Benefit Enrollment Online

Benefit Enrollment Online Instructions

1. Go to **OnTrack** to access the Online Benefit Enrollment link between **10/23/17 and 11/03/17**.
2. From **OnTrack** select the “**OnTrack for Employees**”.
3. Log in using your **OnTrack** username and password.
4. Once you are logged in, select the “**Benefit Enrollment**” option.
5. On this page you will see a list of your current benefits. Scroll to the bottom of the page and click **Continue (“Enroll or Change Benefits”** has been prepopulated for your convenience).
6. You will have the option to check the box(es) of the benefit(s) you would like to add, change, and/or delete. Click the box beside the benefit(s) and then click “**Continue**”.
7. After you have made your selection(s) you may choose either “**Save information and go to the next form**” or “**Do not save changes and go to the next form**” then click “**Continue**”. Please do not use the **Back** button to go back to a previous page. To access previous pages, you will need to start the process over by clicking on “**Main Menu**” at the top of the **OnTrack** page. Click on “**OnTrack for Employees**” and go from step 4 of these directions.
8. If you add dependents, you will be asked to add their information into the **Dependent/Beneficiary Pool**. In this pool, you will have the opportunity to list all of your eligible dependents with their full names, addresses, birth dates and social security numbers. Please make sure you have this information available when you are completing the online enrollment process. The system will not allow you to move forward when adding dependents without the necessary information.
9. 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 with the health insurance plan which allows an employee to cover their dependent child(ren) up to age 26 regardless of full-time student status.
10. Employees who elect health insurance Plan C (the high deductible health plan with the Health Savings Account (HSA) attached to the plan), will be directed to a screen which will allow them to elect a contribution amount. You may contribute to an HSA up to the annual IRS limit (including employer contributions) for individual ($3,450) or family coverage ($6,900). Plan participants age 55 and older may make an additional ($1,000) catch-up contribution. The university will fund the HSA with an annual contribution of $500 for individual coverage and $1,000 for family coverage. When calculating your annual
contribution maximum, be sure to subtract the university’s contribution. In order to make contributions to the HSA, you must select the HSA contributions option in addition to selecting Plan C under the health plans option. If you elect this option, you cannot elect the medical flexible spending account (FSA) for 2018. Those who currently participate in the medical FSA for 2017, must deplete their funds by December 31, 2017 if they wish to enroll in Plan C. Due to high deductible health plan regulations, if you elect to participate in Plan C, you cannot be seen as a patient at Elon’s Faculty/Staff Wellness Center. However, you may participate in the lunch and learn sessions as well as the exercise classes offered by Wellness Center.

11. When selecting the flexible spending accounts (FSA), you must select the Annual Amount. The annual maximum contribution amount for the Medical FSA is $2,650. This limit is per participant and not per household. Therefore, if an employee and their legal spouse both participate in their respective employer’s FSA plans, they may have a combined household pretax contribution of $5,300 for the taxable year but neither may contribute more than the $2,650 per person pre-tax limit (e.g. one cannot contribute $2,300 and the other contribute $3,000). The annual maximum contribution amount for Dependent Care FSA is $5,000. The system will calculate the pay period amount.

12. Under the retirement section, there will not be an option for you to elect or change the mandatory contribution. It is only viewable. You will have the option to add, change, or opt out of the voluntary Tax Deferred Annuity Plan(s) also referred to as the TDA (Supplemental and ROTH) retirement plans. The legal limit for 2018 is $18,500. If you are age 50 or older, you may make an additional catch up contribution. The maximum catch up contribution is $6,000. Please note that you may elect, make changes to, or cancel the voluntary TDA plan(s) at any time throughout the year, not just during open enrollment.

13. Under the life insurance section, there will not be an option for you to elect or change the Basic Life Insurance plan. It is viewable because the university pays for this benefit but you do have the option to change your beneficiaries by clicking here to be directed to the beneficiary form. Once completed, please submit to the Office of Human Resources. If you would like to add, change, or opt out of the Dependent Life and the Optional Life insurances, please click here to access the form. Once completed, please return to the Office of Human Resources during the open enrollment period. Your coverage is viewable if you currently have one or both of the insurance plans but you do not have the option to elect, change, or opt out. To add or increase the coverage amount(s) of the Dependent Life and Optional Life voluntary insurance plans, you will need to complete an Evidence of Insurability form. Please click here to access the form. Lincoln Financial will determine eligibility thereafter and notify the Office of Human Resources. Once notified of your approval, your coverage will become effective and deductions will begin at that time. To cancel either benefit, please click on the following hyperlink: Benefits Cancellation Form to waive your right to participate then return to the Office of Human Resources. You will need to contact the Office of Human Resources as well if you would like to add or make changes to the LTD (Long-Term Disability) coverage. Designation/changes to your beneficiaries for
these life insurances will also have to be completed via paper form. Click here to access the Beneficiary form.

14. After you have gone through all of the process and made your selections, you will have the options to “Save choices and complete later”, “Save and go back to make other selections or corrections”, “Manage dependents/beneficiaries”, or “Ready to sign” which completes your enrollment. Please note that you can go in to make changes any time during the enrollment period but it must be completed no later than November 3rd.

15. Once you are ready to sign, you must check the “Electronic Signature for Final Enrollment” box and click “SUBMIT” in order for your process to be complete.

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 23, 2017 and November 3, 2017.

*Pay close attention to your January 2018 pay voucher to verify that all changes are reflected.*