

# Quick Start Guide: Benefits Enrollment

Employee Navigator is your benefits portal, where you can enroll in benefits offered to you by your employer, view your current coverage details and plan summaries, add or update beneficiaries, retrieve insurance carrier contact information, and access documents and content related to your benefits all throughout the year.

You can access your benefits portal via the web browser on any computer, laptop, tablet, or mobile device.

If at any time you need technical assistance, such as help logging in or navigating through your enrollment, please contact ebm by calling **855-400-0792** or emailing [support@getebm.com](mailto:support@getebm.com). A member of our support team will be happy to help during our normal business hours, Monday through Friday 8:30am-5pm ET.

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## Logging into your benefits portal

1. Click the link below, or open your web browser and copy paste the following into the address bar:  
[employeenavigator.com/benefits/account/login](https://employeenavigator.com/benefits/account/login)
2. If you received a registration email and previously registered your account, enter your username and password.
3. If this is your first time registering, click **Register as New User** and enter the required information to create your account:
  - First and Last Name
  - Company ID: \_\_\_\_\_
  - Last four digits of your Social Security Number
  - Date of Birth

### HAVING TROUBLE LOGGING IN?

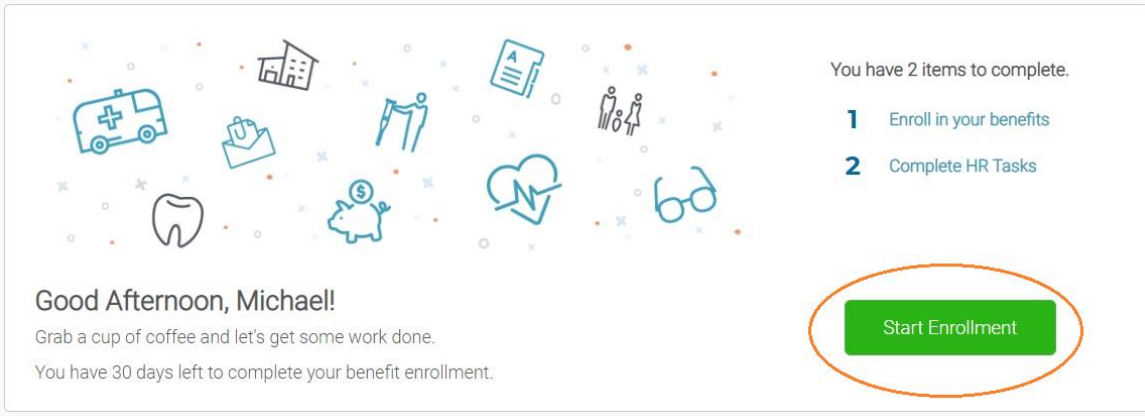
We're here to help. Call **855-400-0792** or email [support@getebm.com](mailto:support@getebm.com) for assistance from a member of our support team.

## Enrolling in benefits

Prior to beginning the enrollment process, you'll want to have your personal information and information for your dependents ready. This includes information such as:

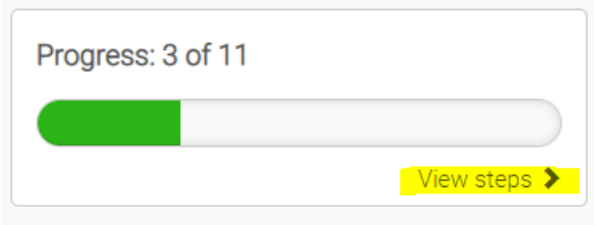
- First & Last Name
- Date of Birth
- Social Security Number
- Address

To begin your enrollment, select the **Start Enrollment** button on the homepage.



