

EMPLOYEE GUIDE TO ENROLLING IN BENEFITS WITH THEbenefitsHUBSM

Through **THEbenefitsHUBSM**, you have access to your benefits information 24 hours a day, 7 days a week, at the click of a computer key. You can access this information from anywhere that you have access to the Internet... your home, office, Internet cafe or any mobile Internet device.

Step 1: Log On!

Go to **www.ruskisdbenefits.com** and click on the **ONLINE ENROLLMENT LOGIN** link. This will take you to your login screen.

Username:

Your **username** is the first 6 characters of your last name, followed by the first letter of your first name, followed by the last 4 digits of your Social Security Number.

Password:

Your **password** is your last name, excluding punctuation, followed by the last 4 digits of your Social Security Number.

Examples:

Renee Wilson, 555111111

User name: wilsonr1111 Password: wilson1111

John Doe, 987654321

User name: doej4321 Password: doe4321

Web Address: **www.ruskisdbenefits.com**

Username: **wilsonr1111**

Password: **wilson1111**

Web Address: **www.ruskisdbenefits.com**

Username: **doej4321**

Password: **doe4321**

Step 2: Provide your own personal and benefits information!



THEbenefitsHUBSM will guide you through the simple enrollment process page by page.

Employee Usage Agreement:


You will see this screen when you log in to the system as an employee. Be sure to take the time to read this section to ensure that you understand the terms of your "electronic signature" within **THEbenefitsHUBSM**. When you have reviewed and understand this information, click on **CONTINUE**.

Employee Data Entry Sections:

☞ **Personal Information:** Please review current information for accuracy and enter in any new or missing information. All fields listed in **BOLD** are required. *Please enter an email address if you have one – if you ever forget your password, we can email it to you.*

☞ **Dependent Information:** Please review current information for accuracy and enter in any new or missing information for each dependent (spouse, child/children). All fields listed in **BOLD** are required. *To edit a dependent's information, click on the pencil  or click on the X  to delete a dependent. Please make sure to indicate if your child is a full-time student and/or is claimed on your tax return as this could affect their eligibility to be covered on some of the benefit plans.*

☞ **Enrollment in Benefits:** Once all of your personal and dependent data is entered, you will have access to enroll *online* in the benefits for which you are eligible. Each **benefit plan type** (e.g. medical, dental, life) will appear individually for you to select the particular plan and coverage you want.

VIEW BENEFIT DESCRIPTIONS... To view a benefit description, click on the benefit plan name or on the  next to the name of the plan you would like to review. There you will find a plan summary and any available links to additional documentation or websites relevant to this plan.

VIEW PLAN COST... To quickly view a particular benefit Plan's cost to you, you may click on the circle to the left of the benefit name. Then click on the box next to each eligible family member or choose the coverage level that you are considering. Your cost will automatically show up in the box to the right of the members' names and will be updated with each member you add or remove from coverage.

VIEW TOTAL BENEFIT COST... As you select Plans, their cost will be continually added to the "Election Summary" box to the right of the Plan lists.

SELECT YOUR BENEFIT COVERAGE... After you have reviewed the Plan information and the costs of each Plan on each benefit type page:

- Click on the circle next to the appropriate plan (or next to "I waive enrollment..." at bottom of page if you do not want that type of coverage at all.)
- Click on the box next to each family member to be covered, if election made.
- If required under the Plan, enter primary provider information by clicking on the sentence at the bottom of the page. (If you don't know if one is required, click "Save & Continue" and the system will let you know if it's required.) *There may be a link to the directory if available online for that Plan. If so, you will be guided to this link when you go to make your selection.*

FORMS... One or more of your Benefit Plans may require a paper form to be submitted with the Insurance Carrier. If this is the case, **benefitsCONNECTSM** will prompt you to print the necessary forms at the end of your online enrollment session.

Step 3: Beneficiary Information

Beneficiary Information

Choose your beneficiary(ies) for each applicable plan.

Step 4: Consolidated Enrollment Form

Consolidated Enrollment Form:

This form will display all of the data from each of the sections listed above, including both your personal and enrollment information. Please review for accuracy. You may make changes to anything that is incorrect by clicking on **click here to edit** next to that item or, when you are finished with the enrollment process, you will be sent to the Employee Menu where you may make changes. (See *Employee Menu section*)

**** Required Carrier Forms ****

If your Plans' carriers require paper forms, you will be prompted to print the appropriate forms at this point. Please complete the information on the form and sign and submit to your benefits/HR department!

When you have completed your benefit selections, click the automatically routed to the employee menu screen.



button, and then you will be

EMPLOYEE MENU

Once either you or your employer has entered your benefits enrollment information in the system, you will be shown the Employee Menu upon login.

The sections are as follows:



personal information

personal information: You may access and edit information from Sections 1-5 by selecting menu items under "Personal Information." You may also see information that the Employer has provided such as certain payroll details. You may also update the **directory information**, change your **password** and track the **forms** you've printed.



dependent information

dependent information: You may access and edit information regarding your **Dependents** in this section. Make sure that you let your HR Department know of any major changes here, as they may change your eligibility status or give you the opportunity to change your enrollment in certain benefits!



benefits plan
information

benefits plan information: You may view your **enrollment** in benefits in this section. You should not be able to change benefit elections unless it is an open enrollment period for your company. See a **quick review** of all your information on the "**Consolidated Enrollment Form**"



company
communications

company communications: Items such as **forms** that are commonly used by your company, **News & Bulletins**, and other **Human Resources/ Benefits information** reside here for the employees to access at anytime from anywhere.

Navigation and Data Entry Tips...

HELP!... If you need assistance while working in **THEbenefitsHUBSM** don't hesitate to click on **help** at the upper right hand corner of the screen.

BACK AND FORTH... It is very important to try to avoid using your web browser's "back" and "forward" arrows while in the system. Use the navigation buttons in **THEbenefitsHUBSM** :



REQUIRED DATA... As noted on each screen, the **Bold** items are required for you to continue to the next page. Of course, the more information entered, the better the system will work for you; but you may skip non-bolded items if they are irrelevant or you do not wish to complete those items.

RESET... To clear all of the fields and "start over" on that particular page, click on



MOVING ON... When each page is completed, go to the bottom of the page and click on



UNABLE TO FINISH?... If you are unable to complete this process due to unavailability of data, time constraints, etc. you may simply **logout** and log in at another time. When you login again, you will be walked through the same process, but the data you entered will still be there.

"Post-Enrollment" Tips

CHANGING YOUR PASSWORD... Go to "personal information," then select "Change Password." You may do this at any time after you have completed the enrollment process.

WHAT ARE THOSE SYMBOLS? If you just "hover" your cursor/arrow on the icons, the definition of the icons will be revealed. Here are some common ones:

= Delete = Edit = Preview

LINKS... **words, names or phrases in bold red** that become underlined when you put your cursor/arrow on them, those are links that will bring you to that section or, if e-mail addresses, will create an e-mail to that person.

SCREEN NAVIGATOR... This line is at the top of your screen. You may click on the **red items** to quickly jump back to those previous screens.

administration menu ▶ select insurance providers ▶ add/edit insurance provider