THINGS YOU NEED TO KNOW FOR BENEFITS ENROLLMENT

Welcome to St. Luke's!

Please review the Benefits Overview video and attend New Hire Orientation to begin your journey to review and select St. Luke's Benefits. Information below offers additional resource information to assist you with decisions.

- **Navigation Checklist** – The Navigation Checklist will guide you through the Benefits Enrollment process. Please print and review the information to assure you understand the benefits being offered.

- **User ID and Password** – Contact the Help Desk at HELP (ext. 4357) if you need your user ID and password.

- **Medical Plans** - If you want to enroll for medical coverage, you will have the option to select from the Basic or Premium preferred provider organization (PPO) plans or a high deductible health (HDHP) plan. Details are in the Benefits Summary Book or in the Getting Started section on the Benefits Enrollment Roadmap.

- **Dental and Vision Plans** – There are two dental and two vision plans (Basic and Premium) offered for coverage. Details are in the Benefits Summary Book or click the HealthSCOPE link on the Roadmap.

- **Medical Spending and Health Savings Accounts** – You may elect a pre-tax medical spending account if you enroll in the Basic or Premium medical plan. A dependent spending account is a pre-tax offering for childcare when dependents are under 13 years of age. You may elect a health savings account if you enroll in the high deductible health plan.

- **Spousal Affidavit/Certification Form** – If you will be adding a spouse on your medical plan, you need to complete the Spousal Affidavit/Certification Form and fax it to the Benefits Office. Completed annually or with status changes.

- **Adding Dependents** - If you are adding dependents to any of the plans offered, you will need to go to the Dependents section in ESS, add their name, birth date and social security number before enrolling them for benefits. You will also need to provide a copy of your marriage license for spouse and/or birth certificates for dependent children to the Benefits Office to complete enrollment.

- **Life Insurance** – If you want to add supplemental life insurance or add dependent life insurance you will need to enroll when first eligible for the coverage. If you decide to add it later, you will need to complete the Evidence of Insurability forms through Unum, the life insurance carrier for approval. You may drop supplemental life coverage at any time by contacting the Benefits Office.

- **Voluntary Benefits** – ARAG or VOYA – You may add as a new hire, when first becoming benefit eligible, or you may enroll in voluntary benefits during open enrollment.

- **Review Current Benefits** – After enrolling in benefits, you will see your benefit selections after the benefits information is downloaded into ESS.

- **Beneficiaries** – Please take time to add beneficiaries for benefit coverages selected.

- **Check the Rates** – Don't forget to check the rates and compare them when you get your paycheck.

- **Still Need Help?** . . . . .
  User Name and Password – 205-6100 ext. 4357
  Assistance to Enroll Remotely – Call 205-6740 or Phone Assistance for Benefit Questions – Call 205-6016