



CULVER ACADEMIES

Open Enrollment

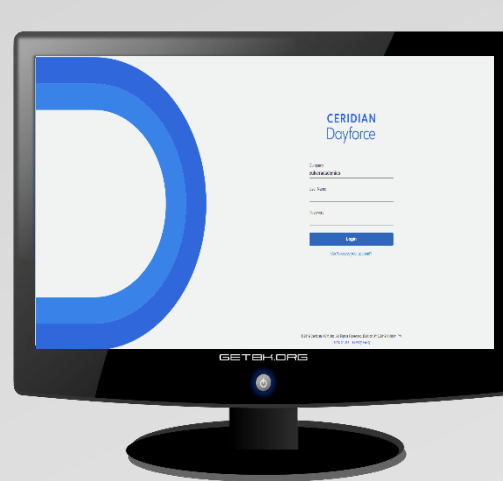
for 2023 Benefit Elections

Electing your benefits in *Dayforce*



Welcome to Open Enrollment!

Your 2023 benefit elections will be made exclusively online!
You will sign into Dayforce to complete enrollment*



*Flex spending accounts will need to be elected directly through PBA via the www.pbaclaims.com site like last year.

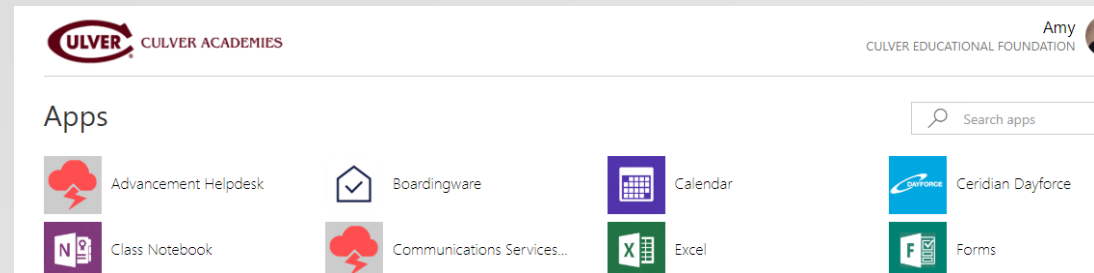


Benefit elections in Dayforce cannot be done from the mobile app, but there are several convenient ways to access Dayforce from a computer.

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

OR

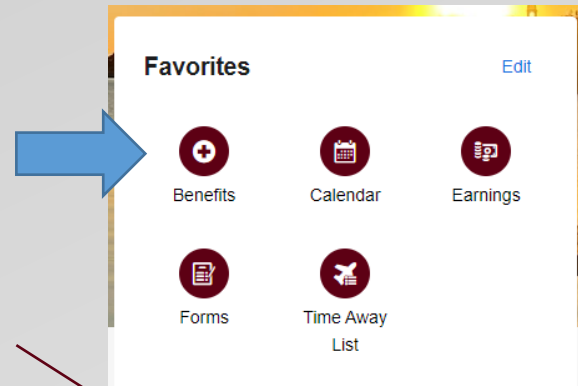
If you are using a shared campus computer or your home computer, you can access Dayforce by logging in at culver.org/myapps and then selecting the Dayforce icon.



