



CULVER ACADEMIES

# New Hire Enrollment

Electing your benefits in *Dayforce*



# Welcome to Culver!

Your benefit elections will be made exclusively online!  
You will sign into Dayforce on a computer to complete enrollment



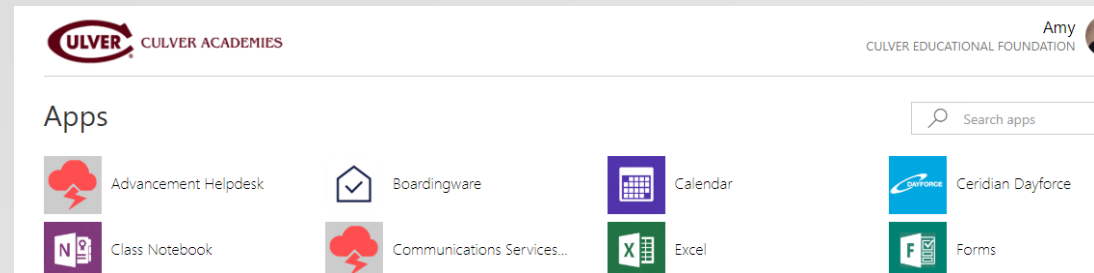


Benefit elections in Dayforce cannot be done from the mobile app, but there are several convenient ways to access Dayforce from a computer.

If you have an Academy issued laptop, log into your computer using your standard credentials and click the MyApps icon.

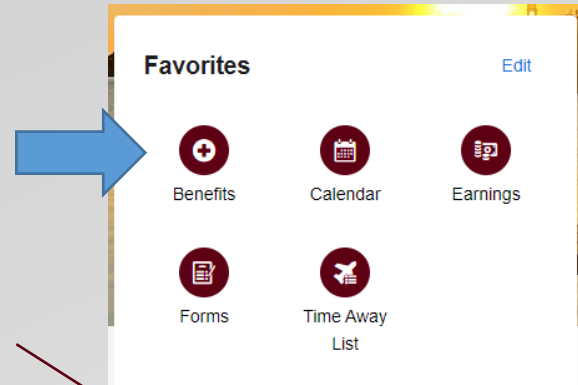
OR

If you are using a shared campus computer or your home computer, you can access Dayforce by logging in at [culver.org/myapps](https://culver.org/myapps) and then selecting the Dayforce icon.

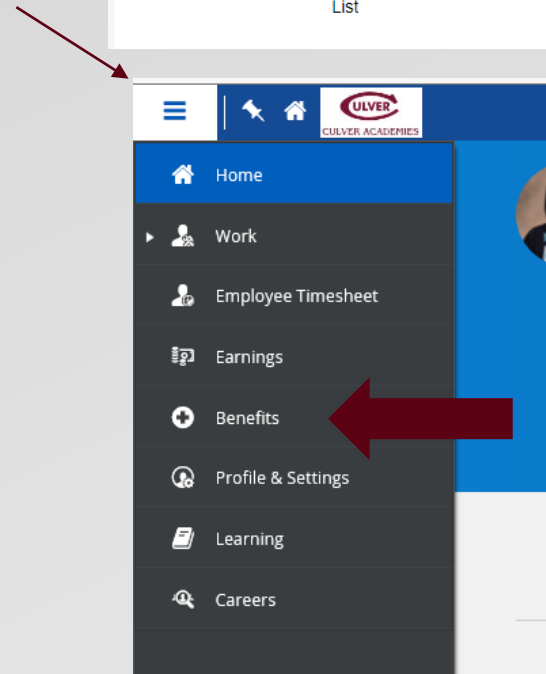


Once your Life Event Declaration form and evidence of event have been submitted...

You can access your benefits page by either clicking on the *Benefits* icon in your favorites bar...



...or by choosing *Benefits* in your expanded menu.





