

# Benefits Enrollment Online Instructions

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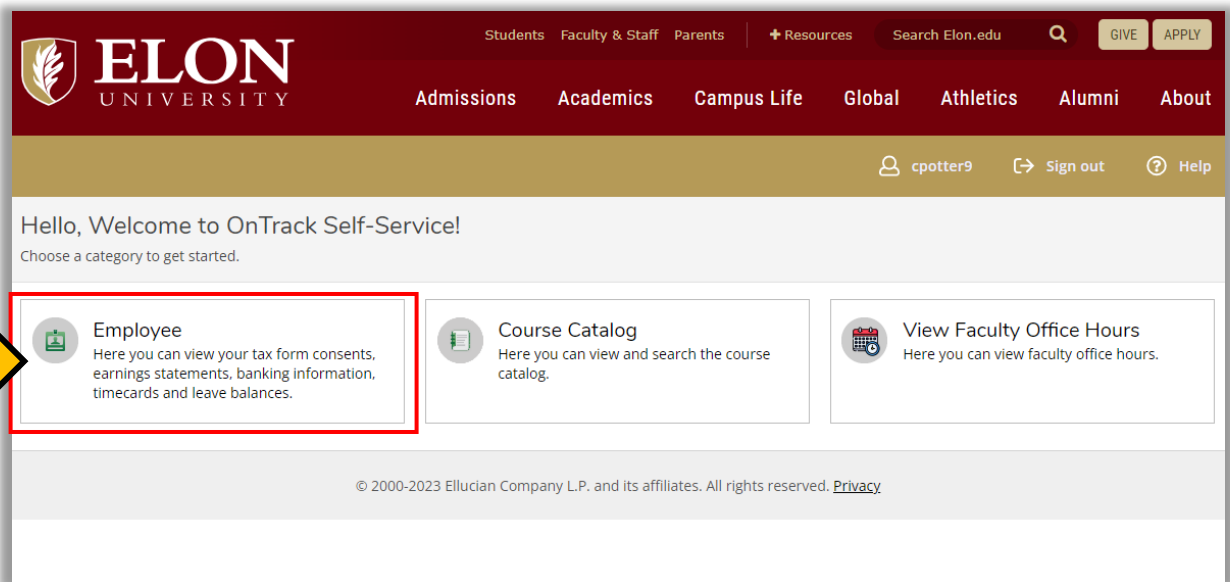
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# Benefits Enrollment Online Instructions

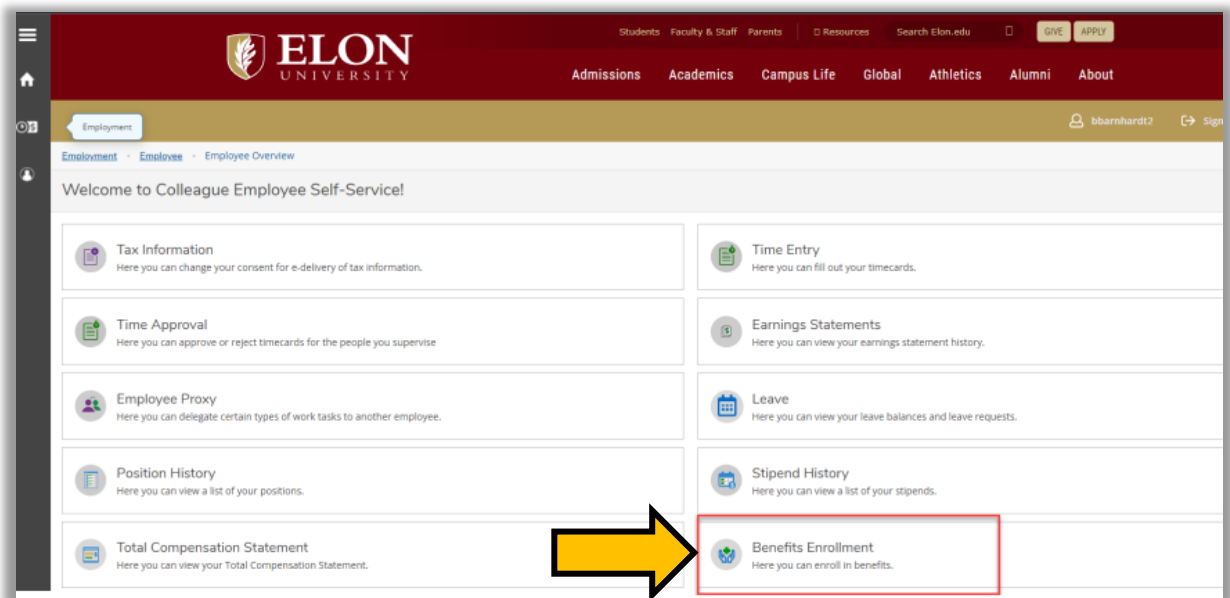
## Getting into Benefits Enrollment Online

### Benefits Enrollment Online Instructions

1. Go to [OnTrack](#) to access the Online Benefit Enrollment link between **10/21/24 and 11/1/24**.
2. Login using your **OnTrack** username and password.
3. Once you are logged in, select the **Employee** card.