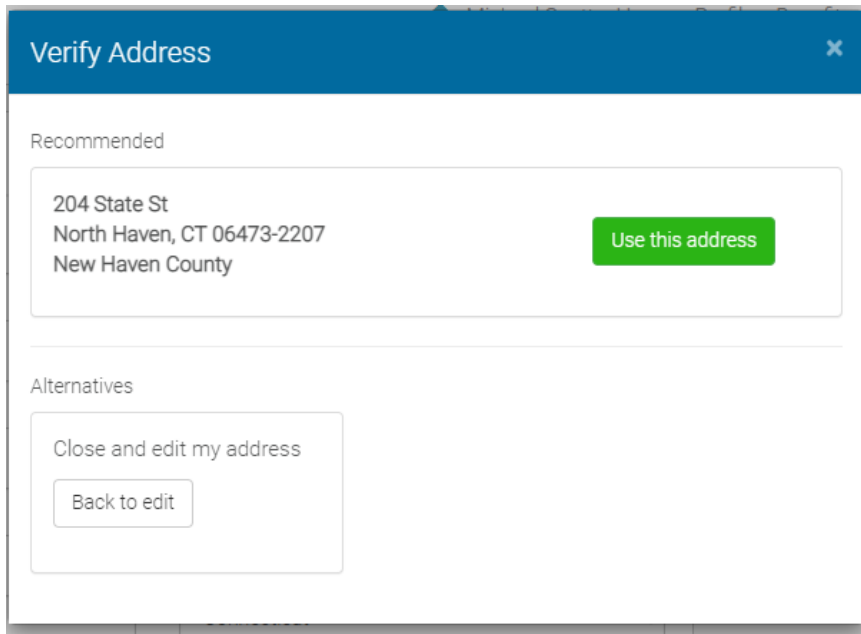
The screenshot shows a user interface for Michael. At the top, there are several icons representing different benefits: a hospital, a house, a document, a person, a piggy bank, a heart with a pulse line, and glasses. Below the icons, the text reads: "Good Afternoon, Michael! Grab a cup of coffee and let's get some work done. You have 30 days left to complete your benefit enrollment." On the right side, there is a list of tasks: "You have 2 items to complete." followed by "1 Enroll in your benefits" and "2 Complete HR Tasks". At the bottom right, there is a green button labeled "Start Enrollment" which is circled in orange.

If you wish to go back to a previous screen at anytime during the enrollment process, click **View steps** from the progress bar shown on the right side of your screen. A menu will appear showing all available steps within your enrollment. Simply click on a step to navigate to the screen you wish to return to.



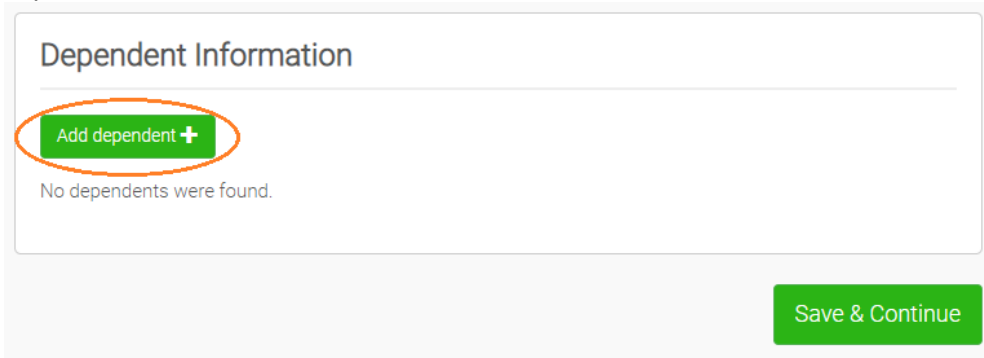
**PERSONAL INFORMATION**

1. Enter or update your information for each of the required fields on the Personal Information screen. Click **Save & Continue** to proceed the next screen.
2. Enter or update your address on the Address screen. Click **Save & Continue**. A pop-up may appear with the recommended address for you to verify. Select **Use this address** to use the recommended address, or **Back to edit** to make changes.

