Benefits Module: Annual Open Enrollment

NCR Payroll & HR Solutions
Release 2.04.00

Table of contents

Introduction

Annual open enrollment is an important period that allows your employees to elect or change the benefit options available to them, such as health, dental and life insurance, as well as any ancillary or voluntary benefits. It also provides an opportunity to have all employees engaged and open to HR communications.

Through employee self-service (ESS), the annual open enrollment tool enables employees to enroll in benefits, and review plan documents and descriptions. It also provides a good opportunity to have employees review, and or acknowledge other important HR policies and procedures. Documents, URL links and videos can all be configured into the annual OE providing your employees with important information in a user-friendly format.

For the plan Admin, the use of the Annual OE provides a seamless integration with payroll, by updating employee deductions on the effective date of a new plan year once approved. There are various reports that can be run during and after the OE to monitor employee completion and to gather employee enrollment data for carriers once the OE period is complete.

Preparing for Open Enrollment

Human Resources

Open enrollment preparation takes place long before the start of the new plan year. Some of the details to consider:

- New Plan Offerings/ Plan Terminations
- Negotiations on plan renewal rates
- Rate/Plan Approvals as dictated by your Company's policy
- Updated Plan Summaries/Documents
- Other HR related communications to be included for employees
- Carrier requirements on timing of OE results to ensure all updates are made for the new plan year

Time for OE Configuration in WFT

There are various steps required in the completion of your Annual OE. Ideally, the open enrollment period should be completed by employees at least 2 weeks prior to the new plan year to allow for all approvals, corrections and the timely preparation of carrier required information. If you would like to have your OE period available to your employee for 2 weeks, your OE configuration would need to be fully complete 4 weeks prior to the new plan year. The amount of time needed for configuration, prior to open, can vary. The recommendation is to allow for a minimum of 2-4 weeks for full configuration. This translates to needing details for OE configuration 6-8 weeks prior to the new plan year.

Information needed for pre-setup:

- New Plan setup
- Rate renewals
- OE Benefit Guide
- Plan summaries/ HR Documents
- Employee Messages
- Employee email alerts

**If you are using Everything Benefits for your EDI, they need to be notified. Please contact your CSR with the dates of your OE.

Pre-Setup- Plan and Rate Changes

New Plans

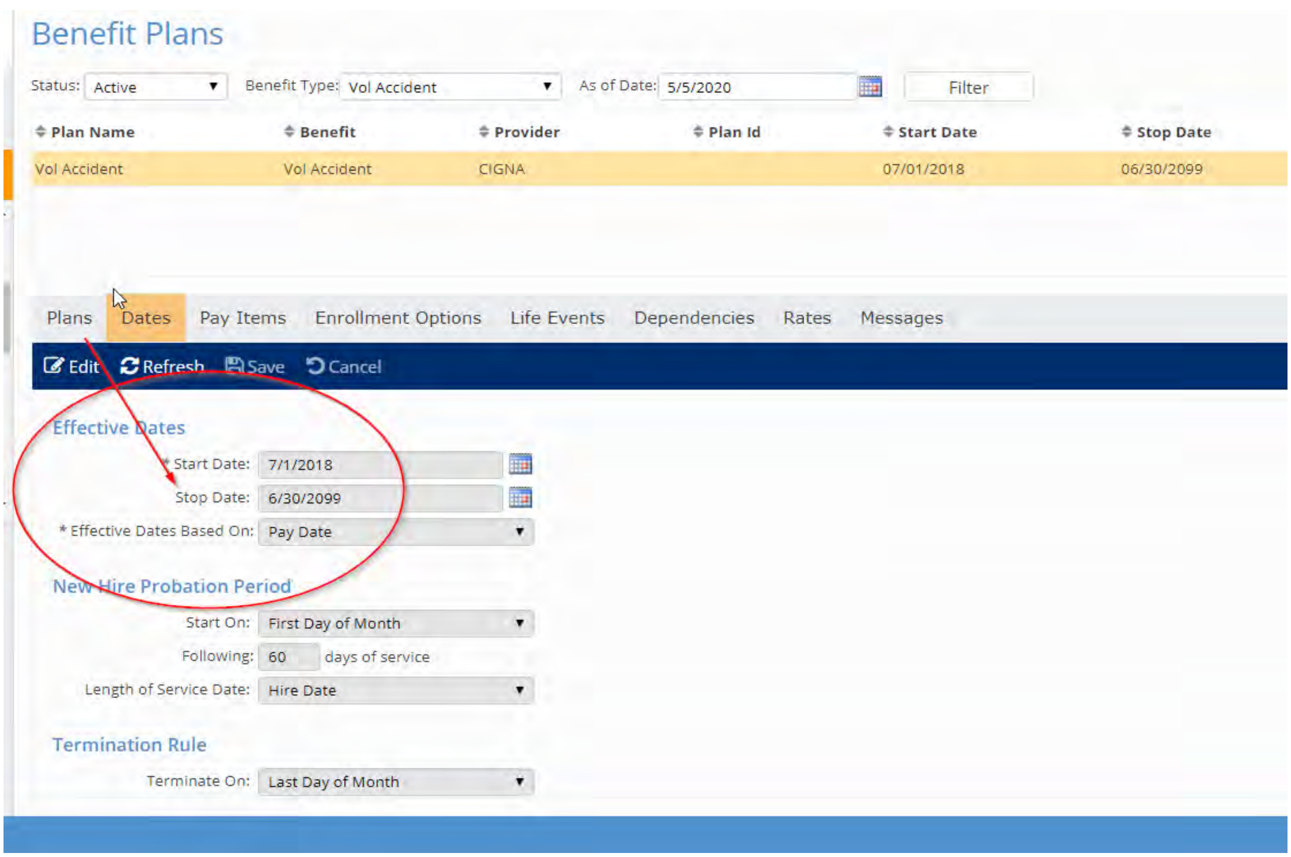
If you are adding new plans for your employees, please contact your CSR with plan summary description and rates. New plans must be built by our support or implementation team.

