s Get Started” button.

Update Your Information – Health Information and Dependent Missing Social Security Numbers
10. Select “Yes” or “No” in response to the question, “Have you used tobacco in any form in the past 12 months?”

11. If you have an enrolled dependent without a social, you will be prompted to enter their social security number or choose not available if you do not have access to it. For each listed dependent, select either:
   a. “Identifier ID Entered” and enter the social security number for the dependent displayed.
   b. “Reason ID is Not Available” and enter ‘n/a’ for the dependent displayed.
12. When finished answering the questions on the Update Information screen, select “Continue.”

Election of Health Care Coverage
Open Enrollment Screen
This is the Open Enrollment screen. It is divided into three sections – Health Care and Accounts, Insurance, and Additional Benefits. Before beginning, become familiar with the terms. The Glossary of Terms, Screen Names and Field Names is on page 35.

Health Care and Accounts
Medical
13. From the Open Enrollment screen, in the “Medical” section select “Manage” or “Enroll.”
14. On the right side of the screen, review the Health Care Instructions.
15. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” to select the desired plan as identified in the “Benefit Plan” column.
16. Select “Confirm and Continue.”

17. The purple ribbon identifies the plan selected.
18. The coverage is determined by the dependents you opt to cover.
19. Among the listed dependents, under Dependents, in the “Select” column, check the box to select a dependent to cover as identified in the “Dependent” column. The selected coverage will reflect the dependents covered as identified in the “Relationship” column. If no dependents are selected, the coverage will be “Employee Only.”
20. If dependents you wish to cover are not listed, select “Add New Dependent” and go to No. 161 in the Add Dependents section on page 29.
21. Select “Save.”
22. Your changes for this section are updated, but not submitted.
   If you selected the Basic or Plus plan, the message on the screen advises you to update another plan, or review your selections and sign. If you selected the HDHP plan, the message on the screen advises that you must also enroll in the Health Savings Account-Accrue Health. Select the “X” to return to the Open Enrollment screen.
23. From the Open Enrollment screen, in the “Voluntary Hospital Indemnity” section select “Manage” or “Enroll.”

24. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”

25. Select “Confirm and Continue.”

26. The purple ribbon identifies the plan selected. Follow instructions Nos. 18 through 21 to select the coverage, identify dependents, and save your selections.

27. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.
Voluntary Accident

28. From the Open Enrollment screen, in the “Voluntary Accident” section select “Manage” or “Enroll.”

29. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”

30. Select “Confirm and Continue.”

31. The purple ribbon identifies the plan selected. Follow instructions Nos. 18 through 21 to select the coverage, identify dependents, and save your selections.

32. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.
Dental
33. From the Open Enrollment screen, in the “Dental” section select “Manage” or “Enroll.”

34. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” to select the desired plan as identified in the “Benefit Plan” column.
35. Select “Confirm and Continue.”

36. The purple ribbon identifies the plan selected. Follow instructions Nos. 18 through 21 to select the coverage, identify dependents, and save your selections.

37. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.

Vision
38. From the Open Enrollment screen, in the “Vision” section, select “Manage” or “Enroll.”
39. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” to select the desired plan as identified in the “Benefit Plan” column.
39. Select “Confirm and Continue.”

41. The purple ribbon identifies the plan selected. Follow instructions Nos. 18 through 21 to select the coverage, identify dependents, and save your selections.

42. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.

**Election of Health Savings Account Contributions**

Next is the election of the Health Savings Account (HSA). This portion of Open Enrollment allows those who have elected the medical HDHP medical option. The elected coverage for a previously selected HSA does not rollover year-to-year and must be reselected each year during Open Enrollment. This does not pertain to actual monies/funds in your HSA that *does* rollover year to year.

**Health Savings Account (HSA)**

43. From the Open Enrollment screen, in the “Health Savings Account” section, select “Enroll.” If you did not elect the medical HDHP option, skip to No. 48.
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44. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”
If you selected the HDHP medical option, “Select” is required, even if you are not making any contributions to the HSA.
If you did not elect the medical HDHP option, the Plan Available table appears opaque and is not available for selection.
45. Select “Confirm and Continue.”