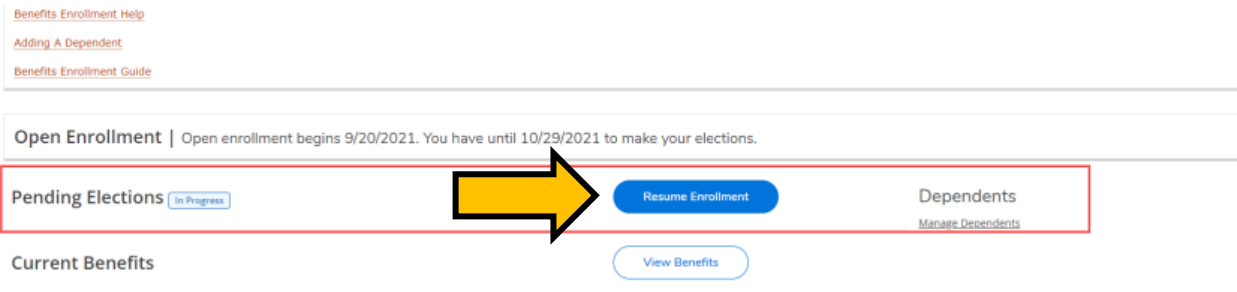


4. Next, click on the “**Benefits Enrollment**” option.



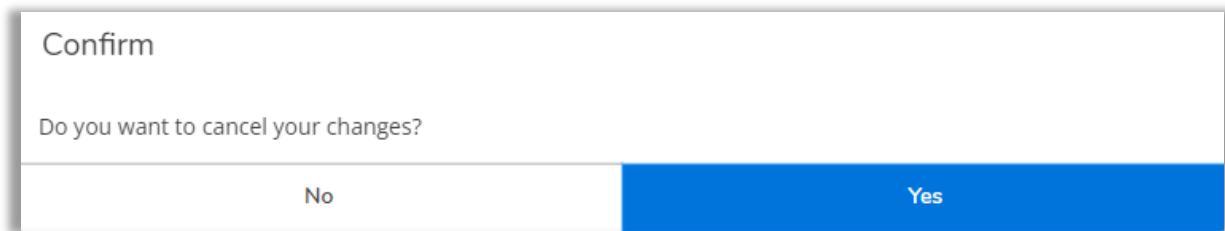
# Benefits Enrollment Online Instructions

5. Scroll to the bottom of the page and click **Begin Enrollment** or click **Resume Enrollment** if you have previously saved some progress.

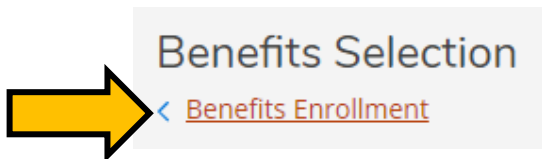


## Important Navigation Tips

1. In any benefit selection page, you can save changes or cancel. If you select cancel, a confirmation message appears. By agreeing to “cancel your changes” you are only agreeing to cancel the changes for the current selected benefit only, not all changes made to all benefits!



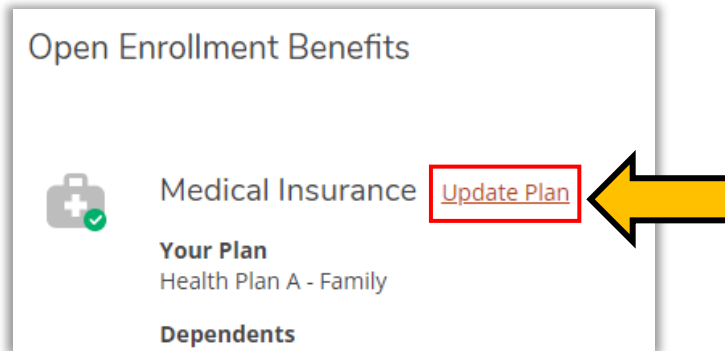
2. To Navigate to another benefit after saving or canceling changes, you must click on the **Benefits Enrollment** linked text toward the top left of your screen.



# Benefits Enrollment Online Instructions

## Medical Insurance

1. To enroll or update your medical insurance, click on **Update Plan**.

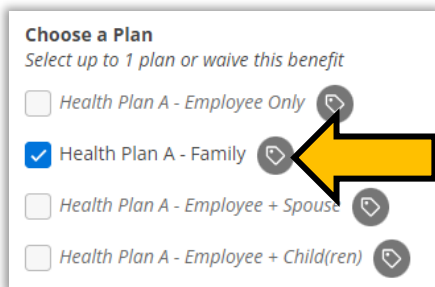


You may choose a plan from the available options.



**Important Tip** If you select a plan and want to change your selection, you must uncheck the box next to your current selection and then check the box beside your new selection.

2. To see rate information about the medical plans, click on a price tag icon next to the plan.



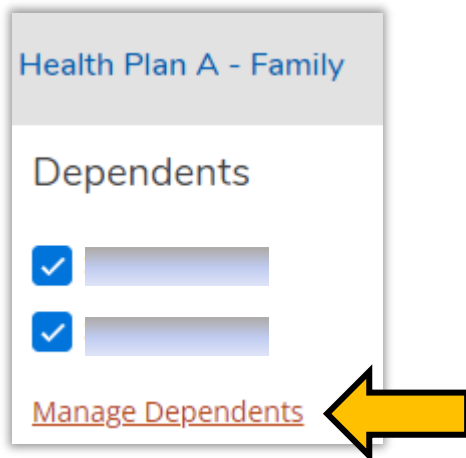
3. Scroll back up to the button on the right side of your screen to **Cancel** or **Save** your selection.