Plan Terminations

If you are no longer offering a plan to your employees, you will need to terminate the plan by going to:

Client Management – Benefit – Benefit Plans – Dates Tab

By selecting “Edit” the “Stop Date” can be changed. You will need to “Save” your changes



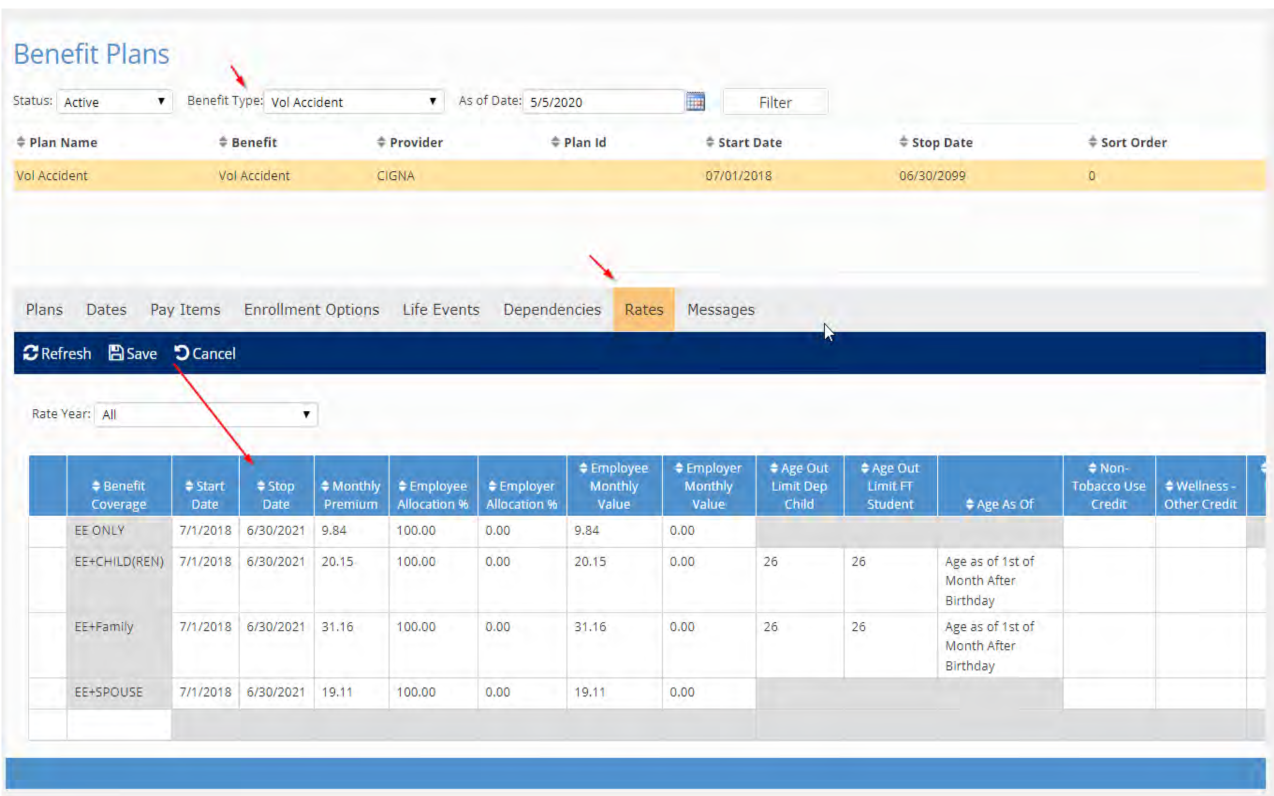
Updating Plan Rates

Rates on medical, dental, and vision plans typically change from year to year and need to be current. Keep in mind if rates are not updated, even if employee elections have not changed, their per pay amounts will default to zero. Plans such as Voluntary Life or Critical Illness may remain unchanged for a period of years and may be extended out. It is important to review all rates each year prior to the open enrollment period to be sure they are current for the plan year.

Extending Plan Rates

Client Management – Benefits – Benefit Plans – Rates Tab

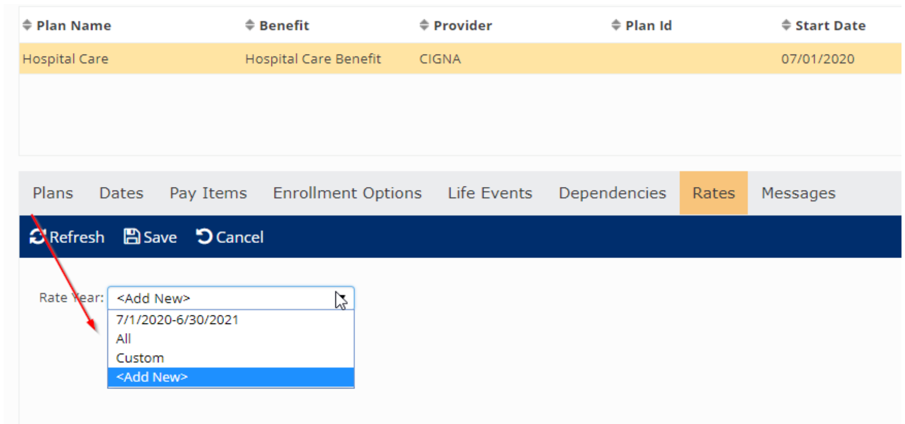
If rates are not changing, extend "Stop Date" for new plan year. You can change the date directly in the "Stop Date" field next to each coverage tier. <u>Be sure to select "Save" before navigating away from the screen</u>. (you will get a confirmation message that your changes have been saved)