46. Enter the contribution amount in either the Per Paycheck field, or the Annual field.
47. Select “Save.”

48. Your changes for this section are updated, but not submitted.
Select the “X” to return to the Open Enrollment screen.

Election of Flexible Spending Account Contributions
Next are the elections for the Flexible Spending Accounts. This portion of Open Enrollment allows you to elect and identify contributions for the Health Care Flexible Spending Account (Health Care FSA), Limited Purpose Flexible Spending Account (Limited Purpose FSA), and Dependent Care Flexible Spending Account (Dependent Care FSA).

Health Care FSA
The Health Care FSA is only available to those who enrolled in the Medical Plus plan, Medical Basic plan, or did not elect medical coverage.
49. From the Open Enrollment screen, in the “Health Care FSA” section, select “Enroll.” If you elected the HDHP option, skip to No. 54.

50. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”
51. Select “Confirm and Continue.”

52. Enter the contribution amount in either the Per Paycheck field, or the Annual field.
53. Select “Save.”

54. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.

**Limited Purpose FSA**
The Limited Purpose FSA is only available to those who selected the Medical HDHP option. These funds can only be used for dental and vision expenses. You will not be able to elect both the Health Care FSA and the Limited Purpose FSA.
55. From the Open Enrollment screen, in the “Limited Purpose FSA” section, select “Enroll.” If you elected either the medical Basic plan or the medical Plus plan option and wish to enroll in the HDHP, go back to No. 15 to change selection.

56. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”
57. Select “Confirm and Continue.”

58. Enter the contribution amount in either the Per Paycheck field, or the Annual field.
59. Select “Save.”

60. Your changes for this section are updated, but not submitted.
Select the “X” to return to the Open Enrollment screen.

Dependent Care FSA
The Dependent Care FSA is for employees with dependents who have child care expenses. Again, if elected during a prior Open Enrollment, remember the elected coverage nor the contributions rollover and must be reselected each year during Open Enrollment.
61. From the Open Enrollment screen, in the “Dependent Care FSA” section, select “Enroll.”

62. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”
63. Select “Confirm and Continue.”

64. Enter the contribution amount in either the Per Paycheck field, or the Annual field.
65. Select “Save.”

66. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.

**Election of Life Insurance and Disability Benefits**

This section of Open Enrollment allows you to elect Basic, Supplemental Life, and AD&D insurance for yourself and eligible dependents.

**Basic Life and Supplemental Term Life**

Benefit-eligible employees are automatically enrolled in Basic Life and have the option to enroll in Supplemental Term Life plans for themselves, a spouse/domestic partner and/or any children. The employee must be enrolled in a plan to cover a dependent in a corresponding dependent plan.
Basic Employee Life/AD&D

67. From the Open Enrollment screen, in the “Basic Life/AD&D” section, select “Manage” or “Enroll.”

68. All faculty and staff are automatically enrolled in the Basic Life/AD&D plan. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” to select either the 1.5 times your salary option, or the flat $50,000 option, as identified in the “Benefit Plan” column.

69. Select “Confirm and Continue.”

70. Any previously identified beneficiaries will be listed here. To add either primary beneficiaries or secondary beneficiaries, select the plus sign and follow the instructions in the Add Dependent section on page 29. Among your primary beneficiaries, and your secondary beneficiaries, make certain that the percentages in the “Percentage” column, adds up to 100.

71. Select “Save.”

72. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.
Basic Dependent Life

All faculty and staff have the option to cover eligible dependents (i.e. spouse/domestic partner and or children. The coverage is a flat $10,000 for each dependent.