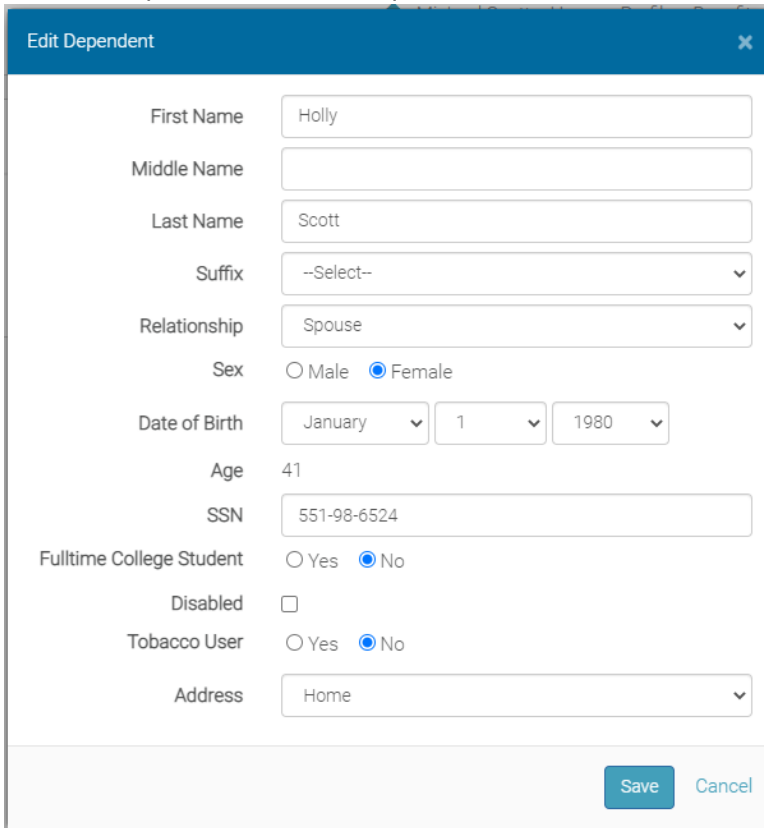


**DEPENDENT INFORMATION**

1. On the Dependent Information screen, click **Add dependent** to add each of your dependents to the portal, regardless of whether they will be covered. You will have the opportunity to elect or waive coverage for each dependent for all available plan types at the next step. If you do not have any dependents, click Save & Continue.



2. For each dependent, enter all required information and click **Save**.



3. Once you have entered all your dependents, click **Save & Continue**.

**ELECTING & WAIVING BENEFITS COVERAGE**


You will have the option to elect or waive all benefits that you are eligible for. Each benefit offering that you are eligible for will ask “Who am I enrolling?”. For plans that allow dependent coverage, applicable dependents will appear for you to select.

All available plans will be displayed with information about the plan including your cost per pay period, the date coverage will take effect if the plan is elected, and whether you have chosen to cover dependents.

You can compare the details of plans side-by-side by clicking **Compare**, or can click **Details** to view plan summary information for a specific plan.

Which plan do I want?

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Choice POS II-HC3 2020


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**\$72.64**

Cost per pay period

Effective on 10/01/21  
Employee + Spouse

Compare
Details
Select



Open Access HMO-HC1 2020

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**\$52.29**

Cost per pay period

Effective on 10/01/21  
Employee + Spouse

Compare
Details
Select

If you’re not sure which plan to choose, you can access the tools within the “Help me choose a plan” section. We also encourage you to explore all information about your plan options by reviewing each of the items within the “Helpful Resources” section.

**Help me choose a plan**

Things to Consider

Decision Support

**Helpful Resources**

- [Choice POS II](#)
- [Medical Benefit Summary](#)
- [Medical Summary Plan B](#)
- [Open Access HMO](#)
- [Open Enrollment Booklet](#)
- [Aetna Member Website](#)

1. If you wish to enroll a dependent in the plan, simply **select the circle next to their name**. If you do not wish to cover a dependent under the plan, leave the circle unselected.

**Who am I enrolling?**

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Myself

Holly Scott (Spouse)

2. To elect a plan, click **Select** for the plan in which you wish to enroll.

**Which plan do I want?**

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Choice POS II-HC3 2020

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\$72.64


Cost per pay period

Effective on 10/01/21  
Employee + Spouse

Compare

Details

Selected



Open Access HMO-HC1 2020

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\$52.29

Cost per pay period

Effective on 10/01/21  
Employee + Spouse

Compare

Details

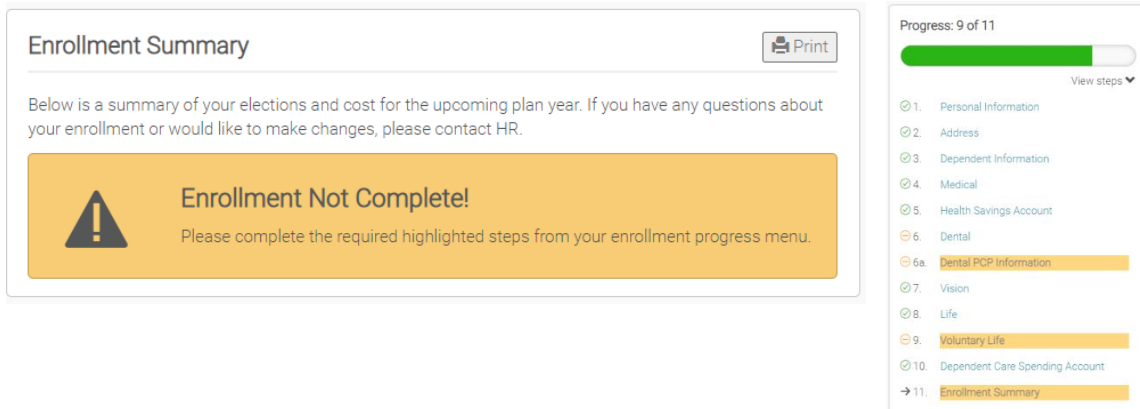
Select

3. Click **Save & Continue** to proceed to the next benefit option.
4. To waive a benefit, click **Don't want this benefit?**. If prompted, select the reason that you are declining coverage and click **Apply**.
5. If you elect a benefit that requires either a Beneficiary, Primary Care Physician, or a completed EOI document, you will be prompted to complete the necessary information in order to complete your enrollment.

