

2018 Online Open Enrollment Quick Guide

Getting Ready

- \Rightarrow Review your Open Enrollment materials
- ⇒ Contact your Department Benefits Representative if you have any questions about your benefit options
- ⇒ To facilitate your enrollment and avoid Summit from timing out, use the benefits enrollment worksheet on the reverse side of this form to note your election choices **BEFORE** you log on to Summit.

	Step 1: Log on to Summit with your username and password. Summit is accessible from the RamseyNet Homepage Popular links and the County Homepage at www.co.ramsey.mn.us (Select For Employees at bottom of page)
To Start	<section-header><complex-block><complex-block></complex-block></complex-block></section-header>
Viewing and Updating Your Benefit Elections	 Click on the Edit button next to each plan in which you wish to enroll or change enrollment options.
	• When you have completed your enrollment selections, scroll to the bottom of the page and click on the Continue button.
	 You may receive some error or warning messages. Read these carefully and follow any instructions.
	 Confirm that the online enrollment summary matches the selections on your Benefits Enrollment Worksheet on the back of this form to ensure that you have entered your choices correctly. Make any needed corrections before moving to the next step.
	 Click the Submit button to save your final choices. (IMPORTANT: Your enrollment is not complete until you click the Submit button.)
	• Your enrollment has now been completed. However, you may change your elections at any time during the open enrollment period.
Confirming Your Benefits Elections	Make sure your address in Summit is current. A Confirmation Statement will be sent to your home address in December. If there are any benefit discrepancies, note the correction on the Confirmation Statement, and return it to Human Resources immediately.
Questions?	⇒ Contact your <u>Department Benefit Representative</u> if you have questions about benefit plan options or the online enrollment process.

Benefits Enrollment Worksheet

Note: This worksheet is a planning tool and does not enroll you in benefits. You have to log on to Summit Self Service and enter your benefit elections online. **Refer to the** Employee Benefit Plan Reference Guide **and** Cafeteria Plan Reference Guide for more information on plans, rates, and enrollment restrictions.

Medical and	 ⇒ Do you want to enroll in one or both of these plans? If yes: Do you wantsingle orfamily orWaive coverage for Medical insurance? Do you wantDelta Dental Premier/PPO orDeltaCare for dental insurance? Do you wantsingle orfamily orWaive coverage for Dental insurance? 	
Dental Insurance	⇒ If you want to add family coverage, follow the instructions to enroll your dependents. You will need to provide social security numbers for your dependents.	
	⇒ Do you want to pay your premiumbefore-tax orafter-tax ? (Refer to the Cafeteria Plan Reference Guide for more information on the advantages and disadvantages of these options.)	
Health Care Reimbursement Account and Dependent Care Reimbursement Account (FSAs)	 ⇒ HCRA Amount (maximum \$2,600) DCRA amount (maximum \$5,000) Important: (Estimate your expenses conservatively, as any money you do not use must be forfeited.) Remember, you must re-enroll each year that you want to participate. ⇒ Refer to the Cafeteria Plan Reference Guide, which is available on RamseyNet, for 	
	information on IRS regulations and other important enrollment information. ⇒ Do you want to add or increase your optional employee life coverage?	
	Amount? Refer to the Employee Benefit Plan Reference Guide for maximum amounts allowable. (Evidence of insurability is required to enroll or increase coverage. You must complete the Evidence of Insurability form available in the Employee Life enrollment panel and send to Minnesota Life for approval.)	
Optional Life Insurance	 ⇒ Do you want to add or increase spouse-domestic partner life insurance? Amount? Refer to the Employee Benefit Plan Reference Guide for maximum amounts allowable. (Evidence of insurability is required to enroll or increase coverage. You must complete the Evidence of Insurability form available in the Spouse Life enrollment panel and send to Minnesota Life for approval.) 	
	 ⇒ Do you want Accidental Death and Dismemberment (AD&D) Insurance? Yes No (You must have optional employee and/or spouse-domestic partner life and the amount of AD&D coverage must equal the total of your optional employee and spouse-domestic partner life coverage.) 	
	⇒ Do you want to Add or Drop Dependent Life Insurance? The \$15,000 plan covers all of your dependents, including spouse or domestic partner. No evidence of insurability is required during open enrollment. Please review to insure you have eligible dependents.	
	⇒ Do you want to Add or Drop optional long-term disability insurance? (Note: No evidence of insurability is required during open enrollment.)	
Disability Insurance	⇒ Do you want to drop, add or change the elimination period on your short-term disability insurance? Elimination period:30 day60 day90 day orWaive (No evidence of insurability is required during open enrollment.)	

Retain this worksheet as a record of your election changes and to compare with the Confirmation Statement you will receive from Ramsey County in December. *Please note: Changes in life insurance that require evidence of insurability (optional employee life and spouse/domestic partner life) will not appear on your Confirmation Statement if approval from Minnesota Life is not received prior to the printing of Confirmation Statements.*