73. From the Open Enrollment screen, in the “Basic Dependent Life” section, select “Manage” or “Enroll.”

74. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”

75. Select Confirm and Continue. If you select “Waive,” advance to No. 79.

76. Among the listed dependents, under Dependents, in the “Select” column, check the box to select a dependent to cover as identified in the “Dependent” column. The selected coverage will reflect the dependents covered as identified in the “Relationship” column.

77. If dependents you wish to cover are not listed, select “Add Dependent” and go to No. 161 in the Add Dependents section on page 29.

78. Select “Save.”

79. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.
Supplemental Term Life/AD&D

80. From the Open Enrollment screen, in the “Supplemental Term Life AD&D” section, select “Manage” or “Enroll.”

81. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”

82. Select Confirm and Continue. If you select “Waive,” advance to No. 87.

83. In the “Coverage” field, select the amount of supplemental term life insurance.

84. Note the language in the Coverage section after selecting a coverage amount. Coverage may be subject to completion and approval of an Evidence of Insurability form.

85. Any previously identified beneficiaries will be listed here. To add either primary beneficiaries or secondary beneficiaries, select the plus sign and follow the instructions in the Identifying Primary and Secondary Beneficiaries section on page 30. Among your primary beneficiaries, and your secondary beneficiaries, make certain that the percentages in the “Percentage” column, adds up to 100.

86. Select “Save.”
87. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.

Supplemental Spouse or Domestic Partner Term Life/AD&D

88. From the Open Enrollment screen, in the “Supplemental Spouse or Domestic Partner Term Life/AD&D” section, select “Manage” or “Enroll.”

89. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”

90. Select “Confirm and Continue.” If you select “Waive,” advance to No. 95.

91. If “Select” is selected, in the “Coverage” field, select the amount of supplemental term life insurance.

92. Note the language in the Coverage section after selecting a coverage amount. Coverage may be subject to completion and approval of an Evidence of Insurability form.

93. If dependents you wish to cover are not listed, select “Add New Dependent” and go to No. 161 in the Add Dependents section on page 29.

94. Select “Save.”
95. Your changes for this section are updated, but not submitted. Select the “X” to return to the Open Enrollment screen.

**Supplemental Child Term Life/AD&D**

96. On the Open Enrollment screen, in the “Supplemental Child Term Life/AD&D” section, select “Manage” or “Enroll.”

97. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”

98. Select “Confirm and Continue.” If you select “Waive,” advance to No. 103.

99. In the “Coverage” field, select the supplemental term life insurance amount.

100. Select the dependents you wish to cover. If dependents you wish to cover are not listed, select “Add New Dependent” and go to No. 161 in the Add Dependents section on page 29.

101. Note the cost of the coverage.

102. Select “Save.”
103. Your changes for this section are updated, but not submitted.
Select the “X” to return to the Open Enrollment screen.

**Short Term Disability (STD)**

Staff members have the option to enroll in the short term disability benefit. There are two options available: the thirty day waiting period option, and the seven day waiting period option.

104. On the Open Enrollment screen, in the “Short Term Disability (STD)” section, select “Manage” or “Enroll.”

105. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” to select the desired plan as identified in the “Benefit Plan” column.


107. Note the cost per paycheck and the coverage amount.

108. Select “Save.”

109. Your changes for this section are updated, but not submitted.
Select the “X” to return to the Open Enrollment screen.
Long Term Disability (LTD)
All faculty and staff are automatically enrolled in the long term disability benefit. You will not have the ability to waive this coverage.

110. On the Open Enrollment screen, in the “Long Term Disability (STD)” section, select “View.”

111. View the cost of the coverage per pay period in the “You Pay” column.
112. Select “Confirm and Continue.”

113. Select “Save.”

114. Select the “X” to return to the Open Enrollment screen.

Voluntary Critical Illness
Benefit-eligible employees have the option to enroll in Voluntary Critical Illness plans for themselves and a spouse/domestic partner. Any children are automatically enrolled at no additional cost with enrollment in the benefit by the employee. The employee must be enrolled in the benefit in order to enroll the spouse/domestic partner in the corresponding plan.
115. On the Open Enrollment screen, in the “Voluntary Critical Illness Employee” section, select “Manage” or “Enroll.”

116. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” to select the desired plan as identified in the “Benefit Plan” column.

117. Select “Confirm and Continue.” If you select “Waive,” advance to No. 120.

118. Note the calculated coverage and the plan cost per paycheck.

119. Select “Save.”

120. Select the “X” to return to the Open Enrollment screen.

Voluntary Critical Illness Spouse

121. On the Open Enrollment screen, in the “Voluntary Critical Illness Spouse” section, select “Manage” or “Enroll.”
122. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” to select the desired plan as identified in the “Benefit Plan” column.

123. Select “Confirm and Continue.” If you select “Waive,” advance to No. 127.

124. Select the dependent you wish to cover. If the dependent you wish to cover is not listed, select “Add New Dependent” and go to No. 161 in the Add Dependents section on page 29.

125. Note the cost of the coverage.

126. Select “Save.”

127. Select the “X” to return to the Open Enrollment screen.

Voluntary AD&D Employee, Spouse, and Child

The Voluntary AD&D Employee, Spouse, and Child benefits are no longer offered and are grandfathered for those employees who previously enrolled in a voluntary AD&D benefit.

Voluntary AD&D Employee

128. On the Open Enrollment screen, in the “Voluntary AD&D Employee” section, select “View.”
129. As this benefit is no longer offered, this benefit will appear opaque and cannot be modified. To cancel this benefit, please e-mail Kristin Austin.

130. Select “Confirm and Continue.”

131. Note the cost per paycheck.

132. In the Beneficiaries section, review the previously identified beneficiaries. If the beneficiaries are not listed, or need to be changed, follow the instructions in the Identifying Primary and Secondary Beneficiaries section on page 30.

133. Select “Save.”

134. Select the “X” to return to the Open Enrollment screen.

**Voluntary AD&D Spouse**

135. On the Open Enrollment screen, in the “Voluntary AD&D Spouse” section, select “View.”
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136. As this benefit is no longer offered, this benefit will appear opaque and cannot be modified. To cancel this benefit, please e-mail Kristin Austin.

137. Select “Confirm and Continue.”

138. Note the cost per paycheck.

139. In the Beneficiaries section, review the previously identified beneficiaries. If the beneficiaries are not listed, or need to be changed, follow the instructions in the Identifying Primary and Secondary Beneficiaries section on page 30.

140. Select “Save.”

141. Select the “X” to return to the Open Enrollment screen.

Voluntary AD&D Child

142. On the Open Enrollment screen, in the “Voluntary AD&D Child” section, select “View.”
143. On As this benefit is no longer offered, this benefit will appear opaque and cannot be modified. To cancel this benefit, please e-mail Kristin Austin.

144. Select “Confirm and Continue.”

145. Note the cost per paycheck.

146. In the Beneficiaries section, review the previously identified beneficiaries. If the beneficiaries are not listed, or need to be changed, follow the instructions in the Identifying Primary and Secondary Beneficiaries section on page 30.

147. Select “Save.”

148. Select the “X” to return to the Open Enrollment screen.

Additional Benefits

Legal & Identity Theft

149. On the Open Enrollment screen, in the “Legal & Identify Theft” section, select “Manage” or “Enroll.”
150. On the left side of the screen under Plans Available, in the “Selections” column, choose “Select” or “Waive.”


152. Note the calculated coverage and the plan cost per paycheck.

153. Select “Save.”

154. Select the “X” to return to the Open Enrollment screen.

Voluntary Whole Life

155. On the Open Enrollment screen, in the “Voluntary Whole Life” section, select “View.”

156. On the left side of the screen under Plans Available, note that there is not the opportunity to change a previous selection. As the instructions on the right side of the screen state, please contact Unum to enroll or make changes. To cancel, e-mail Kristin Austin.