Overview   Current Elections   Forms   History

### Enrollments

Refresh

Below is a listing of available Enrollments. To access an Enrollment select "Start/Continue Enrollment"

403B Contribution Change Form	Pending	<a href="#">Start Enrollment</a>
Employee Association Enrollment/Change	Available	<a href="#">Start Enrollment</a>
New Hire Benefits Enrollment	Pending	<a href="#">Start Enrollment</a>

When you click on *Benefits*, the benefits overview page will open. Here you can see the enrollments that are available to you. The enrollment form you will select is titled ***New Hire Benefits Enrollment***.

If you have recently been **promoted to full time**, and are **not** a New Hire, you will complete the ***Employment Status Change Enrollment***.

***Please note:*** You do not need to complete any of the other enrollments at this time. If you are uncertain as to which enrollment to complete, please contact HR for assistance.



You will be taken to the introduction screen.  
This page contains information about the  
benefits in which you can enroll.

Click the *Next* button.

New Hire Benefits Enrollment

Your Current Elections\$0.00

Introduction

Profile

Elections

Confirmation

Summary

New Hire Benefits Enrollment

Close

Next

Welcome to Culver!

Your benefit options are listed to the right and must be completed within 31 days of your hire date.

Qualifying Events:

During the year if you have a qualifying life event you can make changes to your benefit elections. The changes must be made within 31 days of the qualifying event. Documentation is required to make the change. Some of the changes are listed below.

Marriage

Divorce

Birth or adoption of a child

Loss of coverage

A court order to cover dependents

Change in employment status

Open Enrollment:

Open Enrollment is the month of November each year. You can change plans or dependents during this period. The changes are effective on January 1st.

Click the **Next button** to begin your enrollment.

Enrollment

Health

Medical

Dental

Vision

Life and AD&D

Basic Life and AD&D - Employee

Basic Life and AD&D - Dependents

Voluntary Life and AD&D - Employee

Voluntary Life and AD&D - Spouse

Voluntary Life and AD&D - Children

Short Term Disability

Long Term Disability

Reimbursement

Health Care Flexible Spending Account

Dependent Care Flexible Spending Account

Limited Use Flexible Spending Account

Employee Association

Employee Association

Retirement

Pre Tax Contributions

Roth (Post Tax) Contributions

Close

Next



Open Enrollment

Your Current Elections

\$5.82

Introduction

Profile

Elections

Confirmation

Summary

Profile Forms

Please review and confirm the profile information below. Upon completion, please proceed by selecting "Next".

Close

Save Draft

Back

Next

Current Beneficiary Information

Current Beneficiary(s)

Below is the list of your current beneficiary(s). You have the ability to Add or Remove a beneficiary. Limited editing is also available.

+ Add

✕ Remove

Beneficiary	Relationship	Birth Date	View/Edit
-------------	--------------	------------	-----------

Current Dependent Information

Current Dependent Information

Below is the list of your current dependents. You have the ability to Add, Edit, and/or Remove dependent(s).

+ Add

Name	Relationship	Birth Date	View/Edit
Mike Carter	Child	3/15/2003	<div></div>

Current Dependent Information

Close

Save Draft

Back

Next

On this screen, you will enter your beneficiaries for your life insurance. Please make sure you have the correct information here as you cannot complete your elections for life insurance without at least one beneficiary.

You will also add dependents on this screen. You will need social security numbers for any dependent over the age of 5 years.

A screenshot of a web application interface showing a modal window titled "Add New Dependent". The modal is overlaid on a background with a navigation bar containing tabs: "Introduction", "Profile", "Elections", "Confirmation", and "Summary". The "Profile" tab is active. The modal form is divided into two main sections: "Personal Information" and "Primary Address". The "Personal Information" section includes fields for First Name (filled with "Baby"), Middle Name (filled with "Squeakers"), Last Name (filled with "Mouse"), Gender (dropdown menu set to "Male"), Relationship (dropdown menu set to "Child"), Birth Date (calendar icon, filled with "1/1/2019"), SSN, Tobacco/Smoker (dropdown menu set to "No"), Date last used Tobacco/Smoked (calendar icon), Student (dropdown menu set to "Select an Option..."), Disabled (dropdown menu set to "Select an Option..."), and Marital Status (dropdown menu set to "Select an Option..."). A red asterisk indicates required fields. The "Primary Address" section has a text input field and a "+ Add" button. Below it, the "Other Address" section also has a text input field and a "+ Add" button. At the bottom of the modal, there are "Continue" and "Cancel" buttons. The background application shows a "Back" button and a "Draft" status.

