

Open Enrollment Instructions

SmartBen is our online enrollment tool. The site is accessible via the Internet at <https://kane.smartben.net> and can be accessed 24 hours a day, seven days a week. **Google Chrome** is recommended as a search browser. The following tips will help you prepare for and complete the online enrollment process.

All employees must enroll in SmartBen. You will need to enroll to make your benefits elections (plan and/or coverage level).

You can contact SmartBen Call Center to help you navigate SmartBen and your Enrollment.

SmartBen Assist Phone: 1.855.202.5109

SmartBen Assist Email: kane@smartbenassist.com

Hours of Operation: Monday – Friday 8 a.m. to 8 p.m. ET

Before You Enroll

Review Your Options & Make Your Choices

Take time to review the information in the *Plans* section. It will help you understand your benefit choices. Discuss it with your family, too!

Click on the *Plans* link at the top of your home page and select a plan to review the plan details.

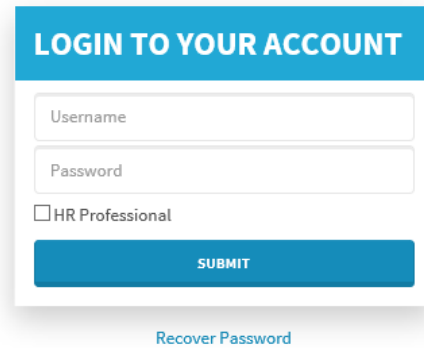
Consider This!


- If you want to add a dependent for coverage for next year, *now* is the time to do it. You may not add dependents *during* the plan year unless you have a qualified change in status, also known as a qualified life event. **You will need to provide the Social Security number and date of birth for any spouse or dependent you enroll.** A valid SSN is required for coverage and must be submitted within 60 days of the date the coverage was requested.
- If your spouse or dependents are on your coverage, or will be, you will be required to enter them into the system. Please be prepared to key in their SSNs at the time of enrollment.
- If you need to exit SmartBen before finishing your enrollment elections, click "log out"

Steps to Complete Your Enrollment

STEP 1

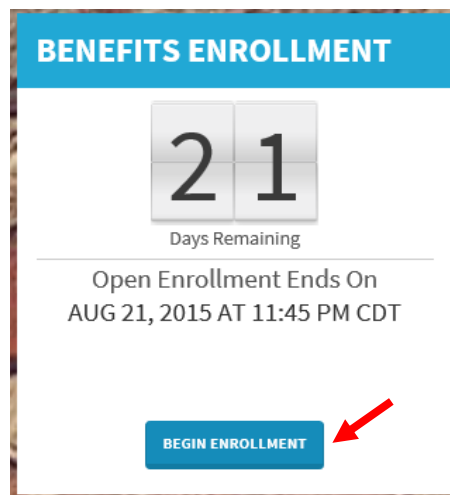
Log on to <https://kane.smartben.net> and enter your Username KANE + Employee ID (e.g. KANE1234567) and Password (KANE + eight-digit date of birth, MMDDYYYY format (e.g. KANE01012000)).



 **TIP:** Use the **Tab Key** to navigate through the site. DO NOT use the Enter Key. As with all Internet sites, when you use the Enter Key, it is the equivalent of hitting “submit” or “next”.

STEP 2

On the home page, you will see a Benefits Enrollment box. This box has a countdown of the number of days remaining in Open Enrollment. Underneath the countdown, there is a Begin Enrollment button. Click the button to begin enrollment.



STEP 3

On the next page, there is a box with *Available Enrollments*, telling you what enrollments are available. You will see a button for Annual Enrollment. Select the *Annual Enrollment* button to begin your enrollment session.

AVAILABLE ENROLLMENTS

The items found in this list require your input for completion. Please select the desired type of enrollment and click the "Begin Enrollment" button to begin this process.

Annual Enrollment

You have until **7/31/2015 11:00 PM CDT** to complete your annual enrollment.

ANNUAL ENROLLMENT

STEP 4

Review and Elect Benefits: You will enter the Enrollment process at the Benefit Manager page, of Step 1 of the Enrollment Process. The incomplete (or untouched) benefits are at the top of the page with a red light next to them. All benefits will show as a red light until you have clicked through the benefit and made an election. All incomplete benefits must be elected so they are complete with a green light in order to have coverage.