4. You can also manage your dependents from this page by clicking on the **Manage Dependents** text.

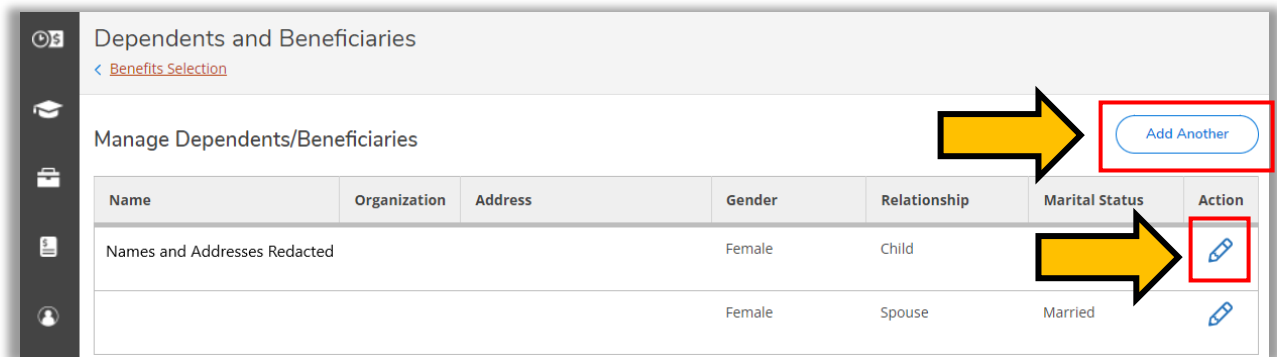
**Note:** If you select a tier other than “Employee Only” for any benefit that allows you to cover a dependent (to include spouse/domestic partner, child(ren), family), you will be asked to select the dependents for the applicable benefit. Dependent child(ren) status is up to the age of 18 (or up to age 26, if the dependent child is a full-time student) unless otherwise defined by a particular benefit plan. The only exception is the health insurance plan which allows an employee to cover their dependent child(ren) up to age 26 regardless of full-time student status.


# Benefits Enrollment Online Instructions



By clicking on **Manage Dependents** you then add another dependent by clicking on the button, or you can edit a dependent by clicking on the pencil icon on the right of the screen for the desired dependent.

- If you choose to edit a dependent, be sure to note the caution messages pertaining to birthday and social security number.

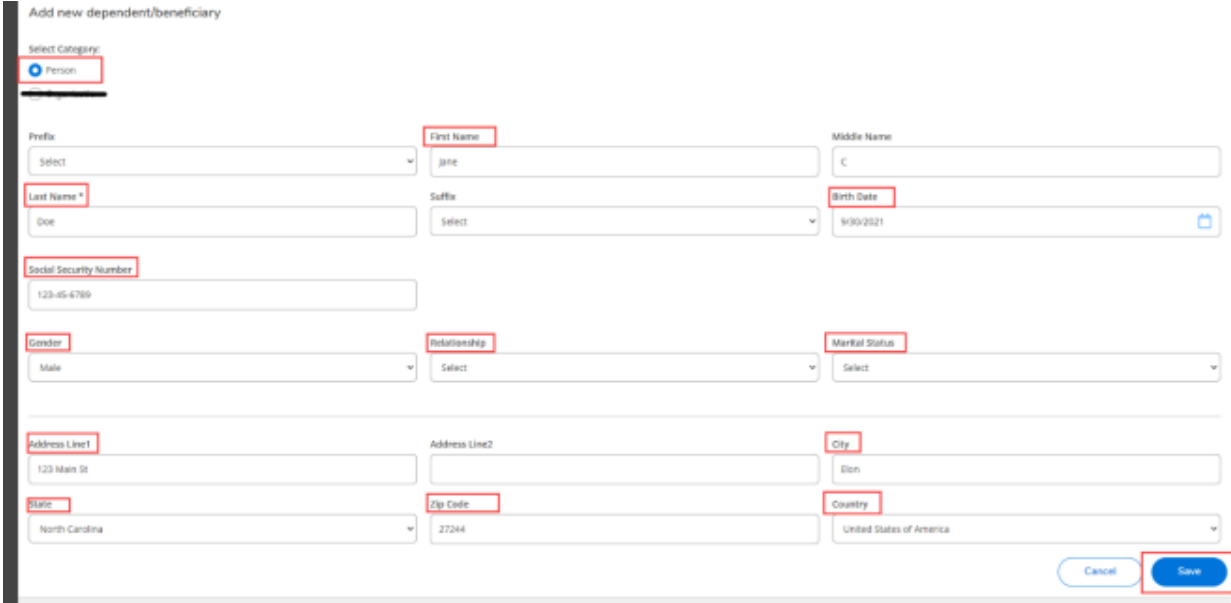


 **Important Tip** If you select add another dependent, you should select “Person” under **Select Category**

Next, add the required fields: **first name, last name, birth date, social security number, gender, relationship, marital status, address, city, state, zip code, and country** are required fields for the insurance carrier, but you should complete the option fields if you have the information. Then click the **Save** button.