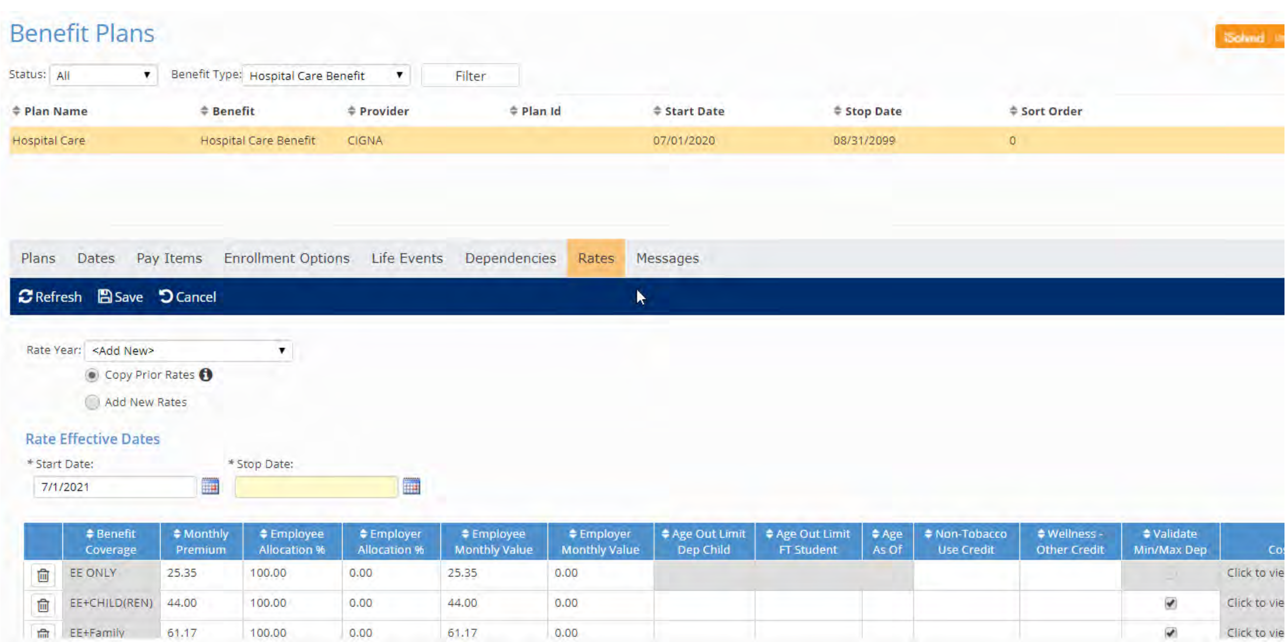
Adding New Plan Rates

Tiered Rates

On the Benefit Plan Rates Tab Select "Add New" from dropdown



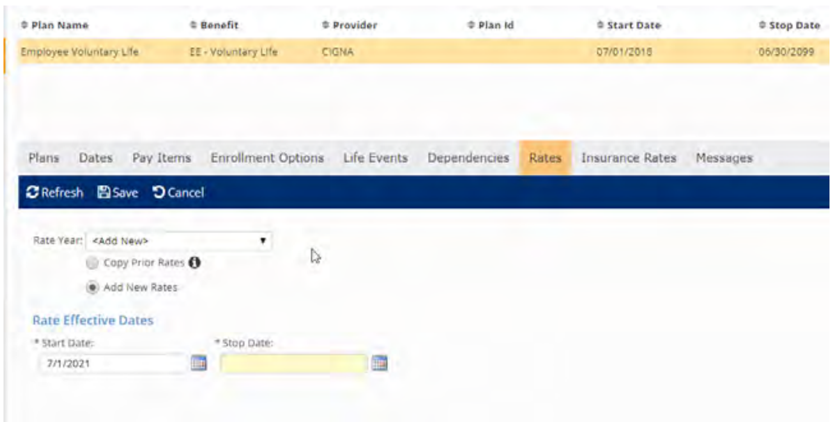
If you select "Copy Prior Rate" all tiers will populate. You will need to enter new start and end date for rates and then override current rates with new. Rates are always monthly. Enter total monthly rate first (employee + employer) and then either the employee or employer monthly amount. If you enter monthly employee amount, the system will calculate the employer amount for you based on total monthly amount entered. Be sure to "Save" and verify.



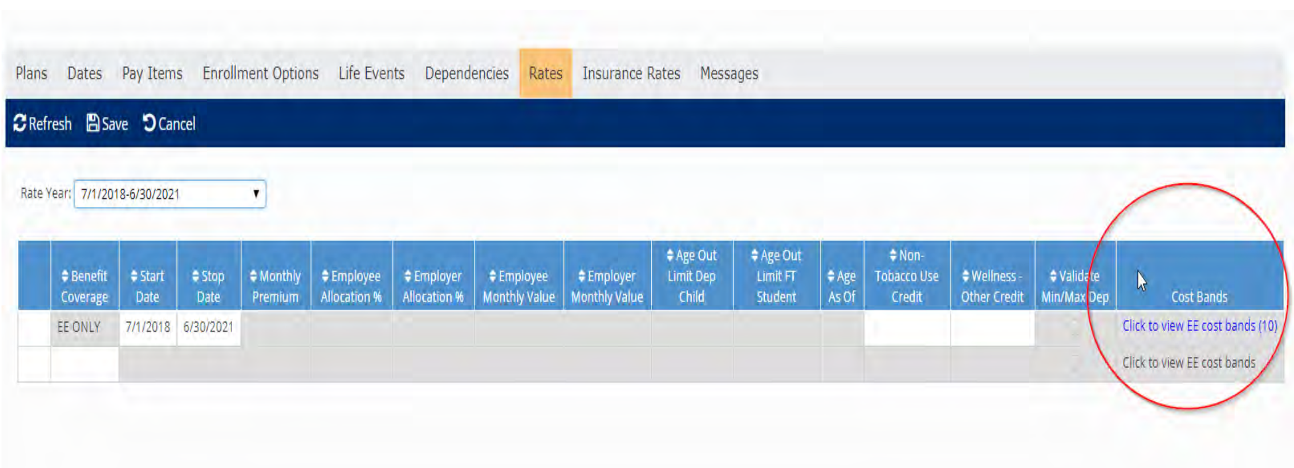
Age Banded Rates

Rates that are based on a participants age are considered “age banded rates.” These rates will typically change when an employee’s age changes based on plan setup. These types of rates usually remain unchanged for longer periods of time but may need to be updated every several years based on a plan contract. If rates are not changing, they can be extended out. (see #1 above). When changing, you will need the monthly rate for each age band.