To enter a dependent, click on the *Add* button. This creates a pop-out window where you will provide your dependent's information. After entering the information, click the *Continue* button. Do this for each dependent you wish to enter.

\*This is the same process for beneficiaries.





You MUST make a selection in each category in order to complete and submit your enrollment.

Medical

Vision

Dental

Basic Life and AD&D-Employee

Basic Life and AD&D – Dependents (if applicable)

Voluntary Life and AD&D – Employee

Voluntary Life and AD&D – Spouse (if applicable)

Voluntary Life and AD&D – Dependents (if applicable)

Short Term Disability

Long Term Disability

Health Care Flexible Spending Account (Can be selected if choosing HRA)

Limited Use Flexible Spending Account (Can be selected if choosing HSA)

Dependent Care Flexible Spending Account

Employee Association

Retirement



Each section of the election screen provides instructions and additional information about that benefit.

### Benefit Elections

Select your benefit options below. Upon completion, please proceed by selecting "Next".

CloseSave Draft

BackNext

#### Health

The information below is not all inclusive of the benefits offered. Please see the plan summaries for more details.

By clicking on the arrow next to each option at the left you will see the list of each benefit available under that plan.

Medical

Medical coverage is available through Anthem. You can choose the PPO (traditional with co-pays) or HRA (high deductible) plan.

Under HRA plans, the single deductible does not apply to family coverage. Network and Non-Network deductibles are combined. Contribution on January 1st each year: Single \$1,200 or Family: \$2,400. This amount will be pro-rated if you start later in the year. Coinsurance applies after the deductible is met.

You MUST choose a plan or waive it.

You must elect 1 option(s) in the election set.



New Hire Benefits Enrollment

Your Current Elections

\$0.00

X

Introduction

Profile

Elections

Confirmation

Summary

Option Name Ascending

Compare Selected

Option		Deductible	Prescriptions	Office Visits	Urgent Care	
<input type="checkbox"/> <b>Employee &amp; Children-Anthem Blue Access HRA</b> Start Date: 7/12/2019 • 1 Dependent <b>Medical Plan HRA - Family</b> Start Date: 7/12/2019 <a href="#">Show Details</a>	\$600.10 \$52.64	\$6,000	Once the \$6,000 deductible is met then you have prescription co-pays on the HRA Plan.	No co-pay if in-network. Non-network is 30% coinsurance.	No co-pay if in-network. Non-network is 30% coinsurance.	<input type="checkbox"/>
<input type="checkbox"/> <b>Employee &amp; Children-Anthem Blue Access PPO</b> Start Date: 7/12/2019 • 1 Dependent <a href="#">Show Details</a>	\$733.05 \$110.92	In-Network \$2,000 Non-Network \$4,000  Out-of-Pocket Limit: In-Network \$10,000 Non-Network \$20,000	Network Retail Pharmacies: \$10/\$35/\$70/25% \$150 max., Non-Network 50%, min \$60  (30-day supply)  Home Delivery Service: \$10/\$75/\$180/25% \$150 max., Non-Network Not covered  (90-day supply)  Member may be responsible for additional cost when not selecting the available generic drug.	Physician Home and Office Services (PCP/SCP): In-Network \$30 Non-network 40%	Urgent Care Center Services: In-network \$75 Non-network 40%	<input type="checkbox"/>
<input type="checkbox"/> <b>Employee Only-Anthem Blue Access HRA</b> Start Date: 7/12/2019 <b>Medical Plan HRA - Single</b> Start Date: 7/12/2019	\$157.97 \$15.93 \$100.00 \$0.00	\$3,000	Once the \$3,000 deductible is met then you have prescription co-pays on the HRA Plan.	No co-pay if in-network. Non-network is 30% coinsurance.	No co-pay if in-network. Non-network is 30% coinsurance.	<input type="checkbox"/>
<input type="checkbox"/> <b>Employee Only-Anthem Blue Access PPO</b>	\$190.95 \$33.90	In-Network \$1,000 Non-Network \$2,000	Network Retail Pharmacies: \$10/\$35/\$70/25% \$150 max., Non-	Physician Home and Office Services (PCP/SCP): In-Network \$30	Urgent Care Center Services: In-network \$75 Non-network 40%	<input type="checkbox"/>