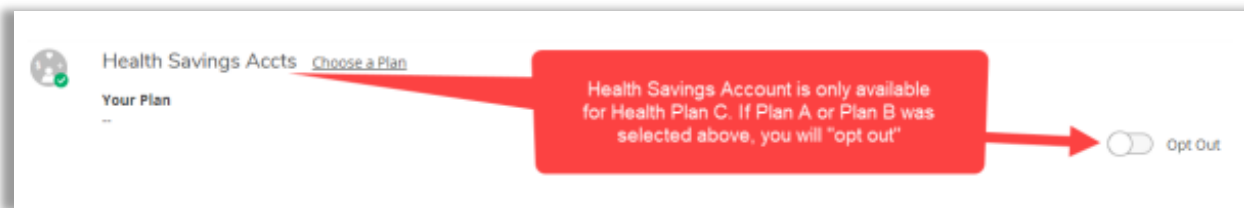
# Benefits Enrollment Online Instructions



After clicking **Save** you will be returned to the Dependents and Beneficiaries page where you can see that your new dependent has been added. You can repeat the steps in this helpful tip if you have additional dependents to add.

## Health Savings Account

Health Savings Accounts accompany medical plan C enrollment only. If you enroll in Plan A or Plan B, you'll need to opt out of the Health Savings Account.



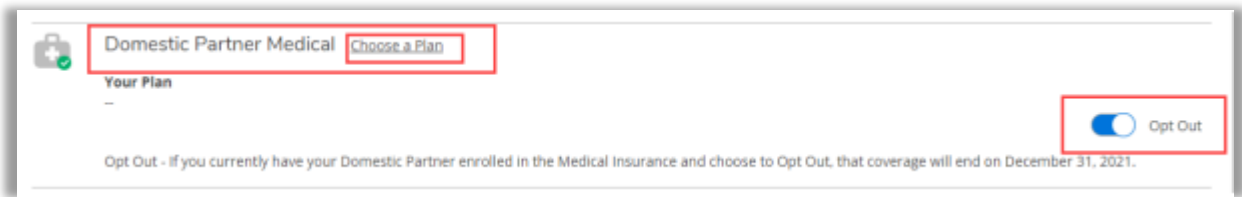
- For 2025, the university will fund the HSA with an annual contribution of \$500 for individual coverage and \$1,000 for family coverage (HSA contributions are prorated for new hires). You may contribute to an HSA up to the 2024 annual IRS limit (including employer contributions) for individual (\$4,300) or family coverage (\$8,550).
- Plan participants age 55 and older may make an additional (\$1,000) catch-up contribution. When calculating your annual contribution maximum, be sure to subtract the university's contribution. You own your HSA and the account balance rolls over year-to-year.
- For more information, please contact HealthEquity at 1-877-713-7682 or [www.myhealthequity.com](http://www.myhealthequity.com).

# Benefits Enrollment Online Instructions

## Domestic Partner Coverage

Domestic Partner Coverage enrollment is available for Medical, Dental, and Vision; eligibility requirements must be met. The following instructions covers enrollments for all three benefits.

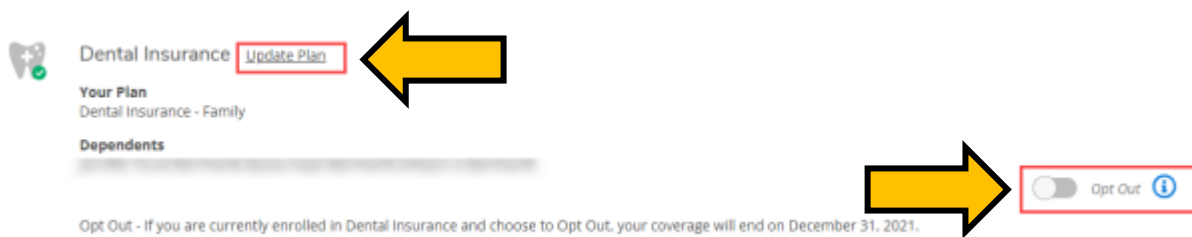
1. You can enroll a Domestic Partner, or “opt out” of domestic partner coverage. One of the two options must be selected. If opting out, click on the **Opt Out** slider to toggle it on (blue) and proceed to the next benefit area. If enrolling a domestic partner, click on “Choose a Plan”.



2. Selecting “Choose a Plan” will present you with options available for the benefit selected. In the example for health benefits below, the options display to select a health plan. If you had previously been enrolled in domestic partner cover and no longer wish to include a domestic partner on your cover, you may “Opt Out” for the coming year, on this screen as well.
3. Once complete, click the blue **Save** button.

## Dental Insurance

1. To enroll, click on **Choose a Plan** or **Update Plan**, based on your current benefits enrollment. To opt out of dental insurance, click on the **Opt Out** slider to toggle it on (blue).



2. If enrolling, upon clicking **Choose a Plan** or **Update Plan**, you will be able to choose a plan and manage dependents for dental insurance. You may **Opt Out** for the coming year on this screen, as well.
3. If you select a plan and want to change your selection, you must de-select your first selection and then click your new selection.
4. Once your changes are completed, click **Save**.