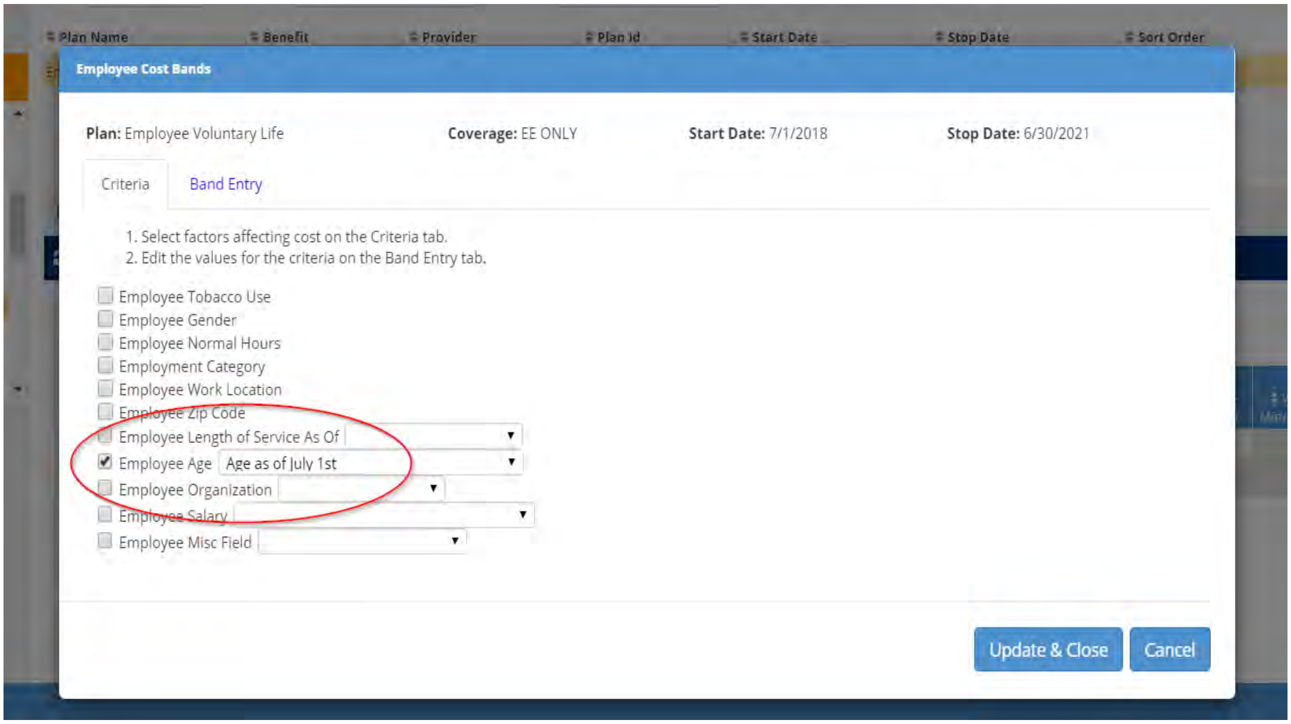
It is best to select “Add New Rates” as copying over rates could cause sequencing issues. Enter the start and stop date for the rates



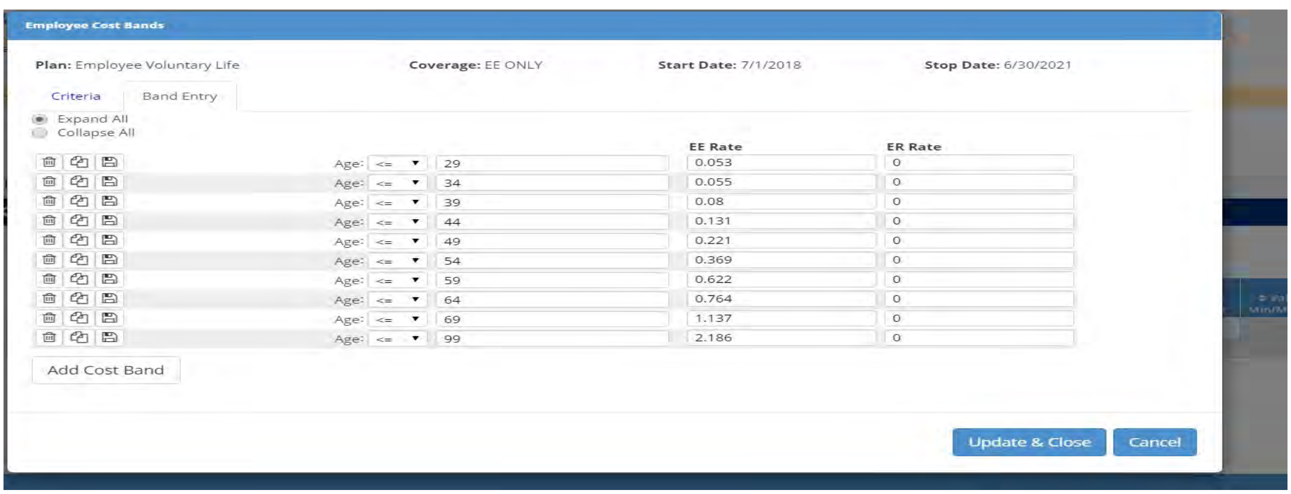
Once the effective dates are set, select the same coverage tier presently noted in the current plan year rates (EE Only, Spouse Life, EE Critical Illness) and click on “cost bands to access rates entry screen.



Plan rate “Criteria” will be available on previous rates if you are unsure what to select. The “Criteria” instructs the plan as to if, and when rates change based on an employee’s date of birth.



