



# Welcome to Open Enrollment

Plan Year: July 2022 – June 2023



# WELCOME TO OPEN ENROLLMENT

## PICK THE BEST BENEFITS FOR YOU AND YOUR FAMILY.

The City & Borough of Juneau / Bartlett Regional Hospital strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of your benefits—that's why we've put together this Open Enrollment Guide.

**IMPORTANT: All employees will be required to make an election during this Open Enrollment by June 10, 2022.** This guide outlines the benefit plans, so you can identify which offerings are best for your situation.

Elections you make during open enrollment are effective **July 1, 2022**. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to HR or Natasha Peterson by phone: **(907) 586-5250 ext.4085** or by email: [Natasha.Peterson@juneau.org](mailto:Natasha.Peterson@juneau.org)

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# WELCOME TO OPEN ENROLLMENT

## ELIGIBILITY

### City & Borough Employees:

Effective on the date of hire when an employee is eligible to enroll in the plan, and chooses to “enroll” in the plan, if they satisfy the following:

- Become an active full-time employee, including a new seasonal employee, who regularly works a minimum of 37.5 hours per week
- Become an active permanent/probationary part-time employee, seasonal employee, or exempt employee working less than full time and who regularly works a minimum of 780 hours per year and a minimum of 15 hours per week, and agree to pay the portion of the premium, which will be pro-rated depending on the number of hours worked per pay period
- Become an Assembly Member

### Bartlett Regional Hospital Employees:

Effective on the date of hire when an employee is eligible to enroll in the plan, and chooses to “enroll” in the plan, if they satisfy the following:

- Become an active full-time employee who regularly works a minimum of 72 hours per pay period
- Become an active permanent/probationary part-time employee, or exempt employee working less than full time and who regularly works a minimum of 832 hours per year and a minimum of 16 hours per week, and they agree to pay their portion of the premium, which will be pro-rated depending on the number of hours worked per pay period



# WELCOME TO OPEN ENROLLMENT

Ready to enroll? The first step is to review and verify all of your personal information, as well as any dependents, before making elections.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully. **Remember, all employees are required to actively elect coverage during this Open Enrollment, prior elections will not carry forward (except life insurance and voluntary benefits).**

## When To Enroll

Open enrollment is **Monday, May 23 through Friday, June 10.**

## Qualifying Life Events

IRS rules place certain restrictions for when you can make changes outside of open enrollment. Once the new plan year begins, you are unable to make changes unless you experience a life-changing qualifying event. You'll need to fill out enrollment forms and provide supporting documentation within the allowable time frame (typically 30 days from the event).

Qualifying events include:

- Marriage, gain or loss of domestic partnership, divorce, or legal separation
- Birth or adoption of a child
- Death of a qualified dependent
- Change in employment status that impacts coverage or eligibility under another employer-sponsored plan



# WELCOME TO OPEN ENROLLMENT

## What do I need to do for Open Enrollment?

- Open enrollment is an **ACTIVE enrollment** this year—you will need to actively elect or decline in the benefit offerings, prior elections will not carry forward (other than life insurance and voluntary benefits).

## What changes are effective July 1, 2022?

- Medical and vision will now be unbundled elections. This means you are able to elect medical and vision independently and cover different dependents under each, if desired.
- Medical plans have a slight increase in deductibles and Out-of-Pocket Maximums and coinsurance for services received outside the network have been adjusted. Be sure to utilize a network provider whenever possible to take advantage of negotiated and contracted rates.
- The pharmacy deductibles have increased slightly on both plans.
- **NEW!** We are excited to offer a voluntary hospital indemnity plan to round out our voluntary benefits package.

## Where can I learn more about my benefit options?

- We have partnered with TheBenefitseXpert® (TBX) for a comprehensive online enrollment experience. You also have access to LIVE benefit counselors who can help walk you through enrollment options!

Register At > [my.tb360.com/Juneau](https://my.tb360.com/Juneau)

- Online resources to enhance your understanding of available benefits.
- Tools that provide guidance every step of the way and to compare coverage that is right for your situation.
- Familiarize yourself with the enrollment site for easier navigation when the time comes.

## How do I enroll in benefits?

- Click the “**My Benefits**” link on the MyTBX360 portal to access TheBenefitseXpert® enrollment site.
- You will be prompted to fill in your personal details to access your personalized account:

### User ID

Enter your Social Security Number or your employee ID. No dashes required.