# Benefits Enrollment Online Instructions

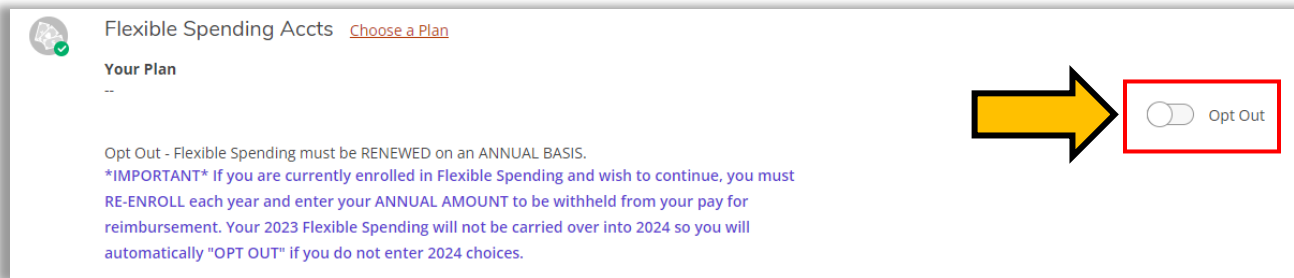
## Vision Insurance

Basic vision coverage is available to you without charge by Elon University.

1. To enroll in Vision Buy-up, click **Update Plan** or **Choose a Plan**.
2. Choose a plan by clicking the box next to the one you want. If you select a plan and want to change your selection, you must de-select your first selection and then click your new selection.
3. Once completed, click **Save**.

## Flexible Spending Accounts

Flexible spending accounts are made available for Medical Reimbursements and Dependent Care Reimbursements. You may sign up for either or both. The contributions associated with these benefits do **NOT** renew each year. You must re-enroll for the benefit each year if you'd like to maintain the benefit into the next calendar year. If you are not interested in electing this benefit, you can opt out by clicking on the **Opt Out** slider to toggle it on (blue).



1. To enroll, click on **Choose a Plan** or **Update Plan**, based on your current benefits enrollment.
2. Selecting the plan option available will open a box where you will type in the annual amount, up to the limit listed, that you would like to contribute.
3. From this screen, you can also “Opt Out” of the benefit if you do not want to keep the benefit.
4. Once completed, click the **Save** button (blue).



**Important Tip** To enroll in a Dependent Flexible Spending Account, simply follow the instructions 1-4 above.

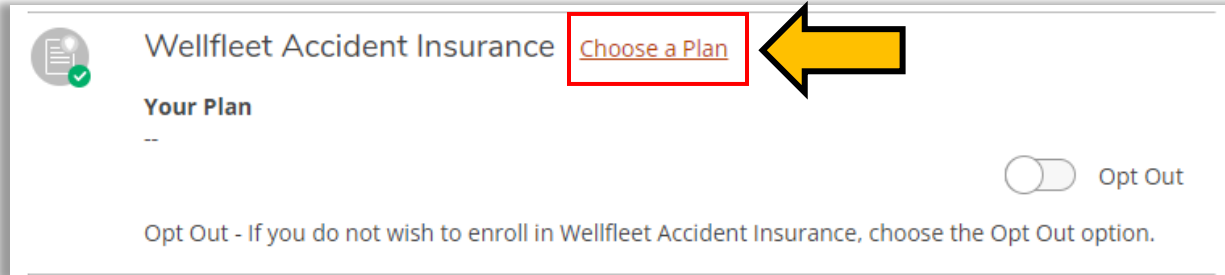


# Benefits Enrollment Online Instructions

## Wellfleet Supplemental Insurance Selections

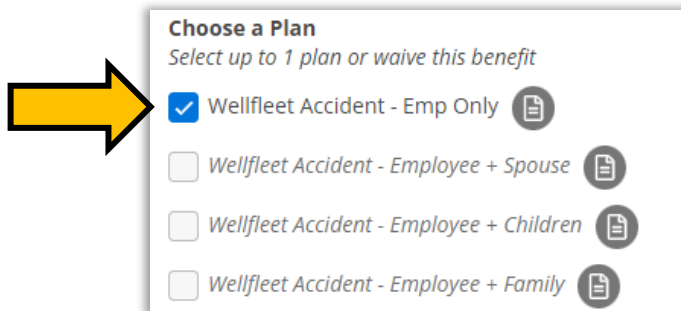
### Wellfleet Accident Insurance

1. To enroll, click on **Choose a Plan** (if you have previously made a selection, it may say **Update Plan**).

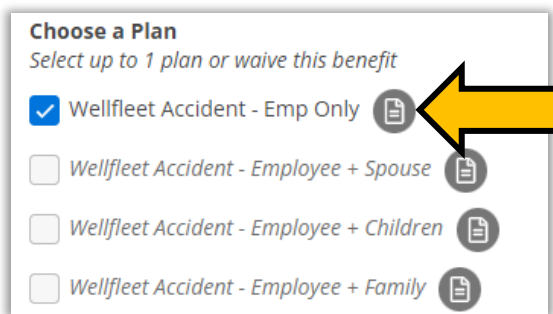


NOTE: You can also click on the **Opt Out** slider to toggle it on (blue) to opt out.

2. Next, select the plan you want to enroll in by clicking the box next to the plan. If you select a plan and want to change your selection, you must de-select your first selection and then click your new selection.



3. To see rate information about the Wellfleet Accident Insurance plan coverage levels, click on the information icon next to the plan.