All options for which you qualify are listed for each benefit. It includes information on the cost to you per pay period (blue) and the cost to Culver (black). You can also view which dependents qualify. Some basic information about each option is also displayed. To choose the plan, you click in the check box on the left hand side of the screen in the *Option* column.



Clicking in the box on the right hand side of each option (in the column with no header) and then clicking on the *Compare Selected* button, creates a pop-out that shows you the information about the plans side-by-side.

Medical	
<div>Employee &amp; Children-Anthem Blue... Employer Cost: \$600.10 Your Cost: \$52.64</div> <div>Medical Plan HRA - Family Employer Cost: \$200.00 Your Cost: \$0.00</div> <div>Not Selected</div>	<div>Employee &amp; Children-Anthem Blue... Employer Cost: \$733.05 Your Cost: \$110.92</div> <div>Not Selected</div>
Deductible \$6,000	Deductible In-Network \$2,000 Non-Network \$4,000  Out-of-Pocket Limit: In-Network \$10,000 Non-Network \$20,000
Prescriptions Once the \$6,000 deductible is met then you have prescription co-pays on the HRA Plan.	Prescriptions Network Retail Pharmacies: \$10/\$35/\$70/25% \$150 max., Non-Network 50%, min \$60 (30-day supply)  Home Delivery Service: \$10/\$75/\$180/25% \$150 max., Non-Network Not covered (90-day supply)  Member may be responsible for additional cost when not selecting the available generic drug.
Office Visits No co-pay if in-network. Non-network is 30% coinsurance.	Office Visits Physician Home and Office Services (PCP/SCP): In-Network \$30 Non-network 40%
Urgent Care No co-pay if in-network. Non-network is 30% coinsurance.	Urgent Care Urgent Care Center Services: In-network \$75 Non-network 40%
Close	



## Life and Disability



### Basic Life and AD&D - Employee

Life/AD&D are covered with OneAmerica.

- You must elect 1 option(s) in the election set
- The option "Basic Life Employee" may be su

Option Name Ascending ▼

#### Option

- ☒ **Basic Life Employee** \$3.67  
Start Date: 1/1/2020 \$0.66
  - \$75,000.00 Coverage
  - 2 Beneficiaries
- ☒ **Basic AD&D Employee** \$0.69  
Start Date: 1/1/2020 \$0.00
  - \$75,000.00 Coverage
  - 2 Beneficiaries

Show Details

- ☐ **Waive Basic Employee Life**  
Start Date: 1/1/2020

In each of the Life and AD&D plans, you must click on the *Show Details* button and select beneficiaries (these are the ones you entered on the previous screen).

#### Option Details

##### Beneficiaries

You must designate at least one Primary beneficiary. You may designate any percentage amount greater than 0.00% to each beneficiary, as long as the total for each beneficiary type equals 100%.

+ Add

Beneficiaries	Type*	Percentage*	Remove
[REDACTED]	Contingent	100.00	✕
[REDACTED]	Primary	100.00	✕

Your Cost: \$[REDACTED]  
Estimated Total Annual Amount: \$[REDACTED]

#### Basic AD&D Employee

##### Coverage Amount

Your Coverage has been preset to the following amount.

• Your previously elected coverage was [REDACTED]

##### Beneficiaries

You must designate at least one Primary beneficiary. You may designate any percentage amount greater than 0.00% to each beneficiary, as long as the total for each beneficiary type equals 100%.