157. Select “Confirm and Continue.”

158. Note the calculated coverage and the plan cost per paycheck.

159. Select “Save.”
160. Select the “X” to return to the Open Enrollment screen.

**Add Dependents**

In order to cover dependents on certain elected Health Care benefits and Life Insurance benefits, those dependents must be added and selected.

161. From the Medical, Dental, Vision screens or the applicable life insurance screens, select, “Add Dependents.” “Coverage” screen for either the Basic Life, Supplemental Life, or Whole Life benefit, under “Beneficiaries,” select the “+” sign next to the Beneficiary column in the row for the selected coverage.

162. If you wish to designate this dependent as a possible beneficiary, select, “Use as Beneficiary.”

163. Select “OK.”

164. On the Add My Dependent From Enrollment screen, enter in the required information in the appropriate fields – Country, First Name, Last Name, Relationship, Date of Birth, Gender, and Tobacco Use.

165. Scroll down to the address section and modify the address, as necessary.

166. Select “Save.”
167. You will be returned to the Medical, Dental, Vision, or life insurance screen for which you were making changes. Notice the box is now selected for the newly added dependent.

168. Also, notice the change in coverage based on the addition of this dependent.

169. In the Social Security Number field of the Dependent Social Security Numbers section, select either the Social Security Number field, and enter the Social Security Number for the newly added dependent, or select the Reason SSN is Not Available field, and enter “NA.”

170. Select “Save” then select “X” (not pictured) to return to the Open Enrollment menu.

**Beneficiary Designation**

**Identifying Primary and Secondary Beneficiaries**

It is important to designate primary and secondary beneficiaries for life insurance benefits. Should the need to allocate the benefit arise, Furman will know who the beneficiaries are, as well as how to contact them. If the beneficiaries listed are those individuals or trusts to whom the benefit shall be allocated and in the appropriate order and quantity, no action is required. Do this for each Employee insurance coverage selected. However, if no beneficiaries are listed, please follow No. 176 through 184.

**Existing Beneficiary Persons or Trusts**

171. From the “Coverage” screen for either the Basic Life, Supplemental Life, or Whole Life benefit, under “Beneficiaries,” select the “+” sign next to the Beneficiary column in the row for the selected coverage.

172. Select the box in the “Beneficiary” column and form the available options, select “Existing Beneficiary Persons,” or “Existing Trusts.”
173. A list of available beneficiary persons or existing trusts appears. Select the radio button to choose the desired beneficiary or trust.

174. In the “Percentage” column for either Primary or Secondary Beneficiaries, enter the percentage of the benefit the beneficiary is to received. The fields for each beneficiary in the Primary Beneficiaries section must add up to 100, and the fields for each beneficiary in the Secondary Beneficiary section must add up to 100.

175. Select “Save” to return to the Open Enrollment menu.

Add a Beneficiary or Trust

176. From the “Coverage” screen for either the Basic Life, Supplemental Life, or Whole Life benefit, under “Beneficiaries,” select the “+” sign next to the “Beneficiary column in the row for the selected coverage.

177. Select the box in the “Beneficiary” column and form the available options, select “Add New Beneficiary or Trust.”
178. Select either the “Add New Beneficiary” radio button or “Add New Trust” radio button.

179. On the “Add New Beneficiary or Trust” screen, under the “Legal Name” tab, enter the information in the required fields – “Relationship,” “Country,” “First Name,” and “Last Name.”

180. Select the tab “Contact Information.”

181. On the “Add New Beneficiary or Trust” screen, under the “Contact Information” tab, enter, select “Add” for “Phone,” “Address,” and “Email” and enter the information in the required fields.

182. Select “OK.”

183. The newly added beneficiary is listed. In the “Percentage” column for either Primary or Secondary Beneficiaries, enter the percentage of the benefit the beneficiary is to received. The fields for each beneficiary in the Primary Beneficiaries section must add up to 100, and the fields for each beneficiary in the Secondary Beneficiary section must add up to 100.