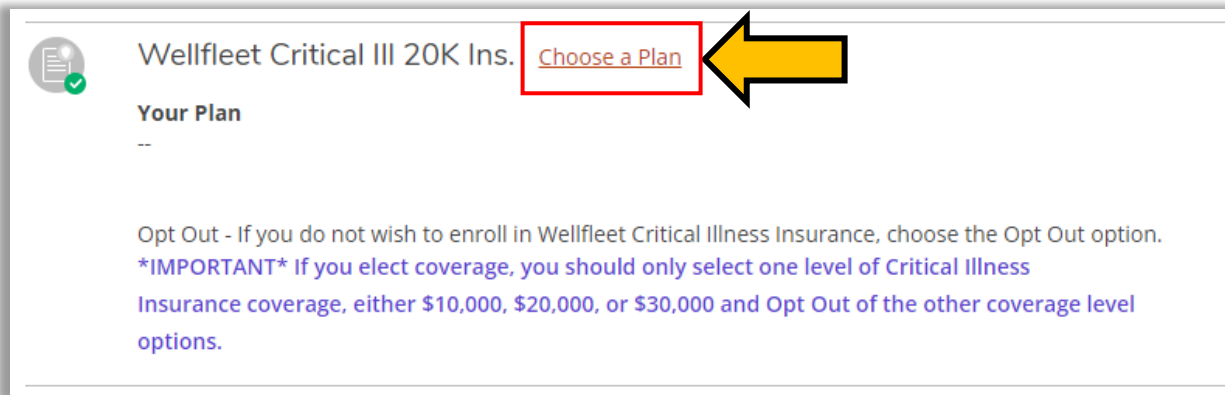
4. From the Wellfleet Accident Insurance screen, you can also “Opt Out” of the benefit if you do not want to keep the benefit.
5. Once completed, click the **Save** button (blue) or cancel.

# Benefits Enrollment Online Instructions

## Wellfleet Critical Illness Insurance

If you elect coverage, you have the option of \$10,000, \$20,000, or \$30,000. You should only select one level of Critical Illness coverage (\$10,000, \$20,000, or \$30,000) and should opt out of the other coverage level options.

1. To enroll, select the plan with the desired coverage level (10K, 20K, or 30K) by clicking on **Choose a Plan** (if you have previously made a selection, it may say **Update Plan**).

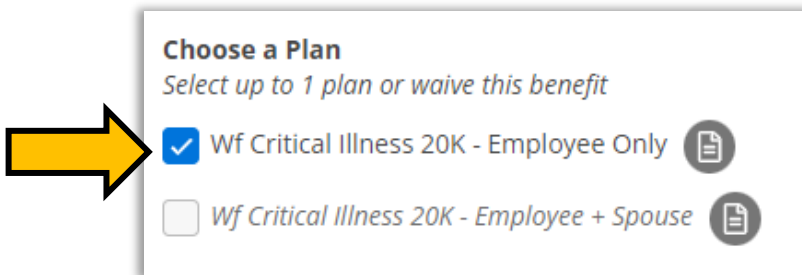


Wellfleet Critical Ill 20K Ins. [Choose a Plan](#)


Your Plan  
--


Opt Out - If you do not wish to enroll in Wellfleet Critical Illness Insurance, choose the Opt Out option.  
**\*IMPORTANT\*** If you elect coverage, you should only select one level of Critical Illness Insurance coverage, either \$10,000, \$20,000, or \$30,000 and Opt Out of the other coverage level options.

2. Next, select the plan you want to enroll in by clicking the box next to the plan. If you select a plan and want to change your selection, you must de-select your first selection and then click your new selection.

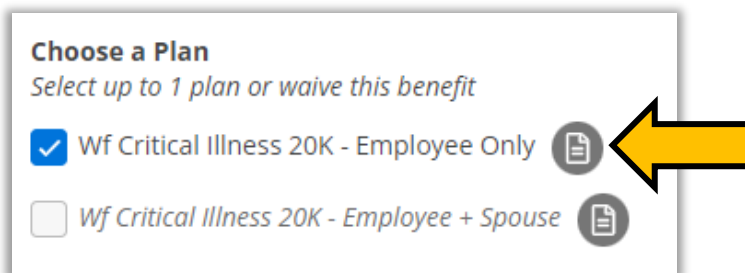


**Choose a Plan**  
*Select up to 1 plan or waive this benefit*


Wf Critical Illness 20K - Employee Only 


Wf Critical Illness 20K - Employee + Spouse 

3. To see rate information about the Wellfleet Critical Illness Insurance plans, click on the information icon next to the plan.



**Choose a Plan**  
*Select up to 1 plan or waive this benefit*

Wf Critical Illness 20K - Employee Only 

Wf Critical Illness 20K - Employee + Spouse 

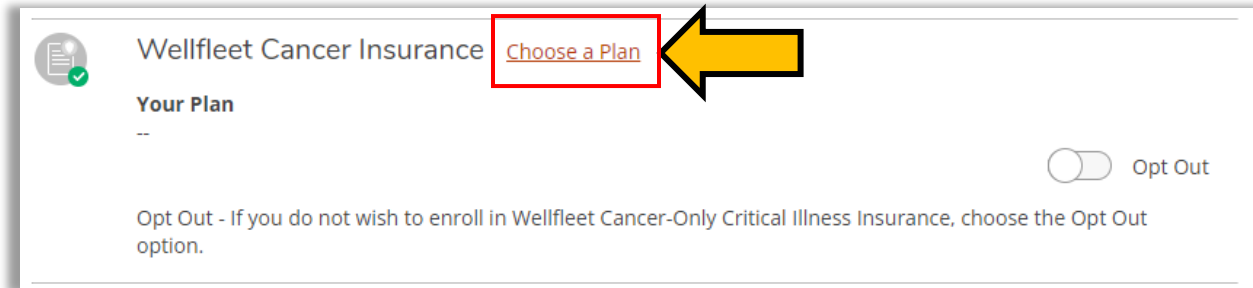
4. From the Wellfleet Critical Illness screen, you can also “Opt Out” of the benefit if you do not want to keep the benefit.