**ENROLLMENT SUMMARY & SUBMISSION**

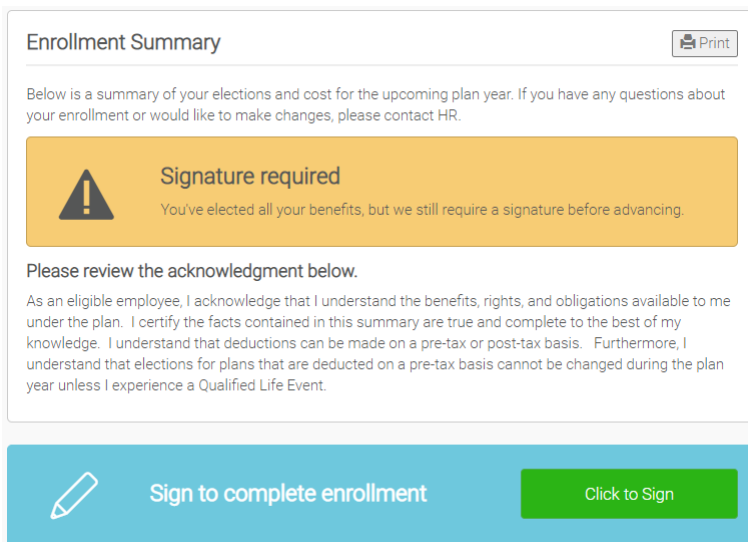
Once all benefit offerings have been selected, a final review and confirmation step is required to ensure that you have correctly made your desired elections. The Enrollment Summary screen will breakdown the plans you've enrolled in, your costs per pay period, the dependent(s) you've elected to cover under each plan, and the date each benefit will take effect. It will also display a summary of all benefits that you've declined coverage for.

1. If you have missed any steps or did not fill out all required information, a message will appear with the highlighted steps for you to return to and complete.



The screenshot shows the 'Enrollment Summary' page. At the top right is a 'Print' button. Below the title, there is a message: 'Below is a summary of your elections and cost for the upcoming plan year. If you have any questions about your enrollment or would like to make changes, please contact HR.' A large orange warning box contains a triangle icon and the text: 'Enrollment Not Complete! Please complete the required highlighted steps from your enrollment progress menu.' On the right side, there is a progress indicator showing 'Progress: 9 of 11' with a green bar. Below this is a list of steps: 1. Personal Information, 2. Address, 3. Dependent Information, 4. Medical, 5. Health Savings Account, 6. Dental, 6a. Dental PCP Information (highlighted in orange), 7. Vision, 8. Life, 9. Voluntary Life (highlighted in orange), 10. Dependent Care Spending Account, and 11. Enrollment Summary (highlighted in orange).

2. Once you have completed any missing steps and have reviewed your benefit summary, select **Click to Sign** to submit your electronic acknowledgement.



The screenshot shows the 'Enrollment Summary' page. At the top right is a 'Print' button. Below the title, there is a message: 'Below is a summary of your elections and cost for the upcoming plan year. If you have any questions about your enrollment or would like to make changes, please contact HR.' A large orange warning box contains a triangle icon and the text: 'Signature required You've elected all your benefits, but we still require a signature before advancing.' Below this, it says 'Please review the acknowledgment below.' and provides a sample acknowledgment text: 'As an eligible employee, I acknowledge that I understand the benefits, rights, and obligations available to me under the plan. I certify the facts contained in this summary are true and complete to the best of my knowledge. I understand that deductions can be made on a pre-tax or post-tax basis. Furthermore, I understand that elections for plans that are deducted on a pre-tax basis cannot be changed during the plan year unless I experience a Qualified Life Event.' At the bottom, there is a blue bar with a pencil icon and the text 'Sign to complete enrollment', and a green button labeled 'Click to Sign'.

3. **That's it!** You may print a copy of your Enrollment Summary by clicking the **Print** button, or can login at anytime to view your Enrollment Summary directly within the system.

*You will be able to update or change any elections if you are currently in an Enrollment Window. If a change is made after signing the benefit summary, you will need to resign to affirm the change request was processed.*