

# HR Service Center Online Benefits Enrollment

This guide will provide step-by-step instructions for completing your 2023 online benefits enrollment elections.

You have from **October 24, 2022, through November 4, 2022**, to complete your benefit elections. If you miss the open enrollment window, your next opportunity to enroll in benefits will be during the next Open Enrollment period in October/November 2023, unless you have a qualified change in family status. You must elect or decline each benefit to finalize your enrollment.

If you are a new hire within your new hire enrollment period, you must elect your 2022 benefits first and then elect your 2023 benefits via the HR Service Center.

**Note:** If you need to leave the open enrollment system and return to your elections later, you can click on the **“draft”** button at the top of the page. When you return, your previous selections will be saved. Use the **“next”** arrow to review your previous elections and to complete any remaining elections.

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*Note: To enroll in Life Insurance benefits, please visit Prudential's website at [www.prudential.com/mybenefits](http://www.prudential.com/mybenefits)*

## Before You Begin

It's important to gather a few items of information before you begin the benefits enrollment process.

Step	Action
1	Make sure that you have all your dependent's information if you are enrolling them for the first time. This includes <b>full legal name, gender, birthdate and social security number</b>
2	Determine the plans in which you will elect benefits (Medical, Dental, Vision, Dep Care FSA, HSA)
3	If you plan to contribute to an HSA, determine the total amount you wish to contribute in 2023. Remember to factor in the HSA Employer Seed amounts as these amounts count toward your IRS contribution limits
4	If you plan to contribute to a Dependent Care FSA, determine the total amount you want to contribute in 2023 for eligible daycare expenses

***Important:*** Keep in mind that elections cannot be changed mid-year (**except for the HSA**) unless you have a qualified change in family status.

## Logging into the HR Service Center

Step	Action
1	Go to the HR Service Center
2	Click Myself, then "Open Enrollment"
3	Under Description, click on 2023 Open Enrollment
4	Begin the enrollment process!


Once you have read the cover page, click Next to begin.

# Verify Beneficiary/Dependent Information

In this section, you will enter or verify the demographic information for anyone that you wish to enroll in benefits and/or add as a dependent. It is important that you read and follow the instructions listed below.

**Important: This part of the process does not enroll your dependent(s) in a plan. You are simply adding demographic information for each person into the system (name, age, SSN and gender). You will enroll each person in benefits later during the enrollment process.**

## Adding Dependents

Step	Action
1	Click the green  to add an individual
2	Under the Personal Section, enter your dependent's legal name, social security number, date of birth & gender
3	Under the Designation section, use the drop-down list to select the dependent's relationship, either spouse or child, and click the <b>Dependent</b> box. Designating an individual as a dependent in this section is for benefits enrollment purposes only
4	Click Save

## Updating a Dependent

Step	Action
1	Click on the name of the individual
2	Click edit
3	Under the Personal section, make the appropriate updates to date of birth, SSN and/or gender
4	Under the Designation section, use the drop-down list to select the dependent's relationship, either spouse/domestic partner or child, AND click the <b>Dependent</b> box. Designating an individual as a dependent in this section is for benefits enrollment purposes only
5	Click Save

### Please Do Not:

1. Erase or overwrite the name of an existing dependent or emergency contact. If you need to remove someone, update a name, or are having trouble updating a dependent, please contact the Benefits Team at [benefitsteam@grangeinsurance.com](mailto:benefitsteam@grangeinsurance.com) for assistance.
2. Check the smoker indicator box. Tobacco User status is not housed in this area.
3. Add an individual record more than once. An individual can be a dependent and an emergency contact on the same record.

Click "**Next**" when you are finished updating your contact's demographic information.

# Medical Enrollment

Step	Action
1	<p>Under the <b>Medical</b> heading you can either:</p> <ul style="list-style-type: none"> <li>a. Elect coverage for the <b>“Premium CDHP”</b> Plan <u>or</u>,</li> <li>b. Elect coverage for the <b>“Choice CDHP”</b> Plan <u>or</u>,</li> <li>c. Decline medical insurance coverage</li> </ul>