184. Select “Save” to return to the Open Enrollment menu.
**Benefit Election Review**

185. From the Open Enrollment menu, select “Review and Sign.”

186. At the top of the “View Summary” screen, review the Selected Benefits.

187. Scroll to the middle of the screen to view the Waived Benefits.

188. Continue to scroll to view any Credits. Credits impacting the 2022 medical premium discount will be updated at a later date.

189. View Total Benefit Costs.

190. At the bottom of the View Summary screen, read the Legal Notice, and select “I Accept” in the check box.

191. Select “Submit.”
192. You have successfully submitted your benefit elections. If you wish to print a copy, select “View 2022 Benefits Statement” and scroll to the bottom of the next screen and select “Print” (not pictured).
193. If you do not choose to view the 2022 Benefits Statement, select “Done.”

Making Changes
194. From the home page, select the “Benefits” worklet.

195. Under “Current Cost,” select Change Open Enrollment.” On the next screen (not pictured), select “Let’s Get Started” and return to instructions on page 5 beginning with item No. 10.
## Glossary of Terms, Screen Names and Field Names

<table>
<thead>
<tr>
<th>Field/Screen Name or Task</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment</td>
<td>• The period in which employees may make modifications to previously elected benefits and select new benefits without the requirement of a qualifying life event.</td>
</tr>
<tr>
<td>Projected Total Cost Per Paycheck</td>
<td>• The projected per paycheck cost of all benefits based on current elections.</td>
</tr>
<tr>
<td>Projected Total Credits</td>
<td>• The projected credits associated with the medical premium discount based on elected medical benefit.</td>
</tr>
<tr>
<td>Manage</td>
<td>• The action associated with a plan that can be modified</td>
</tr>
<tr>
<td>Enroll</td>
<td>• The action associated with a plan an employee can enroll</td>
</tr>
<tr>
<td>View</td>
<td>• The action associated with a plan that cannot be modified</td>
</tr>
<tr>
<td>Waived</td>
<td>• Denotes that employee has opted out of a benefit</td>
</tr>
<tr>
<td>Plans Available Screen</td>
<td>• Plan types that are available for he particular benefit.</td>
</tr>
<tr>
<td>Selection</td>
<td>• The column in which an employee may select or waive benefits</td>
</tr>
<tr>
<td>Benefit Plan</td>
<td>• The column which displays the names of each of the offered plans</td>
</tr>
<tr>
<td>You Pay</td>
<td>• The column that shows the cost per paycheck of the elected benefit</td>
</tr>
<tr>
<td>Coverage</td>
<td>• The tier of the selected plan – Employee Only, Employee and Spouse/Domestic Partner, Employee and Child(ren), and Family</td>
</tr>
<tr>
<td>Plan cost per paycheck</td>
<td>• Displays the cost of the selected plan</td>
</tr>
<tr>
<td>Dependents</td>
<td>• Your lawful spouse, domestic partner or eligible child</td>
</tr>
<tr>
<td>Review and Sign</td>
<td>• The ability to review all elections made confirm that you agree with said elections.</td>
</tr>
<tr>
<td>Save for Later</td>
<td>• The ability to save your changes made so far and return later to complete the process.</td>
</tr>
</tbody>
</table>
## Frequently Asked Questions