5. Once completed, click the **Save** button (blue) or cancel.

# Benefits Enrollment Online Instructions

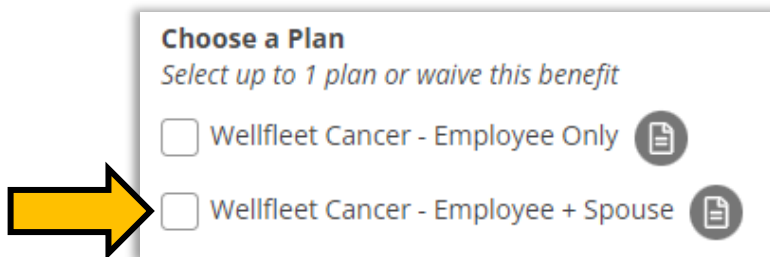
## Wellfleet Cancer Insurance

1. To enroll, click on **Choose a Plan** (if you have previously made a selection, it may say **Update Plan**).

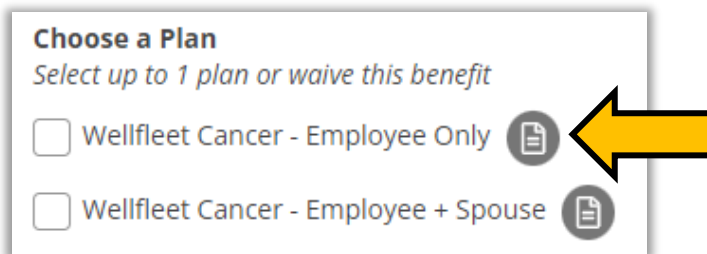


NOTE: You can also click on the **Opt Out** slider to toggle it on (blue) to opt out.

2. Next, select the plan you want to enroll in by clicking the box next to the plan. If you select a plan and want to change your selection, you must de-select your first selection and then click your new selection.



3. To see rate information about the Wellfleet Cancer Insurance plans, click on the information icon next to the plan.

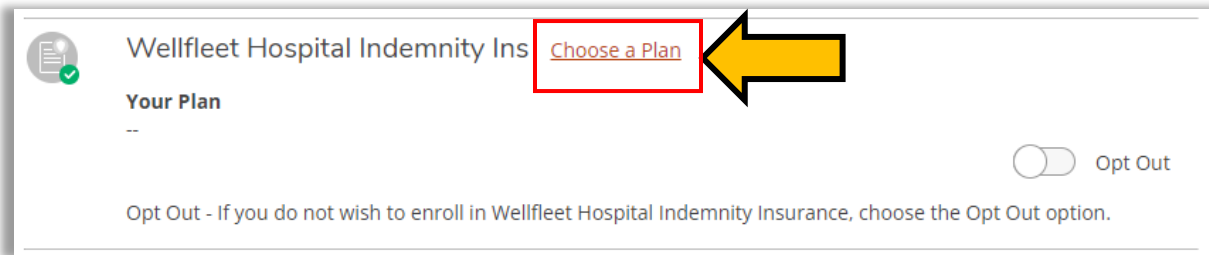


4. From the Wellfleet Cancer Insurance screen, you can also “Opt Out” of the benefit if you do not want to keep the benefit.
5. Once completed, click the **Save** button (blue) or cancel.

# Benefits Enrollment Online Instructions

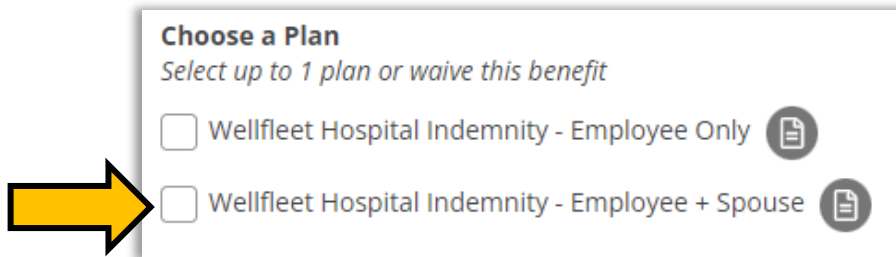
## Wellfleet Hospital Indemnity Insurance

1. To enroll, click on **Choose a Plan** (if you have previously made a selection, it may say **Update Plan**).

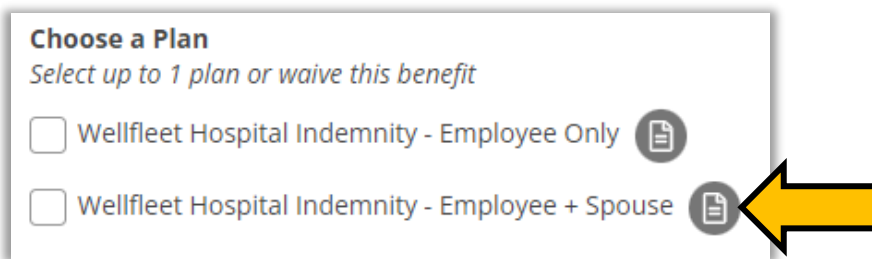


NOTE: You can also click on the **Opt Out** slider to toggle it on (blue) to opt out.