If ...	Then ...
You <b>elect</b> medical insurance coverage	<p>Click on the radio button for either <b>“Premium CDHP”</b> or <b>“Choice CDHP”</b></p> <ul style="list-style-type: none"> <li>a. Click on the radio button to choose your coverage tier (e.g., Associate Only, Associate + Spouse/Domestic Partner, Associate + Child(ren), or Family)</li> <li>b. If you select the <u>Associate + Spouse/Domestic Partner</u>, <u>Associate + Child(ren)</u> or <u>Family</u> tier, the appropriate individuals that you have designated as a dependent will appear on the screen</li> <li>c. Click on the check box next to each dependent you would like to cover.</li> </ul> <p><b>Note:</b> If you do not see your dependents or wish to cover a dependent that is not listed, return to the <b>Verify Beneficiary and Dependent Information</b> page using the link on the left side of the page. Refer to instructions on how to add a dependent</p> <p>Once you are finished, click on the <b>“next”</b> arrow at the top of the page to continue</p>
You <b>decline</b> medical coverage	<p>Click on the box next to <b>“I decline Medical plans”</b> and click on the <b>“next”</b> arrow at the top of the page to continue</p>

# Medical Surcharges

## Tobacco User Surcharge

If ...	Then ...
You are enrolling in medical coverage for 2023 and you and your covered spouse/domestic partner (if applicable) <u>have not used</u> any tobacco products since July 1.	Select the radio button for <b>“No Tobacco Use Surcharge”</b>
You are enrolling in medical coverage for 2023 and you and/or your covered spouse/domestic partner (if applicable) <u>have used</u> tobacco products since July 1.	Select the radio button for <b>“Tobacco Use Surcharge”</b> and then select the radio button for <b>“Associate Only”</b> , <b>“Spouse/Domestic Partner Only”</b> , or <b>“Associate + Spouse/Domestic Partner”</b> as applicable
You are declining medical coverage for 2023	Select the radio button for <b>“No Tobacco Use Surcharge”</b>

[Click next to continue](#)

If ...	Then ...
You are enrolling your spouse/domestic partner in medical coverage for 2023 and your spouse is not employed, is also a Grange associate or does not have access to subsidized health care coverage through his or her employer	Select the radio button for <b>“No Spousal Medical Surcharge”</b>
You are enrolling your spouse/domestic partner in medical coverage for 2023 and your spouse/domestic partner has access to employer subsidized health insurance coverage through his/her employer	Select the radio button for <b>“Spousal Medical Surcharge”</b>
You are declining medical coverage for 2023, or you are not enrolling a spouse/domestic partner in medical benefits	Choose the radio button for <b>“No Spousal Medical Surcharge”</b>

*If you should enroll yourself and/or a spouse/domestic partner in medical benefits later during the year (e.g., change in family status) you will be required to declare your tobacco usage and spousal coverage status at that time.*

# Health Savings Account (HSA) Enrollment

There are a total of four screens in which you **must elect or decline** each of the following coverage choices:

HSA – Individual	HSA – Individual Catch Up
HSA – Family	HSA – Family Catch Up

## HSA Election

If you have selected medical coverage and want to make pre-tax paycheck contributions to an HSA in 2023, you must select the HSA plan that corresponds with your medical plan election:

**a. Associate Only:** You may elect and make contributions to the **“HSA – Individual”** Plan. If you are or will be 55 or older in 2023, you may contribute additional money by electing the **“HSA Individual Catch Up”** Plan

**b. Associate + Spouse, Associate + Child(ren) or Family:** You may elect and make contributions to the **“HSA – Family”** Plan. If you are or will be 55 or older in 2023, you may contribute additional money by electing the **“HSA Family Catch Up”** Plan

To elect to contribute to an HSA:

Step	Action						
1a	Select HSA Individual <b>or</b>						
	<table><tr><th>If ...</th><th>Then ...</th></tr><tr><td>You enroll in Associate only coverage for medical and want to contribute to HSA</td><td>Elect the HSA Individual Plan and decline the HSA Family Plan</td></tr><tr><td>You want to make Catch Up contributions and you will be 55 or older in 2023</td><td>Elect the HSA Individual Catch Up</td></tr></table>	If ...	Then ...	You enroll in Associate only coverage for medical and want to contribute to HSA	Elect the HSA Individual Plan and decline the HSA Family Plan	You want to make Catch Up contributions and you will be 55 or older in 2023	Elect the HSA Individual Catch Up
	If ...	Then ...					
	You enroll in Associate only coverage for medical and want to contribute to HSA	Elect the HSA Individual Plan and decline the HSA Family Plan					
You want to make Catch Up contributions and you will be 55 or older in 2023	Elect the HSA Individual Catch Up						
1b	HSA Family						
	<table><tr><th>If ...</th><th>Then ...</th></tr><tr><td>You enroll in a plan that includes a dependent</td><td>Elect the HSA Family Plan and decline the HSA Individual Plan</td></tr><tr><td>You want to make Catch up contributions and you will be 55 or older in 2023</td><td>Elect the HSA Family Plan Catch up</td></tr></table>	If ...	Then ...	You enroll in a plan that includes a dependent	Elect the HSA Family Plan and decline the HSA Individual Plan	You want to make Catch up contributions and you will be 55 or older in 2023	Elect the HSA Family Plan Catch up
	If ...	Then ...					
	You enroll in a plan that includes a dependent	Elect the HSA Family Plan and decline the HSA Individual Plan					
You want to make Catch up contributions and you will be 55 or older in 2023	Elect the HSA Family Plan Catch up						

# Health Savings Account (HSA) Enrollment con't

Step	Action											
2	<div>Select the radio button for your contribution amount as either a <b>Contribution per pay or Annual contribution</b></div> <table><tr><th>Health Plan</th><th>Employer Contribution</th><th>Contributions made by you</th><th>Total IRS contribution limit**</th></tr><tr><td rowspan="2"><b>Premium &amp; Choice CDHP</b></td><td><b>Associate Only:</b> \$500</td><td><b>Associate Only:</b> up to \$3,350</td><td><b>Associate Only:</b> \$3,850</td></tr><tr><td><b>All other tiers:</b> \$1,000</td><td><b>All other tiers:</b> up to \$6,750</td><td><b>All other tiers:</b> \$7,750</td></tr></table> <div><div>1.) The IRS maximum amount is the amount that both the company and the associate can contribute in total to the HSA account.</div><div>2.) When determining your 2023 contribution, consider the amount that the company will contribute towards your HSA. The seed amounts must be included in the total IRS maximum contribution amounts.</div></div> <div><div>*Assumes the associate and covered spouse/domestic partner are eligible to receive the HSA employer seed and to make contributions to an HSA based upon IRS regulations and the company plan rules.</div><div>** If you are age 55 or older now or turn age 55 in 2023, you may make a catch-up contribution of \$1,000 into the HSA.</div></div>	Health Plan	Employer Contribution	Contributions made by you	Total IRS contribution limit**	<b>Premium &amp; Choice CDHP</b>	<b>Associate Only:</b> \$500	<b>Associate Only:</b> up to \$3,350	<b>Associate Only:</b> \$3,850	<b>All other tiers:</b> \$1,000	<b>All other tiers:</b> up to \$6,750	<b>All other tiers:</b> \$7,750
Health Plan	Employer Contribution	Contributions made by you	Total IRS contribution limit**									
<b>Premium &amp; Choice CDHP</b>	<b>Associate Only:</b> \$500	<b>Associate Only:</b> up to \$3,350	<b>Associate Only:</b> \$3,850									
	<b>All other tiers:</b> \$1,000	<b>All other tiers:</b> up to \$6,750	<b>All other tiers:</b> \$7,750									
3	Select Tab key to calculate the per paycheck and annual contribution amounts											
4	Click Next at the top of the page											

# Health Savings Account (HSA) Enrollment con't

Repeat the enrollment process for each of the three remaining HSA Plans.

**You must either elect or decline coverage for each HSA Plan before you can submit your final elections.**

## Declining HSA Contribution

**If you have selected medical coverage and do not want to make pre-tax paycheck contributions to an HSA in 2023, you must decline all four of the HSA Plans.**

If you will not be 55 or older in 2023 – you must decline the HSA Individual Catch Up Plan and HSA Family Catch Up Plan.

**If you decline Grange's medical coverage, you must decline all four of the HSA Plans.**

## Important Notes

If you have entered a contribution amount and decide you want to change it, delete any amount that appears in either the **Contribution per paycheck** or the **Annual contribution** boxes, and then enter your new contribution amount. Push **"Tab"** on your keyboard to recalculate your contribution amount.

If you have newly enrolled in the medical plan and are eligible to contribute to a Health Savings Account (HSA), don't forget to open your HSA with Optum Bank by December 10<sup>th</sup>.