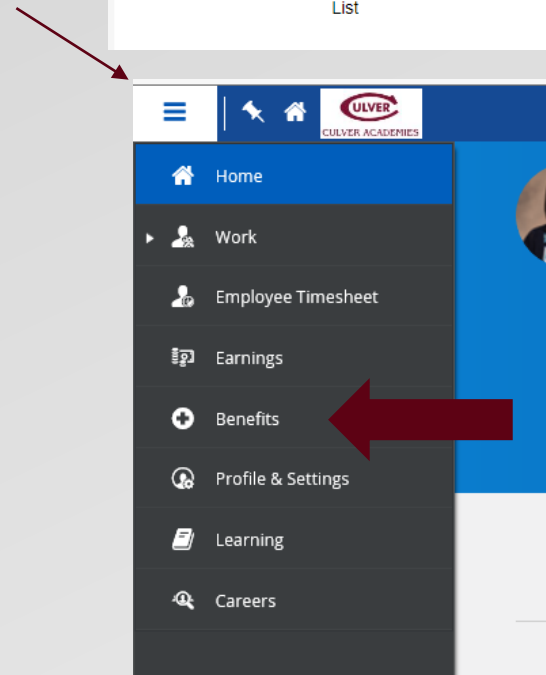


Once you are logged into Dayforce, you should reach your home screen.

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"

Open Enrollment for 2023 Benefits	Pending	Start Enrollment
403B Contribution Change Form	Pending	Start Enrollment
403B Contribution Change Form	Available	Start Enrollment
Employee Association Enrollment/Change	Available	Start Enrollment

When you click on *Benefits*, the benefits overview page will open. Here you can see the enrollments that are available to you.



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Enrollments

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403B Contribution Change Form	<div>Available</div>	<div>Start Enrollment</div>
Employee Association Enrollment/Change	<div>Available</div>	<div>Start Enrollment</div>

Open Enrollment for 2023 Benefits is where you will elect your benefits for 2023.

To get started, click on *Start Enrollment*.



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

Click the *Next* button.

Open Enrollment

Your Current Elections

\$5.82


Introduction

Profile

Elections

Confirmation

Summary



Open Enrollment

Due in 32 day(s) - 11/29/2019

Close

Next

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

Vision

Dental

Life and Disability

Basic Life and AD&D - Employee

Basic Life and AD&D - Dependents

Voluntary Life and AD&D - Employee

Voluntary Life and AD&D - Children

Short Term Disability

Long Term Disability

Reimbursement

Health Care Flexible Spending Account

Dependent Care Flexible Spending Account

Employee Association

Employee Association

Retirement

Pre Tax Contributions

Roth (Post Tax) Contributions

Close

Next



Open Enrollment

Your Current Elections

\$5.82

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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.

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 "Introduction", "Profile", "Elections", "Confirmation", and "Summary". The modal is divided into two main sections: "Personal Information" and "Primary Address". The "Personal Information" section includes fields for First Name, Middle Name, Last Name, Gender, Relationship, Birth Date, SSN, Tobacco/Smoker, Date last used Tobacco/Smoked, Student, Disabled, and Marital Status. The "Primary Address" section includes a text input field and an "Add" button. Below the "Primary Address" section is the "Other Address" section, which also has an "Add" button. At the bottom of the modal are "Continue" and "Cancel" buttons. The form is styled with a clean, modern design using a light gray background and white text.

Introduction Profile Elections Confirmation Summary

Add New Dependent X

Personal Information * Required Field

First Name* Baby

Middle Name Squeakers

Last Name* Mouse

Gender* Male

Relationship* Child

Birth Date* 1/1/2019 X

SSN

Tobacco/Smoker No

Date last used Tobacco/Smoked

Student Select an Option...

Disabled Select an Option...

Marital Status Select an Option...

Primary Address + Add

Your address will be used as the dependent's primary address, unless a new address is entered.

Other Address + Add

Phone Number + Add

Currently does not have a phone number.

Continue Cancel

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 – 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

Open Enrollment

Your Current Election: \$3.92

Introduction Profile **Elections** Confirmation Summary

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

Close Save Draft Back Next

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
- Vision
- Dental

Life and Disability

- Basic Life and AD&D - Employee
- Basic Life and AD&D - Dependents
- Voluntary Life and AD&D - Employee
- Voluntary Life and AD&D - Children
- Short Term Disability
- Long Term Disability

Reimbursement
To ENROLL in the Health or Dependent Care Flexible Spending account you must go to the PSA website: www.gbaonline.com
Completing this section does not enroll you in the Flexible Spending Plan!