+ Add

Beneficiaries	Type*	Percentage*	Remove
[REDACTED]	Contingent	100.00	✕
[REDACTED]	Primary	100.00	✕



Short Term Disability is provided by Culver at no cost to you. Therefore, all benefit eligible employees are automatically enrolled in this option. You do not have the ability to waive it.

Short Term Disability

**This benefit is provided at no cost to you.**  
**The company pays 100% of your wages up to 13 weeks when approved.**

You must elect 1 option(s) in the election set.

You have been automatically enrolled in option "Short Term Disability".

Option Name Ascending

Compare Selected

Option	
<div><div><input checked="" type="checkbox"/></div><div><div><div>✔ Short Term Disability</div><div>Start Date: 7/12/2019</div><div>Coverage preset at \$800.00</div></div><div>Show Details</div></div></div> <div><div>\$1.05</div><div>\$0.00</div></div>	<div><input type="checkbox"/></div>



Once you have completed your elections, you will hit the next button at the bottom of the screen. You will be brought to the *Confirmation* page. This page will show you the elections you have made, which, if any, dependents the election applies to, and both the employer and your cost for each election.

You enrollment is NOT complete or submitted yet!!!!

New Hire Benefits Enrollment

Your Current Elections

Introduction

Profile

Elections

Confirmation

Summary

Confirmation

Please review the summary of your elections. You are not enrolled until you click the 'Submit Enrollment' button and your choices are approved.

Close

Save Draft

Back

Print

Submit Enrollment

Health

Medical

Employee & Children-Anthem Blue Access HRA

Effective From 7/12/2019

Dependents:  
Mouse, Baby S

Employer Cost: \$600.10  
**Your Cost: \$52.64**  
Every Regular Run

Medical Plan HRA - Family

Effective From 7/12/2019

\$0.00 Annual Contribution

Employer Cost: \$200.00  
**Your Cost: \$0.00**

Dental

Employee & Children-Anthem Dental Complete

Effective From 7/12/2019

Dependents:  
Mouse, Baby S

Employer Cost: \$32.36  
**Your Cost: \$4.07**  
Every Regular Run

Vision

Employee & Children-Anthem Blue Vision

Effective From 7/12/2019

Dependents:  
Mouse, Baby S

Employer Cost: \$5.71  
**Your Cost: \$0.55**  
Every Regular Run

Life and AD&D

Basic Life and AD&D - Employee

Basic AD&D Employee

Effective From 7/12/2019

\$84,000.00 in coverage

Beneficiaries  
(Primary) 100.00% Mouse, Baby S

Employer Cost: \$0.78  
**Your Cost: \$0.00**



5.00% in Contribution

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**Roth (Post Tax) Contributions**

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**403B Roth (After-Tax) Waive/Opt Out**  
Effective From 7/12/2019  
\$0.00 Annual Contribution

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Your Contribution: \$0.00

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Close   Save Draft   Back   Print   **Submit Enrollment**

Your elections are NOT submitted until you push the *Submit Enrollment* button.





When you see this screen, your enrollment is complete.

New Hire Benefits Enrollment

Your Current Elections

Introduction

Profile

Elections

Confirmation

Summary

Congratulations! Your enrollment has been submitted.