### Personal ID Number(PIN)

Enter the last 4 digits of your Social Security Number and the last 2 digits of your birth year.  
No dashes required.

**Username:** 123456789

**Example:** John Doe

**Social Security Number:** 123456789

**Date of Birth:** June 1st, 1980

**PIN is** 678980



# WELCOME TO OPEN ENROLLMENT

## MEDICAL / PRESCRIPTION DRUG INSURANCE

Our plans do not require you to select a primary care physician or secure a referral from one provider to another. This may allow for quicker and more convenient access to specialty physicians.

The following chart compares our two medical plan benefits that we offer based on network coverage. Refer to the Premiera SBC for more detail and non-network benefit levels.

BENEFITS	ECONOMY	STANDARD
	In-Network	In-Network
<b>Medical Deductible</b>	\$700 Individual / \$1,400 Family	\$350 Individual / \$700 Family
<b>Medical Out-of-Pocket Maximum</b> (includes medical deductible)	\$3,000 Individual / \$8,000 Family	\$1,850 Individual / \$5,200 Family
<b>Physician / Specialist Office Visit</b>	20%, after deductible	20%, after deductible
<b>Virtual care</b>	General medical covered in full Other subject to outpatient cost	General medical covered in full Other subject to outpatient cost
<b>Hospitalization</b>	20%, after deductible	20%, after deductible
<b>Preventive Care</b>	No charge	No charge
<b>Emergency Room</b>	\$150 + 20%, after deductible	\$150 + 20%, after deductible
<b>Prescription Drug Deductible</b> (per person)	\$150	\$75
<b>Prescription Drug Out-of-Pocket Maximum</b> (per person)	\$2,000	\$1,450
<b>Prescriptions</b> (per 30-day supply)		
Generic	\$10, after deductible	\$10, after deductible
Preferred Formulary	\$35, after deductible	\$25, after deductible
Preferred Specialty	\$55, after deductible	\$45, after deductible
Non-Preferred	\$150, after deductible	\$100, after deductible
<b>Hearing</b>		
Exam	Covered once per year	Covered once per year
Hardware	Covered up to \$3,000/36 months	Covered up to \$3,000/36 months

## YOUR COST—Medical Insurance

\* *Bi-Weekly = 26 pay periods per year*

BI-WEEKLY PAYROLL DEDUCTIONS*	ECONOMY PLAN	STANDARD PLAN
<b>Employee Only</b>	\$0.00	\$97.44
<b>Employee &amp; Family</b>	\$147.90	\$215.18





# WELCOME TO OPEN ENROLLMENT

## CHRONIC CONDITION SUPPORT PROGRAM

Premera's comprehensive chronic condition support program treats the whole person, not just the disease. This program supports employees who are at risk of developing diabetes, those who are working daily to manage their condition, and those who are managing hypertension. The program provides solutions to make healthcare simple and easy. It's just another way Premera is making healthcare work better for you.

### Chronic condition support goes beyond just diabetes care

Going beyond diabetes prevention, you (or an eligible dependent) can opt-in to Premera's full chronic condition support program, or just the preventive diabetes or hypertension and diabetes management, depending on which program is most helpful.

Premera's chronic condition support program helps by offering:

- Personal health support from expert coaches
- Management and strategy support
- Connected technology that delivers real-time results and remote monitoring
- Continuing educational content support
- Free unlimited supply of test strips (Diabetes Management Program)

## VIRTUAL CARE—24/7/365 ACCESS TO CARE

### Primary Care / Urgent Care / Mental Health

The Premera virtual health network provides quality care that saves you money and time.

Contact **myCare Alaska**, **Doctor On Demand**, or **Talkspace** anytime, anywhere.

- Get everything from fast diagnosis and treatment of common ailments to routine checkups and ongoing monitoring of chronic conditions anytime with myCare Alaska and Doctor On Demand.
- Getting an appointment for mental health help can take days or weeks. With **Talkspace** and **Doctor On Demand**, you get specialized psychiatric treatment from a licensed prescriber—all from the comfort of your home.