- Health Care Flexible Spending Account
- Dependent Care Flexible Spending Account

Employee Association
The Employee Association has various events through out the year.

- Employee Association

Retirement
Planning for your retirement means starting your contributions early.
You MUST choose a plan or waiver!

- Pre Tax Contributions
- Both (Post Tax) Contributions

Close Save Draft Back Next



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".

Close

Save Draft

Back

Next

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

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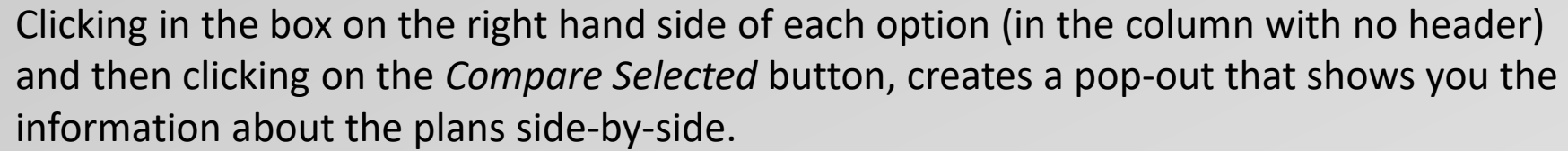
Summary

Option Name Ascending

Compare Selected

Option		Deductible	Prescriptions	Office Visits	Urgent Care	
<input type="checkbox"/> Employee & Children-Anthem Blue Access HRA Start Date: 7/12/2019 • 1 Dependent Medical Plan HRA - Family Start Date: 7/12/2019 Show Details	\$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"/> Employee & Children-Anthem Blue Access PPO Start Date: 7/12/2019 • 1 Dependent Show Details	\$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"/> Employee Only-Anthem Blue Access HRA Start Date: 7/12/2019 Medical Plan HRA - Single 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"/> Employee Only-Anthem Blue Access PPO	\$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.



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



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
 - \$ Coverage
 - 2 Beneficiaries
- ☒ **Basic AD&D Employee** \$0.69
Start Date: 1/1/2020 \$0.00
 - \$ 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
	Contingent	100.00	✕
	Primary	100.00	✕

Your Cost: \$
Estimated Total Annual Amount: \$

Basic AD&D Employee

Coverage Amount

Your Coverage has been preset to the following amount.

• Your previously elected coverage was

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
	Contingent	100.00	✕
	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



The ***Reimbursement*** section of the election MUST be completed,

BUT

A screenshot of a web form titled "Reimbursement". The form contains the following text: "To ENROLL in the Health or Dependent Care Flexible Spending account you must go to the PBA website. [www.pbaclaims.com](\"http://www.pbaclaims.com\")". Below this is a prominent red warning: "Completing this section does not enroll you in the Flexible Spending Plans!". At the bottom, there are two expandable sections, each with a blue downward arrow icon and the text "Health Care Flexible Spending Account" and "Dependent Care Flexible Spending Account" respectively. Five red arrows point to specific elements: one to the "Reimbursement" title, one to the enrollment instruction text, one to the PBA website URL, one to the red warning text, and one to the "Dependent Care Flexible Spending Account" option.

COMPLETING THIS SECTION DOES **NOT** enroll you in flex spending. You must go to the PBA website (www.pbaclaims.com) to enroll in flex spending accounts.



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.

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

New Hire Benefits Enrollment

Your Current Elections

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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

Roth (Post Tax) Contributions

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

Close Save Draft

Back Print Submit Enrollment

Your Contribution: \$0.00

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

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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**.



Overview Current Elections Forms History

Enrollments



Clicking on *Return to Benefits* brings you back to your benefits page.

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

403B Contribution Change Form

Pending

Start Enrollment

403B Contribution Change Form

Available

Start Enrollment

Employee Association Enrollment/Change

Available

Start Enrollment



CULVER ACADEMIES

For questions or assistance, please contact
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Ext. 8313
amy.coplen@culver.org