The account must be open for you to receive any employer contributions and to make your own contributions. HR will email you a link to the Optum Bank enrollment website after open enrollment if you do not already have an open Optum Bank account.

If you are already contributing to an HSA, you do not have to open a new account.



# Dental, Vision and FSA Enrollment

## Dental and Vision Election

You must either elect or decline coverage for each benefit before you can submit your final elections. See the medical enrollment process for both the Dental and Vision benefit plans.

## Flexible Spending Account Election

A Flexible Spending Account (FSA) is available for Dependent Day Care expenses. You can either elect or decline coverage for FSA – Dependent Flexible Spending Account.

To elect:

Step	Action		
1	Click on the radio button for “ <b>Dependent Care Flex Spending Acct</b> ”.		
2	Select the radio button for your contribution amount as either a <b>Contribution per paycheck</b> or <b>Annual contribution</b>		
3	Enter the dollar amount you wish to contribute as either a contribution per paycheck or annual contribution <div><div>Dependent Care Flexible Spending Account Maximum Yearly Contribution</div><table><tr><td>FSA - Dependent Care</td><td>\$5,000</td></tr></table></div>	FSA - Dependent Care	\$5,000
FSA - Dependent Care	\$5,000		
4	Select Tab key to calculate the per paycheck and annual contribution amounts		
5	Click Next at the top of the page.		

To decline:

Step	Action
1	Click on the radio button for “ <b>I decline the Dependent Care Flex Spending Acct plan</b> ”.
2	Click Next at the top of the page.

## Important Notes

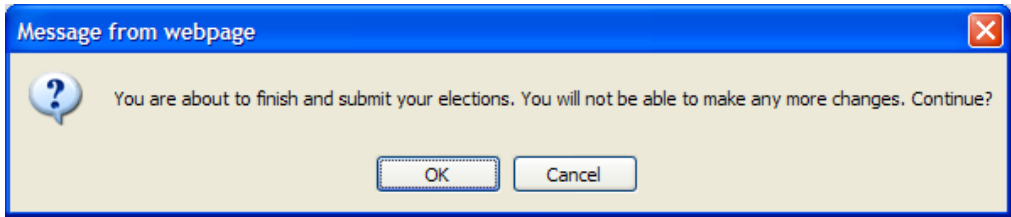
If you have entered a contribution amount and decide you want to change it, delete any amount that appears in either the **Contribution per paycheck** or the **Annual contribution** boxes, and then enter your new contribution amount. Push “**Tab**” on your keyboard to recalculate your contribution amount.

# Confirmation

Once you have completed your elections for all benefit plans, review your elections on the **Confirm Your Changes** page. All of your current 2022 benefit elections are listed first, including benefits that are not part of open enrollment, followed by your newly elected 2023 benefits (including covered dependents), and then your 2023 declined benefits. Any benefits that are not part of open enrollment will roll over automatically.

## Submission

If your elections are correct, click on the **“submit”** button at the top of the page. If you need to make changes, click on the appropriate link(s) at the top, left side of the page and make any necessary corrections.



By clicking **“OK”**, you are submitting your final elections, however you may go back into the HR Service Center and make changes as long as you complete your changes by November 5th.

## Printing Confirmation

After submitting your elections, a **Confirmation** page will appear. It is important to make a copy of this page for your records as you will not receive another notice from Human Resources:

Step	Action
1	Click on <b>“print”</b> located on the top right side of the page. <b>Note</b> - If you see a blank Print Preview page, minimize it.
2	When you see the following Security Warning, click <b>“No”</b> . <div data-bbox="399 1275 962 1487"></div>
3	On the <b>Confirmation</b> page, click <b>“print”</b> at the top right corner again. On the Print Preview page, click the <b>“print”</b> button and then click <b>“print”</b> on your designated printer’s print box.

After your enrollment is submitted, you will have access to the **Confirmation** page until open enrollment ends on November 4<sup>th</sup>. If you have completed your 2023 elections and decide you want to make a change (and you are still within the open enrollment window from October 24<sup>th</sup> to November 4<sup>th</sup>), you may return to the HR Service Center or contact the Benefits Team at [benefitsteam@grangeinsurance.com](mailto:benefitsteam@grangeinsurance.com) for assistance.