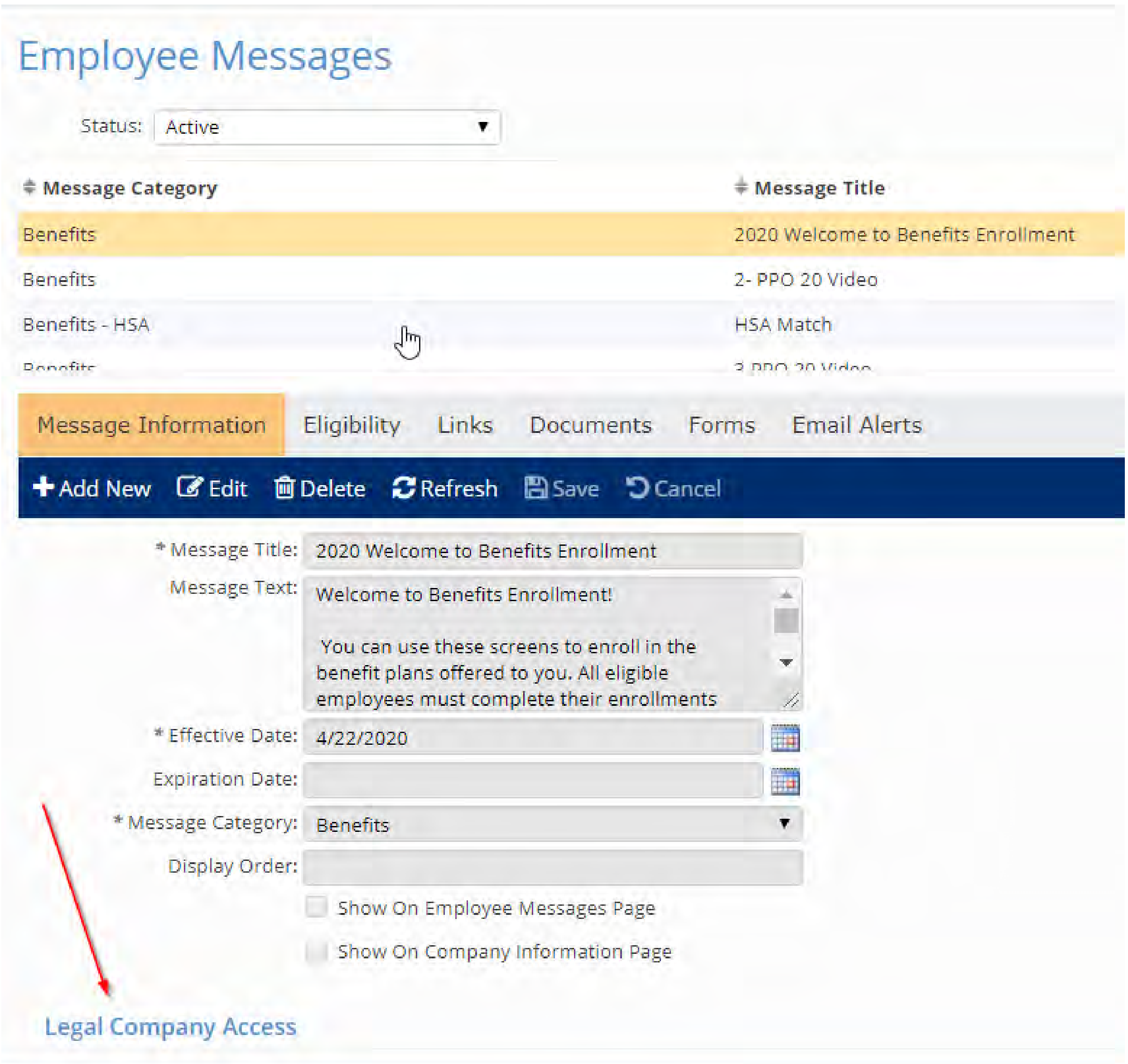
By moving to "Band Entry" on the Criteria tab you will be able to add new rates. Use the previous set of age bands as a guide on how to set new age bands for new rates. Be sure to select "update and close" on age band screen and then "save" on rate tab.



Building Messages

Messages need to be first "built" before they can be added to the OE tool and plans.
You can build messages in:

Client Management – HR Management – Employee Messages



Be sure to select the “Legal Company” name, even if only one is available at the bottom of the message:

To add a new message, select “Add New” from the dark blue bar and add a Message Title and Message Texts. You will need to select the Message Category of “Benefits” and then select “Save”

Messages can be customized for your employees and can be added directly to the OE enrollment period, or to a specific plan. Documents, and or URL’s can be added to direct employees to websites or informational videos. Below are some samples of the types of messages and some samples of commonly used text:

Welcome Message

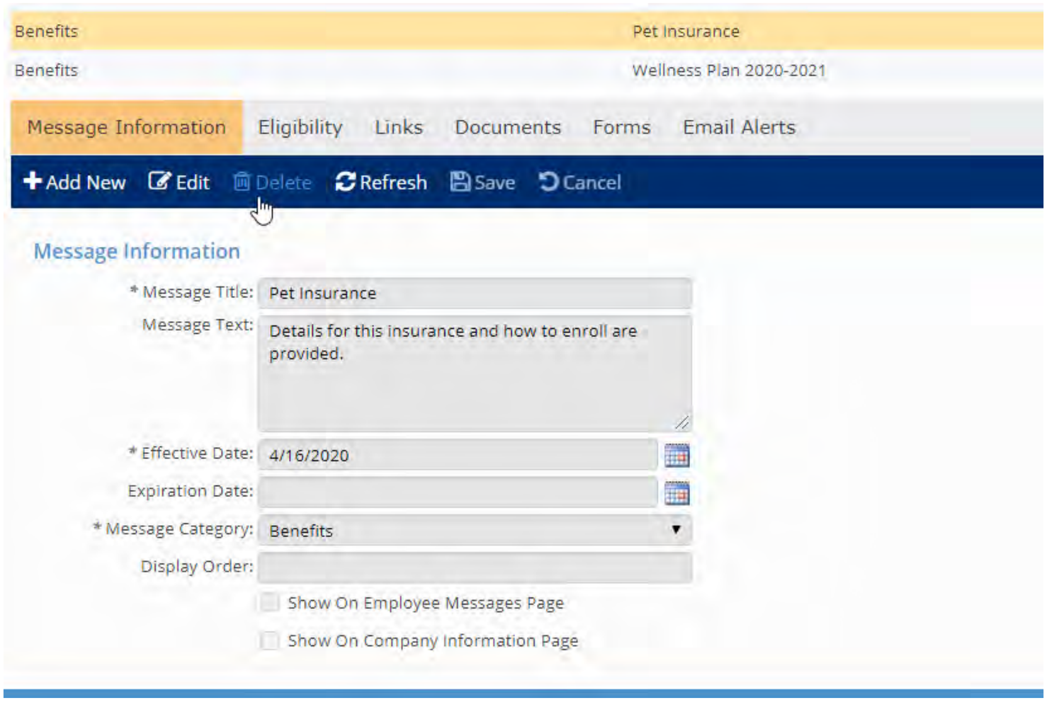
This message will be added directly to the OE enrollment period and will appear on the first screen of the employee’s enrollment portal. Sample text below:

> Welcome to the 2020-2021 Annual Open Enrollment!
>
> You can use these screens to enroll in the benefit plans offered to you. All eligible employees must complete their enrollments even if coverage is being waived.
>
> Please make sure to enter all dependent and beneficiary information on the 2nd screen. Please be sure to check the box to designate your dependent, and or beneficiary and provide a date of birth.
>
> You can log out and return to this enrollment at any time during the enrollment period. Once you have completed your enrollments, please be sure to hit the “submit” button. You will then be able to print out a copy of your benefit enrollment confirmation.
>
> If you have any questions, please contact your HR or Payroll Administrator.

Plan Messages

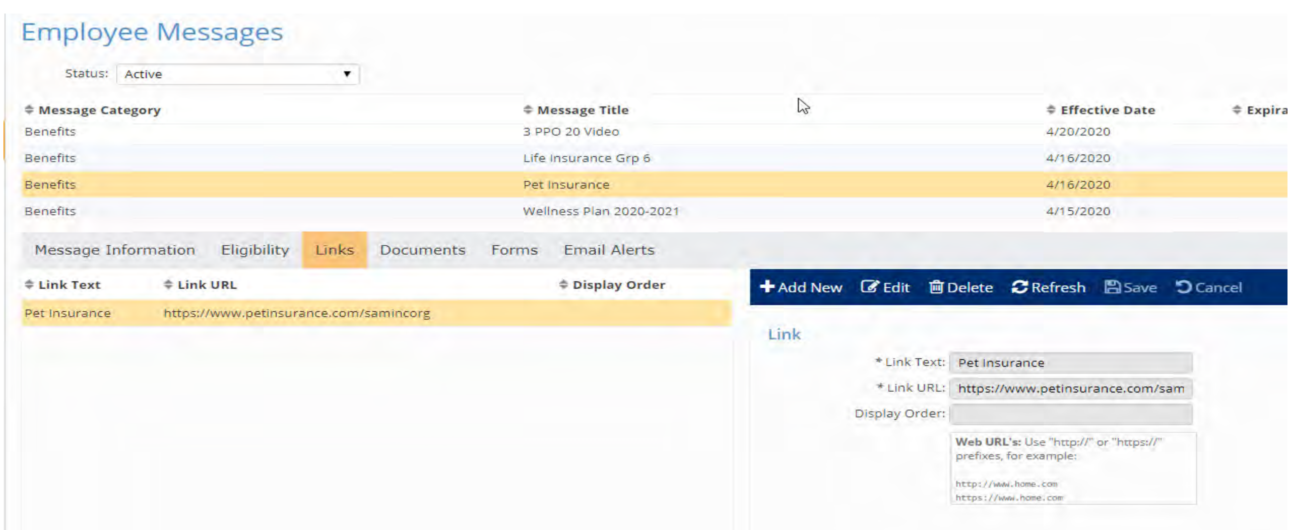
Plan specific messages can be built with text, attached documents, and URL link if desired. First – add message

Client Management – HR Management – Employee Messages

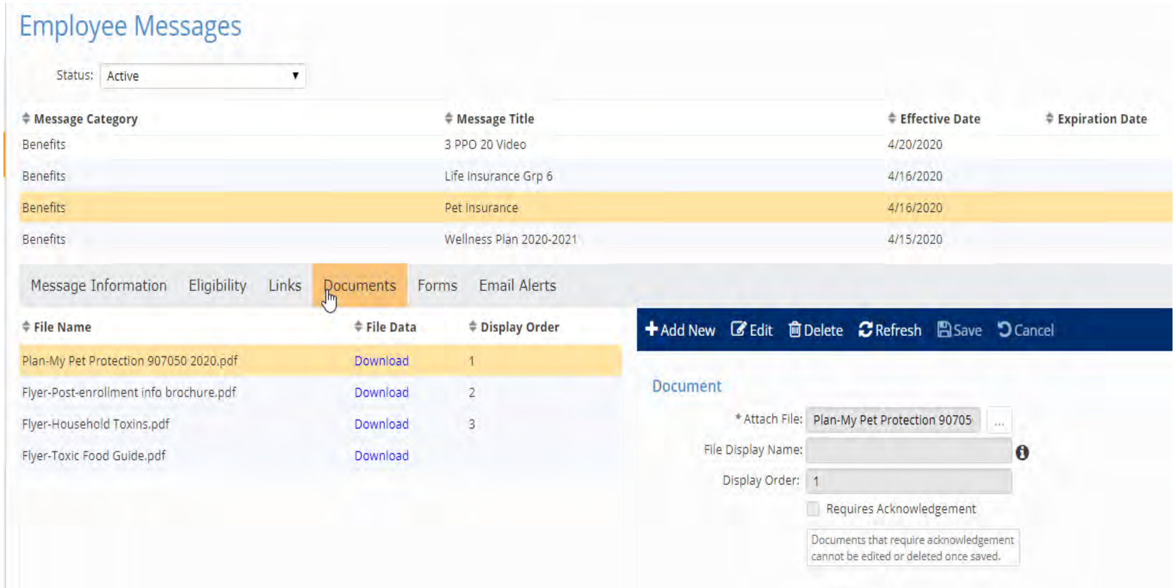


Once you select "Save" additional tabs will populate allowing you to add documents and links:

To add a link to a website or video, go to "Links" tab and "Add New" on right side of screen and "Save":

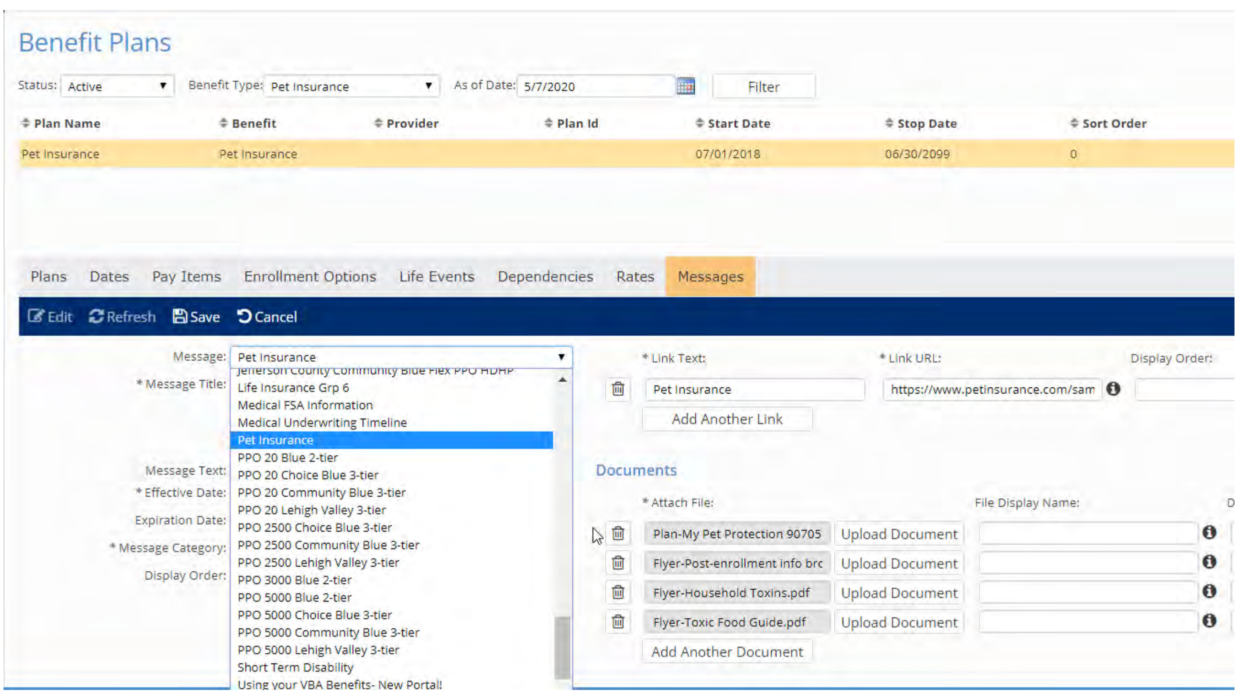


To add a pdf document, select the "Documents" tab and "Add New" on right side of screen and "Save" – Multiple documents can be added. You can select "Display Order" for multiple documents.



To attach a message to a plan: Go to – Client Management – Benefits- Benefit Plans

Select the plan you would like to attach the message to. On the "Message" tab, select "Edit" and select the desired message from the dropdown. Be sure to "Save."