INCOMPLETE BENEFITS			
	Plan Title	Employee Cost	Employer Cost
	Non Union Medical Waive	\$0.00	\$0.00
	Union Medical Waive	\$0.00	\$0.00
	Wellness Program Full Participation	\$0.00	\$0.00
	Dental Union Waive	\$0.00	\$0.00
	Vision Insurance Vision Insurance	\$0.00	\$0.00
	Healthcare FSA \$0.00	\$0.00	\$0.00
	Dependent Care Account \$0.00	\$0.00	\$0.00

Enrollment Progress

- 1 **Review and Make Elections**
- 2 Confirm & Complete Enrollment
- 3 Review Next Steps

Turn All The Lights Green

All elections, including waive coverage must be completed before the Continue button will activate.

CONTINUE

Your Total Cost

\$0.00 Per Pay Period

Manage People

Benefit Manager: Use this to review your enrollment options and make your benefit elections. To enroll or make changes to a benefit, click on a benefit name.


To make a change, click on the option you want to elect. You will first need to select which individuals are being covered by making your selection in the Who Is Being Covered box on the right. Then select the plan you want to enroll in. The selection you made will turn green. Click the green *Continue* button at the top right of the page when you are finished.

Who's Being Covered?


- Employee Only
- Employee and Spouse
- Employee and Children
- Family

Current Coverage Level: Opt Out - No Coverage

NON UNION BCBS HMO BLUE ADVANTAGE EMPLOYEE + SPOUSE

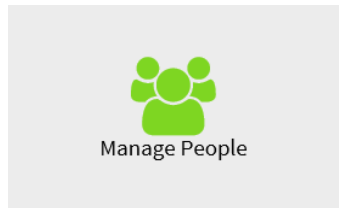
\$0 Deductible	\$1,500 Individual/ \$3,000 Family Max Out of Pocket	\$500 Emergency Room Copay	\$81.41 Per Pay Period
SELECT MORE INFO			

NON UNION BCBS HMO ILLINOIS EMPLOYEE + SPOUSE

\$0 Deductible	\$1,500 Individual/ \$3,000 Family Max Out of Pocket	\$500 Emergency Room Copay	\$109.90 Per Pay Period
SELECT MORE INFO			



If you are enrolling a spouse or dependent in coverage, click on the box next to the dependent you wish to enroll. **Note:** If you changed coverage levels (e.g., from family to employee + child(ren) or from family to employee + spouse), your spouse or child is automatically dropped.

If you do not see your spouses/dependents in the system and you want them to be covered under the plan, you will need to click the green Add a Person button to add them in People Manager



People Manager: This is where your Personal, Spouse/Dependent, and Beneficiary information is stored.

People Manager
Manage the personal information about yourself and all the people associated with your benefits.

Employee	Dependents		Beneficiaries	
 Documentation aaaaTester You DOB: 1-2-1980 SSN: EMAIL: PHONE:	 Spouse aaaTester Spouse 10-1-1980	 Child aaaTester Child 1-1-2010	 Beneficiary aaaTester Child 1-1-2010	 Child aaaTester Beneficiary 1-1-2010
	 Add a Spouse	 Add a Dependent	 Spouse aaaTester Beneficiary 10-1-1980	 Add a Beneficiary

Employee Info - Review your personal information and make changes if necessary.

Spouse and Dependent Info – Click on the *Add a Spouse* or *Add a Dependent* button to add your spouse and dependents' information if you are enrolling them in a benefit plan. Click *Save* when you are finished.

Adding spouse/dependent information in *People Manager* **DOES NOT** assign your spouse/dependent to the medical or dental plan. You will assign your spouse/dependent to medical/dental coverage later in the enrollment process.