These virtual providers are integrated into your health plan and provide:

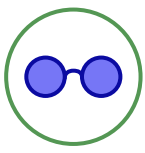
- Convenient high-quality care at low or no out-of-pocket costs
- The ability to get your prescriptions filled
- Great customer experience by addressing your healthcare concerns in a timely manner and providing treatment options within minutes

### Substance Use Addiction Assistance

Achieve recovery for conditions like opioid and/or alcohol use addictions, wherever you are with virtual care. Take advantage of short wait times through your Premera health plan.

- **Boulder Care**—Video visits and text messaging with a therapist. [boulder.care/getstarted](https://boulder.care/getstarted)
- **WorkIt Health**—Live chat and video with a therapist. [workithealth.com/premera](https://workithealth.com/premera)

ALL INFORMATION IS CONFIDENTIAL BETWEEN YOU AND YOUR PROVIDER



# WELCOME TO OPEN ENROLLMENT

## VISION INSURANCE

Driving, reading, and interacting with technology are all activities you likely perform daily. Your ability to do all these activities depends on your vision and eye health. Regular vision exams help you maintain your vision as well as detect various health problems.

The City & Borough of Juneau / Bartlett Hospital's vision insurance entitles you to specific eye care benefits. **For 2022, anyone can enroll in the vision program as it's no longer bundled with medical.**

If you seek the services of a provider listed in Premera's provider directory, your Standard plan benefits include the following:

### Adult Vision Benefit:

- Vision exam is covered at 100% and limited to once per year
- \$200 maximum per year hardware allowance (glass lenses are allowed and do not accrue to maximum)

### Pediatric Vision Benefit:

- Vision exam is covered at 100% and limited to once per year
- The following is covered at 100%: one pair of frames and lenses once per year or contact lenses every 12 months

## YOUR COST—Vision Insurance

\* *Bi-Weekly = 26 pay periods per year*

BI-WEEKLY PAYROLL DEDUCTION*	VISION PLAN
Employee Only	\$2.31
Employee & Family	\$4.62







# WELCOME TO OPEN ENROLLMENT

## DENTAL INSURANCE

In addition to protecting your smile, dental insurance helps pay for dental care and includes regular checkups, cleanings and X-rays. Several studies suggest that oral diseases, such as periodontitis (gum disease), can affect other areas of your body—including your heart.

The following chart outlines the dental benefits we offer, just like on the medical plan, you'll receive negotiated and contracted rates when using a network provider.

BENEFITS	BASE PLAN	BUY-UP PLAN
<b>Deductible (per member)</b>	\$50	\$50
<b>Annual Maximum (per member)</b> Preventive services do not accrue to maximum	\$2,000	\$3,000
<b>Diagnostic &amp; Preventive Services</b> (Exams, cleanings, X-rays)	No charge	No charge
<b>Basic Services</b> (Fillings, simple extractions, stainless steel crowns)	20%, after deductible	20%, after deductible
<b>Major Services</b> (Oral surgery, root canal, gold and resin crowns)	50%, after deductible	20%, after deductible
<b>Orthodontia (per member)</b>	Excluded	50%, after deductible \$2,500 maximum per lifetime

## YOUR COST—Dental Insurance

\* *Bi-Weekly = 26 pay periods per year*

BI-WEEKLY PAYROLL DEDUCTIONS*	BASE PLAN	BUY-UP PLAN
<b>Employee Only</b>	\$0.00	\$19.61
<b>Employee &amp; Family</b>	\$0.00	\$32.22





# WELCOME TO OPEN ENROLLMENT

## BASIC LIFE INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. City & Borough of Juneau / Bartlett Hospital provides full-time employees with \$5,000 in group life and accidental death and dismemberment (AD&D) insurance. Additionally, this policy also includes \$5,000 in group life for your spouse and any eligible children.

The City & Borough of Juneau / Bartlett Hospital pays for the full cost of these benefits. Contact HR if you would like to update your beneficiary information (you are automatically named the beneficiary for the dependent coverage).

## VOLUNTARY LIFE INSURANCE

While City & Borough of Juneau / Bartlett Hospital offers basic life insurance, some individuals may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through bi-weekly payroll deductions. You can purchase coverage for yourself and your spouse in \$25,000 increments. The maximum amount for employees is \$300,000 or 7x Base Annual Salary. For a spouse, the maximum amount will be limited to your voluntary life and AD&D amount. For child(ren), there is a \$10,000 flat option. Please note that life and AD&D insurance are automatically purchased together.