<table>
<thead>
<tr>
<th>Question</th>
<th>Answer</th>
</tr>
</thead>
<tbody>
<tr>
<td>How will the medical premium discount work for 2022?</td>
<td>Onsite biometric screening events were held in August and October of 2021. These events allowed faculty, staff and spouses/domestic partners to participate to receive the medical premium discount for 2022. The onsite events that took place in March of 2021 satisfied the premium discount for 2021 as the Fall 2020 onsite screening events were cancelled due to the pandemic.</td>
</tr>
<tr>
<td>If I normally have my biometric screening completed offsite with my physician, what do I need to do?</td>
<td>Individuals who have their biometric screening completed offsite with their physician may continue to do so. The offsite biometric screening form is located on the HR website.</td>
</tr>
<tr>
<td>What items are needed to receive the medical premium discount?</td>
<td>The following wellness items are needed to obtain the medical premium discount: 1) Health Risk Assessment (HRA) 2) Biometric Screening 3) Health Coach Provider (HCP) visit - only if stratified in a category 4 or 5 based on the March 2021 screening results. You should have received a packet from Prisma with your stratification results.</td>
</tr>
<tr>
<td>What is the new deadline to have wellness items (listed in previous question) completed to obtain the wellness discount?</td>
<td>The deadline to submit all completed paperwork and the health screening components (HRA via MyChart, biometric screening, and HCP visit (if required)) is December 1, 2021.</td>
</tr>
<tr>
<td>Is Alzheimer’s covered under the new Enhanced Critical Illness Plan?</td>
<td>The new enhanced Critical illness plan does cover Alzheimer’s.</td>
</tr>
<tr>
<td>Can I enroll in the Unum Voluntary Products to include accident, critical illness, and/or hospital indemnity if I am not enrolled in Furman’s medical plan?</td>
<td>Yes. Individuals can enroll in any of the voluntary products regardless of which Furman medical plan they are enrolled in. Individuals can also enroll even if they are not covered on Furman’s plan.</td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
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<tr>
<td>If I am currently enrolled in either the accident plan or critical illness plan will I need to make a new election during the open enrollment process?</td>
<td>Yes. Any individuals who are interested in the voluntary plans mentioned in the question above must make an active election during the open enrollment process. For current enrollees, elections will not automatically roll over since these plans will become new enhanced plans effective January 1, 2022. Individuals currently enrolled in the accident or critical illness plan will receive a notice from Human Resources showing their current coverage and steps needed to take in order to maintain the coverage.</td>
</tr>
<tr>
<td>If I am currently enrolled in the current hospital indemnity plan, will I need to make a new election during the open enrollment process?</td>
<td>Yes. Individuals enrolled on the medical High Deductible Health Plan (HDHP) will not automatically receive the hospital indemnity plan effective January 1, 2022. The new enhanced hospital indemnity plan will be available at the individual’s expense for all medical plan members (HDHP, Basic and Plus) in addition to those not enrolled on the Furman medical plan.</td>
</tr>
<tr>
<td>If my physician does not mark generic on a new prescription, will the pharmacy fill the prescription with generic medication or brand name?</td>
<td>Due to our dispense as written pharmacy limitation, prescriptions will be automatically filled with a generic. If a prescription needs to be filled with brand name, the physician will need to notate this on the prescription.</td>
</tr>
<tr>
<td>How does the deductible work for family coverage?</td>
<td>The medical deductible associated with all plans is the amount you pay for certain medical services before Blue Cross Blue Shield (BCBS) begins to pay. The individual deductible on each plan applies to each individual. However, the individual deductible only needs to be met by three people max on the Plus and Basic Plan and by two people max on the HDHP plan. Once one individual meets their deductible, coinsurance applies to claims going forward for that individual. BCBS will then begin to pay 80% of the claim cost and the member will pay 20% until the individual out of pocket maximum is met.</td>
</tr>
<tr>
<td>Who can access the employee onsite clinic and what services are provided?</td>
<td>All faculty, staff and spouse/domestic partners are able to access the employee onsite clinic located next door to HR. The clinic is not available for dependent children. The clinic provides acute services for common illness such as sinus infections, flu, minor wounds, etc.</td>
</tr>
<tr>
<td>Can the nurse practitioner in the employee onsite clinic write prescriptions?</td>
<td>The nurse practitioner can provide acute/episodic prescriptions but is not able to provide prescriptions for controlled substances.</td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
</tr>
<tr>
<td>------------------------------------------------------------------------</td>
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</tr>
<tr>
<td>Can I contribute funds to a health savings account (HSA) if I am not enrolled in the medical HDHP plan?</td>
<td>Only members enrolled in the HDHP plan are able to contribute funds to the HSA account due to IRS regulations.</td>
</tr>
</tbody>
</table>