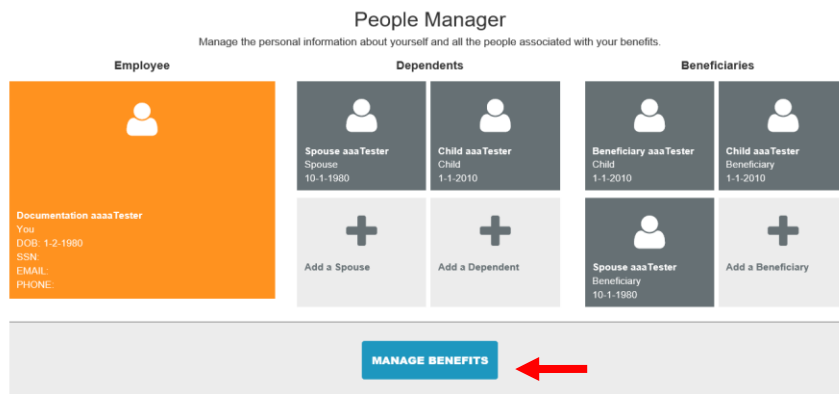
Beneficiary Info –*If you are electing Supplemental Term Life/AD&D coverage*, click on *Beneficiary* to add or change your beneficiary. Click *Save* when you are finished.

Adding your beneficiary information in the *People Manager* **DOES NOT** assign a beneficiary percentage. You will assign the percentage later in the enrollment process.

Click on *Manage Benefits* to continue the enrollment process.

- **TIP:** If you need to add more than one beneficiary, click on the *Add a Beneficiary* button to designate the additional beneficiaries.
- **TIP:** During enrollment, click on the *Beneficiary Type* drop down box to designate your beneficiary as primary or secondary.

Once you have added your spouse and/or dependent in the People Manager you will need to click on the benefit that you want to assign them to. Click on the Manage Benefits button at the bottom of the screen after adding the dependent.



Once you click on Manage benefits it will bring you back to the Benefits Manager page and your incomplete benefits will be at the top. Click the benefit you would like to add your dependent to.

INCOMPLETE BENEFITS			Enrollment Progress		
	Plan Title	Employee Cost	Employer Cost		
<input type="checkbox"/>	Non Union Medical Waive	\$0.00	\$0.00	1	Review and Make Elections
				2	Confirm & Complete Enrollment
				3	Review Next Steps

Click Continue to accept the plan. To assign a dependent to coverage, click the check box next to the dependents name. Click Continue.

ASSIGN A SPOUSE

Lon aaTest (04/07/1980)

Enrollment Progress

- 1 Review and Make Elections**
- 2 Confirm & Complete Enrollment
- 3 Review Next Steps

CONTINUE

STEP 5

Once all of your elections are complete each benefit will have a green light. To proceed to the next step, click the green button labeled "Elect & Continue."

COMPLETED BENEFITS

	Plan Title	Employee Cost	Employer Cost
<input checked="" type="checkbox"/>	Non Union Medical Non Union BCBS HMO Blue Advantage Employee + Spouse	\$81.41	\$502.90
<input checked="" type="checkbox"/>	Union Medical Waive	\$0.00	\$0.00
<input checked="" type="checkbox"/>	Wellness Program Full Participation	\$0.00	\$0.00
<input checked="" type="checkbox"/>	Dental Union Waive	\$0.00	\$0.00

Enrollment Progress

- 1 Review and Make Elections**
- 2 Confirm & Complete Enrollment
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Turn All The Lights Green
All elections, including waive coverage must be completed before the Continue button will activate.

CONTINUE

STEP 6

Verify Required Data: If you have not entered all required information, SmartBen will not process your enrollment. Click on each item in the Enrollment Task List and SmartBen will take you to the required page for corrections. Make your corrections, click *Submit*, *Enroll* or *Save*, whichever is applicable. Be sure to review any items in the "Information" box on this task page, click on "click here" to make changes, and then click the green "Continue" button.

Enrollment Verification Tasks

Information is missing required to complete your enrollment. Click on the link(s) provided below to complete the necessary information.

SPOUSE INFORMATION

The spouse information for April aaaTester is incomplete! [Click here](#) to return to the Manage People section and complete the required information.

STEP 7

Review Confirmation: Review your elections thoroughly.