For more information on plan coverage, rates & to enroll, go to: [my.tbx360.com/Juneau](https://my.tbx360.com/Juneau)

## YOUR COST—Voluntary Life / AD&D Insurance

The chart below outlines the monthly costs of purchasing additional employee and spouse life / AD&D insurance coverage. Rates are per \$1,000 of elected coverage.

EMPLOYEE / SPOUSE—MONTHLY RATES*				CHILDREN
Age	Per \$1,000	Age	Per \$1,000	MONTHLY RATE*
<30	\$0.103	55-59	\$0.754	\$0.23 per \$1,000
30-34	\$0.110	60-64	\$1.104	BENEFIT
35-39	\$0.128	65-69	\$1.583	
40-44	\$0.185	70-74	\$2.242	
45-49	\$0.307	75-99	\$3.258	
50-54	\$0.485			6 months to 26 years old: \$10,000

*\*Monthly rates will be calculated as bi-weekly (26 pay periods per year)*



# WELCOME TO OPEN ENROLLMENT

## VOLUNTARY DISABILITY INCOME BENEFITS

The City & Borough of Juneau / Bartlett Hospital offers employees optional short-term disability income benefits. Without disability coverage, your income will decrease if you miss work due to an injury or illness that occurs off the job.

In the event you become disabled, even temporarily, disability income benefits will provide a partial replacement of lost income. Please note, that disability payments may be offset by other sources of income. Contact HR or Cigna if you have further questions.

SHORT-TERM DISABILITY	BENEFIT SUMMARY
Benefit Paid	60% up to \$1,500 per week
Waiting Period (time between injury/illness to payment)	7 days
Maximum Period (from the date of injury/illness)	13 Weeks (includes Waiting Period)
Pre-Existing Condition Limitations	3 months prior / 12 months insured



For more information on plan coverage and rates, please refer to [my.tb360.com/juneau](https://my.tb360.com/juneau)





# WELCOME TO OPEN ENROLLMENT

## VOLUNTARY ACCIDENT INSURANCE

In the event of a covered accident, the plan pays **cash benefits** fast to help with the costs associated with out-of-pocket expenses and bills—expenses your medical insurance may not completely cover, including:

### Accident Benefits Payable for (examples):

- Medical transportation
- Wheelchairs, crutches, other medical appliances
- Emergency room visits
- Surgery and anesthesia
- Bandages, stitches, and casts
- Includes accidents that happen on or off the job

### Features:

- If you (or a covered dependent) have a qualifying wellness screening, you get \$50 per person, per year!
- Benefits are paid directly to you unless otherwise assigned
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire

## YOUR COST—Voluntary Accident Insurance

BI-WEEKLY PREMIUM RATES*	
Tier Coverage	Premium
Employee	\$3.22
Employee and Spouse/DP	\$5.71
Employee and Child(ren)	\$7.77
Employee and Family	\$10.25

\* Bi-Weekly = 26 pay periods per year



For more information on plan coverage and rates, please refer to [my.tb360.com/juneau](https://my.tb360.com/juneau)



# WELCOME TO OPEN ENROLLMENT

## VOLUNTARY HOSPITAL INDEMNITY INSURANCE

**New for 2022!** Hospital Indemnity Insurance through Cigna which provides supplemental coverage to offset out-of-pocket expenses related to hospital stays. In the event of a hospital admission and any days spent inpatient, the plan pays cash benefits directly to you to help with any out-of-pocket expenses and bills.

Important Note: You can only enroll during Open Enrollment, unless you have a qualifying life event.

### Benefits:

- When admitted as an inpatient to a hospital, the plan pays \$1,000 for the first day of your hospital stay
- You also receive \$200 per day for each day after that, up to 30 days.
- Both hospital and ICU admissions are covered.

### Features:

- No waiting period, benefits pay the day of your admission
- Benefits are paid directly to you
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire

## YOUR COST—Voluntary Hospital Indemnity Insurance

BI-WEEKLY PREMIUM RATES*	
Tier Coverage	Premium
Employee	\$7.16
Employee and Spouse/DP	\$14.38
Employee and Child(ren)	\$12.81
Employee and Family	\$20.03

\* Bi-Weekly = 26 pay periods per year

For more information on plan coverage and rates, please refer to [my.tb360.com/juneau](http://my.tb360.com/juneau)





# WELCOME TO OPEN ENROLLMENT

## VOLUNTARY CRITICAL ILLNESS INSURANCE

With the Critical Illness plan, you receive cash benefits directly (unless otherwise assigned)—giving you the flexibility to help pay bills related to treatment or to help with everyday living expenses.