Print

Return to Benefits

Next Steps

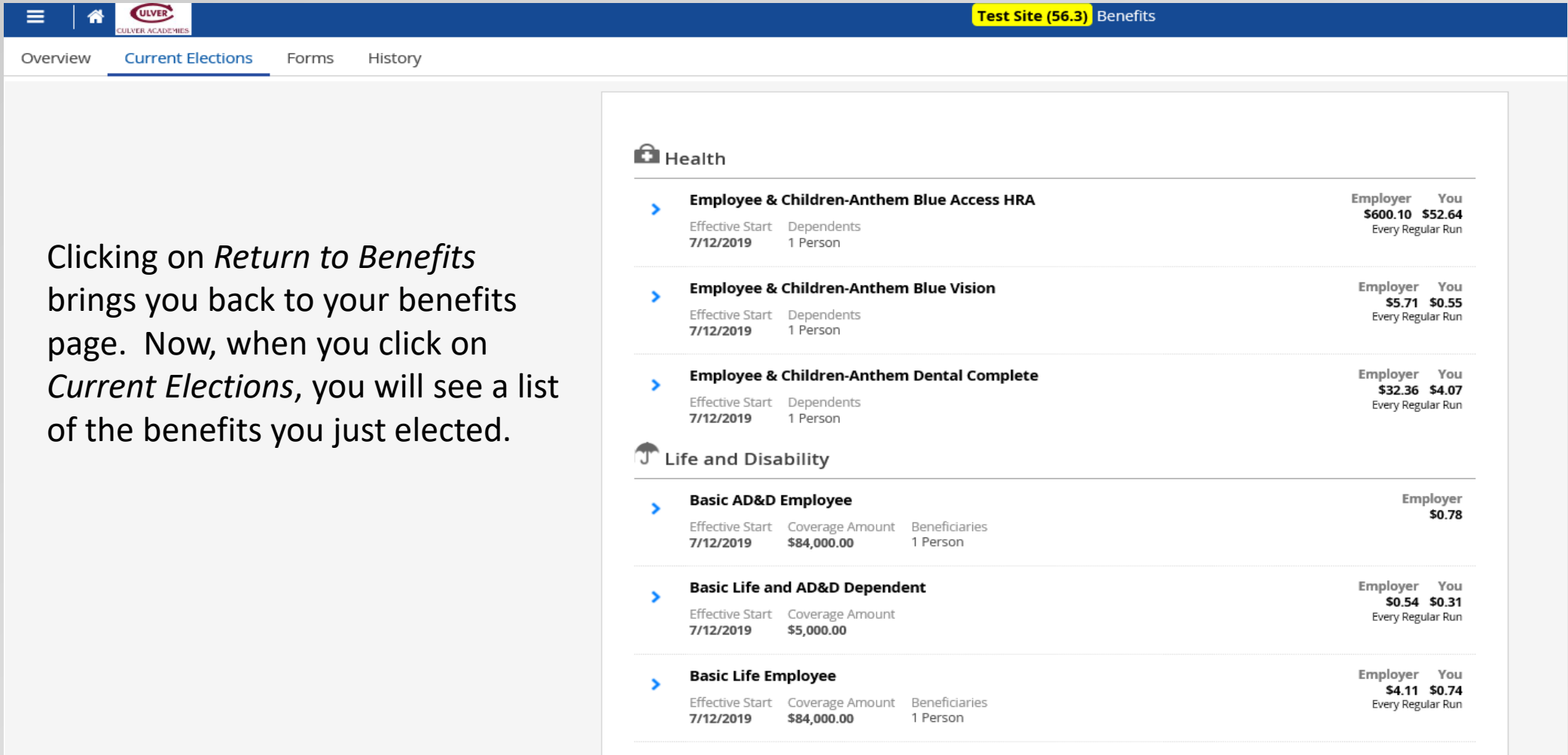
**Remember** to go to the [TIAA website \(www.tiaa-cref.org\)](http://www.tiaa-cref.org) and list your **beneficiaries**.

**Check** your **personal and emergency contact** information.

**Open Enrollment** is the month of November each year to make your benefit changes. The changes are effective on January 1st. You **must** sign up for a Flexible Spending account **each year** if you want an account.

**Lifestyle Changes** will allow you to make benefit changes during the year. You will need to provide us with the **documents**: marriage certificate, divorce decree, birth certificate and loss of coverage under another plan.

**Wellness Screenings** are provided by Culver each October and November for employees and spouses on the Culver health plans. This is something that **you need to complete each year**.





CULVER ACADEMIES

For questions or assistance, please contact  
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[amy.coplen@culver.org](mailto:amy.coplen@culver.org)