ELECTED BENEFITS			
	Plan Title	Employee Cost	Employer Cost
Non Union Medical	Non Union BCBS HMO Blue Advantage Employee + Spouse Spouse/Dependents: 👤 Lon aaTest (Spouse)	\$81.41	\$502.90
Union Medical	Waive	\$0.00	\$0.00
Wellness Program	Full Participation	\$0.00	\$0.00
Dental Union	Waive	\$0.00	\$0.00

Enrollment Progress

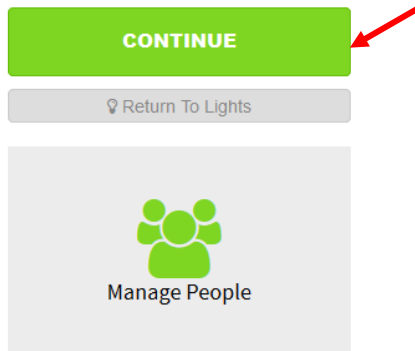
- 1 Review and Make Elections
- 2
- Confirm & Complete Enrollment**
- 3 Review Next Steps

Don't Forget To Sign!
You must type your initials in the Agreement box in order to activate the Complete Enrollment button.

COMPLETE ENROLLMENT

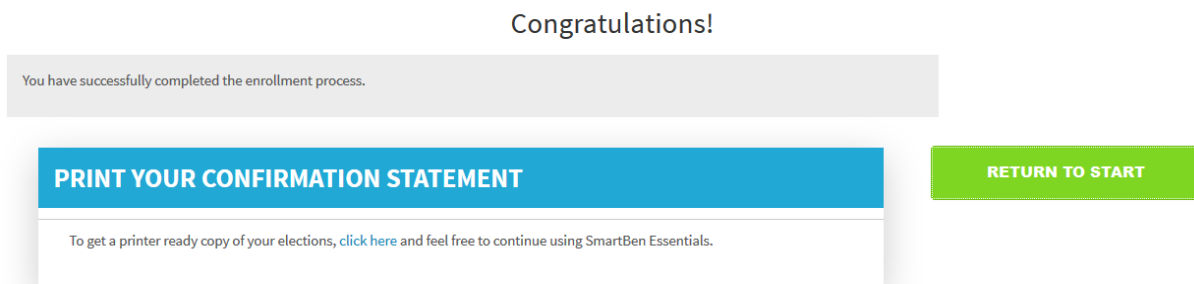
Return To Lights

To confirm, enter your initials at the top of the *Confirmation* page and click *Continue*.



STEP 8

You have successfully completed the enrollment process! Select the *Click Here* link for a copy of your Confirmation Statement.



STEP 9

It's time to review your Confirmation Statement! Carefully review your statement to ensure your benefit elections are accurate. Keep in mind, this Confirmation Statement is *only* a confirmation of your benefit elections.

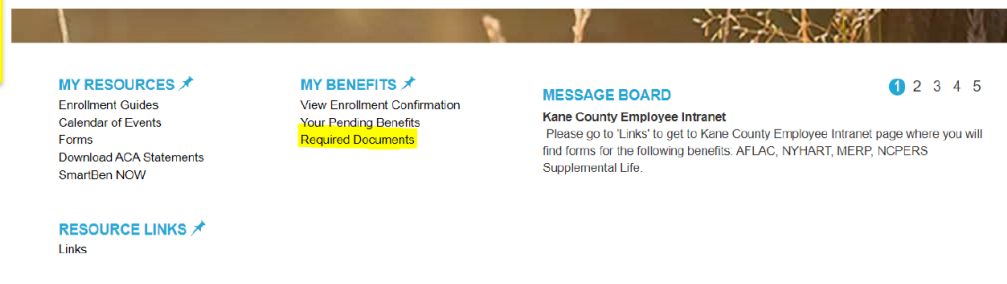
Note: At any time during Open Enrollment, you can log back into SmartBen and make changes. Always remember to print a Confirmation Statement to serve as your confirmation of benefit elections.

If you do elect to add dependents to Medical, Dental or Vision coverage, you will go through the **Dependent Verification** process, which is outlined below.

Step One: A dependent eligibility verification packet will be mailed shortly after New Hire enrollment is complete

Step Two: Review the packet carefully, including verification deadline date, reference number, and documentation required on the eligibility matrix

Step Three: Submit required documents on your homepage in SmartBen (screenshot below), through fax, email, or to sentry.smartben.net/kane (please allow up to 48 hours for processing)



Step Four: When all required documents have been accepted, a completed card will be sent via post and email