### Critical Illness Benefits Payable for (examples):

- Cancer
- Heart Attack
- Stroke
- Major Organ Transplant
- End-Stage Renal Failure
- Coronary Artery Bypass Surgery
- Carcinoma in Situ

### Features:

- Benefits are paid directly to you unless otherwise assigned
- Coverage is available for you, your spouse, and dependent children
- Coverage is portable (with certain stipulations)—that means you can take it with you if you change jobs or retire
- If you (or a covered dependent) have a qualifying wellness screening, you get paid \$50 per person, per year!

For rates, see  
the next page.





# WELCOME TO OPEN ENROLLMENT

## YOUR COST—Voluntary Critical Illness Insurance

EMPLOYEE BI-WEEKLY PREMIUM RATES* (50% of employee issued benefit amount for children included)						
Age	\$10,000		\$20,000		\$30,000	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 30	\$1.14	\$1.62	\$2.28	\$3.24	\$3.42	\$4.86
30-39	\$2.01	\$2.39	\$4.02	\$4.78	\$6.03	\$7.17
40-49	\$3.69	\$4.30	\$7.38	\$8.60	\$11.07	\$12.90
50-59	\$6.83	\$7.98	\$13.66	\$15.96	\$20.49	\$23.94
60-69	\$12.73	\$14.93	\$25.46	\$29.86	\$38.19	\$44.79
70-79	\$15.47	\$16.80	\$30.94	\$33.60	\$46.41	\$50.40
80+	\$16.74	\$17.73	\$33.48	\$35.46	\$50.22	\$53.19

Spouse / Domestic Partner BI-WEEKLY PREMIUM RATES*						
Employee Age	\$5,000		\$10,000		\$15,000	
	Non-tobacco	Tobacco	Non-tobacco	Tobacco	Non-tobacco	Tobacco
Under 30	\$0.57	\$0.81	\$1.14	\$1.62	\$1.71	\$2.43
30-39	\$1.01	\$1.20	\$2.01	\$2.39	\$3.02	\$3.59
40-49	\$1.85	\$2.15	\$3.69	\$4.30	\$5.54	\$6.45
50-59	\$3.42	\$3.99	\$6.83	\$7.98	\$10.25	\$11.97
60-69	\$6.37	\$7.47	\$12.73	\$14.93	\$19.10	\$22.40
70-79	\$7.74	\$8.40	\$15.47	\$16.80	\$23.21	\$25.20
80+	\$8.37	\$8.87	\$16.74	\$17.73	\$25.11	\$26.60

\* Bi-Weekly = 26 pay periods per year

For more information on plan coverage and rates, please refer to [my.tb360.com/juneau](http://my.tb360.com/juneau)



# WELCOME TO OPEN ENROLLMENT

## PET INSURANCE WITH NATIONWIDE

Similar to health insurance for the humans in your family, the Pet Insurance Plan helps you with the cost of caring for your pets. This plan has a \$250 annual deductible and \$7,500 maximum annual benefit.

### Pet Protection Benefit Payable for (examples):

- Accidents and illnesses
- Hereditary and congenital conditions
- Cancer
- Dental diseases
- Behavioral treatments
- Rx therapeutic diets and supplements

### FREE "Additional" Services:



- Available to all members (\$150 value)
- Unlimited 24/7 access to call, email or online chat
- Expert advice from a trained veterinary professional

### Choose Your Level of Protection:

- 50% reimbursement starting at \$20 a month
- 70% reimbursement starting at \$27 a month

### Please Visit:

#### City & Borough of Juneau Employees

- <http://www.petinsurance.com/juneau>

#### Bartlett Regional Hospital Employees

- <http://www.petinsurance.com/bartlett-hospital>





# WELCOME TO OPEN ENROLLMENT

## 457 DEFERRED COMPENSATION PLAN

### GET TO KNOW YOUR 457 PLAN

Your pension and Social Security may go far, but you will likely need more income for a truly comfortable future. That's where your 457 deferred compensation plan comes in—see why it matters to you!