2. Next, select the plan you want to enroll in by clicking the box next to the plan. If you select a plan and want to change your selection, you must de-select your first selection and then click your new selection.



3. To see rate information about the Wellfleet Hospital Indemnity Insurance plans, click on the information icon next to the plan.



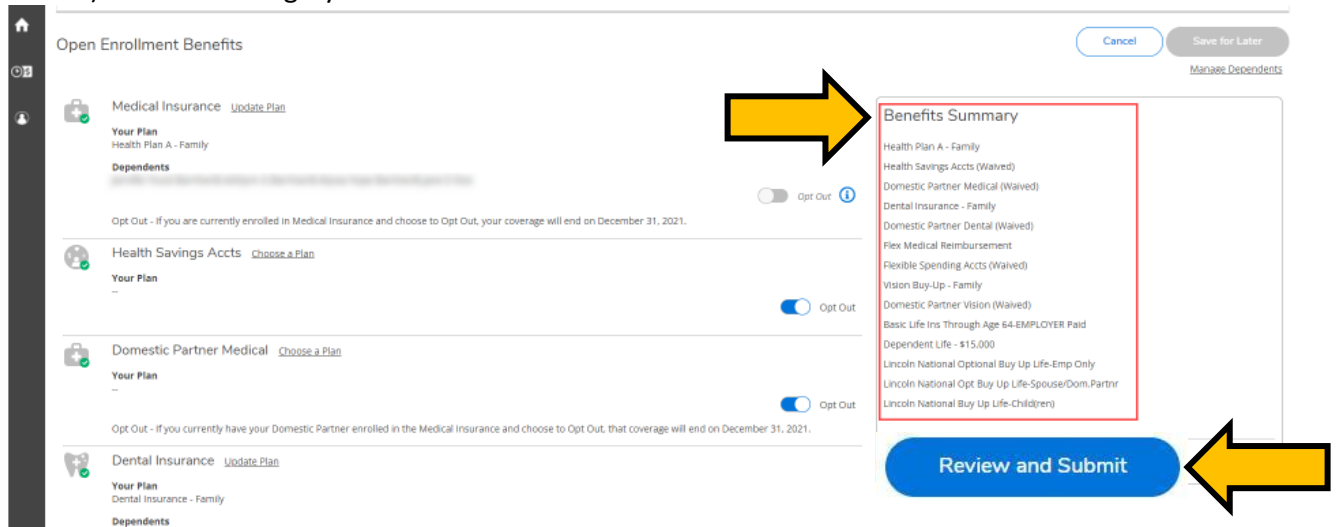
4. From the Wellfleet Hospital Indemnity Insurance screen, you can also “Opt Out” of the benefit if you do not want to keep the benefit.
5. Once completed, click the **Save** button (blue) or cancel.

# Benefits Enrollment Online Instructions

## Benefits Summary – Review and Submit

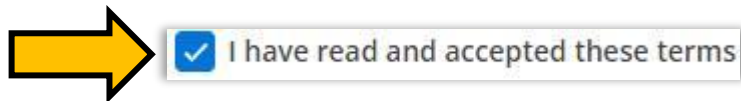
As you enroll and make changes, the Benefits Summary area updates to reflect your elections. It will also reflect your current Basic and Buy-up Life Insurance coverage; contact Human Resources if you would like to make changes to any of your life insurance.

1. Read the **Benefits Summary** to ensure accuracy. Once you have selected, updated, or opted out of all the benefits, the **Review and Submit** button under the Benefits Summary list (right side of screen) will turn from gray to blue.

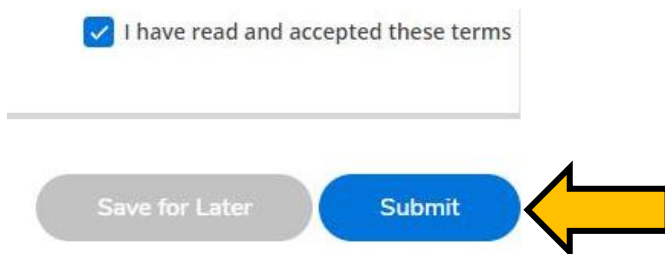


**IMPORTANT NOTE:** You are not finished when you click the blue **Review and Submit** button. There is one more screen that must be completed.

2. After you click the blue **Review and Submit** button, you are taken to another screen. You must review your elections and scroll down to the **Terms and Conditions** section, and check the box beside the statement "I have read and accepted these terms."



3. Next, you must click the blue **Submit** button at the bottom of the screen (under the checked acknowledgement).



# Benefits Enrollment Online Instructions

4. After you click submit, you are taken to another screen. During the Open Enrollment Period, you are given the options to **Download PDF**, **Change Elections**, or **Return to Benefits**. Click on any of the three buttons to take the desired action.

Download PDF

Change Elections

Return to Benefits

Please be advised that the Office of Human Resources has taken steps to ensure the confidentiality and security of your personal information. Only you have the ability to log in, view and/or make changes to your benefits through this site. You may choose to make your changes online at the Benefits Fair or by scheduling an appointment with a Human Resources staff member for assistance during the open enrollment period.

Contact the Office of Human Resources at ext. 5560 with any questions. You may review your current benefit elections and make online changes between **October 21, 2024 and November 1, 2024**.

***\*Pay close attention to your January 2025 pay voucher to verify that all changes are reflected.\****