#### 1 It's easy to contribute

- Make automatic paycheck contributions.
- Change your contributions any time.

#### 2 Get tax benefits along the way

- Pre-tax contributions lower your tax liability, possibly increasing your take-home pay.
- Delay all taxes, until you take money out.

#### 3 A wide range of investments are available

- You control investment decisions, choosing from available options.
- Consider a diversified target-date fund or build your own portfolio. Get help with Guided Pathways® Advisory Services: [www.icmarc.org/guidedpathways](http://www.icmarc.org/guidedpathways).

#### 4 Take out what you need

- You control withdrawals upon separation from service with your employer.\*
- Only 457 plans have no early withdrawal penalty regardless of your age.\*\*

\* Depending on your plan's rules, withdrawal and loan options may be available while you're still working.

\*\* The penalty may apply to non-457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59½.

### HOW MUCH CAN I CONTRIBUTE?

For 2022, you can contribute up to:

- \$20,500
- \$27,000 if age 50 or over
- \$41,000 if you qualify for pre-retirement catch-up contributions.

**Reminder:** you may be able to contribute accrued sick or vacation leave.

**Can't save that much?** Even small savings can really add up—start with as little as \$10 per paycheck.

**The sooner you save,** the more your money can grow—see how at [www.icmarc.org/costofdelay](http://www.icmarc.org/costofdelay).

**Already enrolled?** Aim to save more—see how at [www.icmarc.org/savingsboost](http://www.icmarc.org/savingsboost).

### GET HELP ONLINE

- Manage your account at: [www.icmarc.org/login](http://www.icmarc.org/login)
- Find tips and tools to help you save, invest, and retire at: [www.icmarc.org/education](http://www.icmarc.org/education)

### Your ICMA-RC representative can help.

Jeff Spindle  
1-866-328-4664  
[jspindle@icmarc.org](mailto:jspindle@icmarc.org)

AC: 44753-1119-8571-W1394



ICMA RETIREMENT CORPORATION | 777 NORTH CAPITOL STREET, NE | WASHINGTON, DC 20002-4240  
TEL: 202-962-4600 | FAX: 202-962-4601 | TOLL FREE: 800-669-7400 | [WWW.ICMARC.ORG](http://WWW.ICMARC.ORG)





# WELCOME TO OPEN ENROLLMENT



## ONLINE ENROLLMENT OVERVIEW FOR EMPLOYEES

Check out our video at [www.icmarc.org/onlineenrollvideo](http://www.icmarc.org/onlineenrollvideo) to see how easy it can be to enroll online.

### STEP 1

For mobile enrollment, download the ICMA-RC mobile app from the App Store® or Google Play™. Next, select the Account Login / Enroll button and then select the Enroll Now button. Otherwise, to enroll from a computer or tablet, go to [www.icmarc.org](http://www.icmarc.org), click on the “Log In To My Account” button and then click on the “Enroll In Your Plan” link.

### STEP 2

To begin the enrollment process, enter your Social Security Number, confirm your Social Security Number and then enter your plan number: **CBJ 301285 or BRH 302663**.

**NOTE:** You can obtain from your enrollment kit, your employer, or your ICMA-RC Representative

### STEP 3

Choose either the Express or Comprehensive enrollment type. Select Express to enter only your personal information and contribution amount (if applicable). You will be automatically invested in your plan's default fund. Select Comprehensive in enter investment and beneficiary information and to create your User ID and Password for Account Access while you enroll online.

**NOTE:** Investment and beneficiary is not entered through Express enrollment. You will receive an email with instructions on how to provide that information as well as how to create your User ID and Password for Account Access

### STEP 4

Verify that your information is correct and click Submit. If your plan does not allow for online contribution elections, please contact your employer to see how contributions are initiated. If online contributions are allowed, you may be instructed to use the print enrollment form feature at the end of your online enrollment process to print the form. Otherwise, you may be instructed to complete the Contribution Form, and return to your employer to initiate your contributions.

**NOTE:** Note if you enroll before 12p.m., ADT, Monday through Friday, your account will be active the next business day. Once your account is active, you can login to your account at [www.icmarc.org](http://www.icmarc.org).

*The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are possible. In case of discrepancy between the guide and actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the guide, please contact HR.*