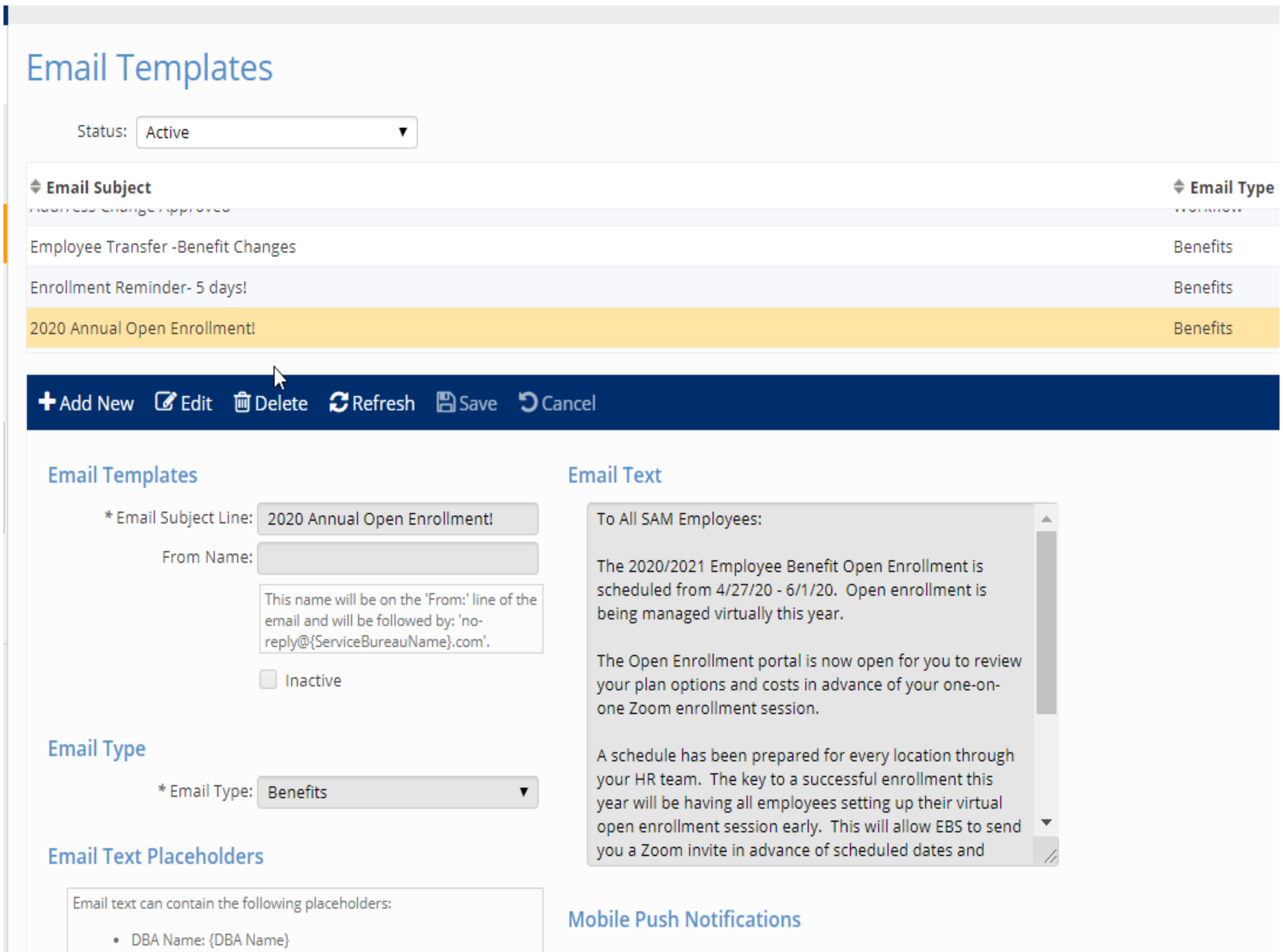


Building Emails

Emails can be attached to the OE enrollment tool to provide notifications and reminders to employees. Emails need to be "built" so they can then be attached to the OE.

Client Management – Workflow Setup- Email Templates

Select "Add New" from the dark blue bar. Complete the Email Subject line. There is a default for the "From Name" but you can override if desired. Complete "Email Text" and select "Email Type" Be sure to "Save".



Emails can be customized. Commonly used email language follows:

OE Day 1 Notification Email

Open Enrollment!

Hello {EE First Name},

The 2020 Annual Open enrollment is now accessible in Workforce Today. It will close next Friday, July 19th at 4:00pm. Please login to {PartnerURL} and click “Open Enrollment” on the left-side menu.

You must scroll all the way to the "Benefit Confirmation" screen to submit your elections. All employees must go through Open Enrollment even if you waive all benefits.

If you have any questions, please contact your HR Administrator.

Thank you!

Periodic Reminder Emails

Hello {EE First Name},

The 2020 Open Enrollment period ends today, July 19th, at 4:00pm.

You are receiving this email because you have not finished enrolling. Please login to {PartnerURL} and click “Open Enrollment” in the left-side menu.

If you thought you were done already, please log back in {PartnerURL} and go to the Open Enrollment screen. Then, jump to the last page called "Benefit Confirmation" to make sure there are not any additional Action Items for you to complete before you submit your elections.

All employees must submit elections this year because there are new plans being offered.

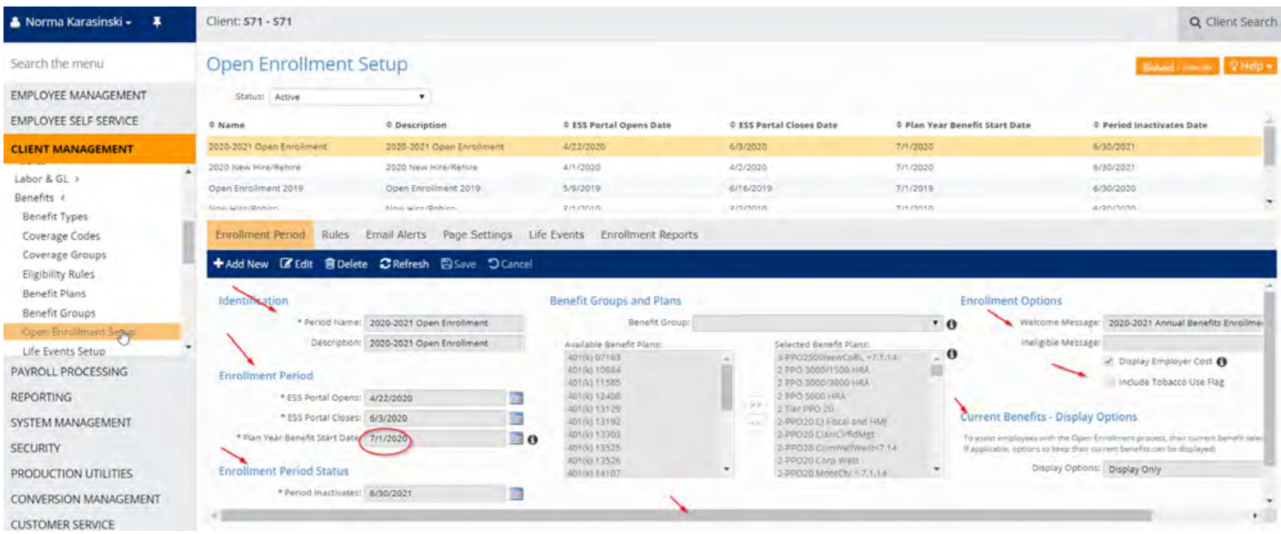
Thank you!

These emails can be scheduled to be sent on a specific day during the open enrollment and can be targeted to only employees who have not completed their enrollments. This will be covered in the next section.

Open Enrollment Configuration

The open enrollment tool can be used for creating a variety of open enrollment periods for employees including Annual OE, New Hire/ Rehire, and Life Events. Multiple enrollment periods can be setup at any given time. The pre-setup for all is identical. There are slight differences in the configuration. The focus of this guide is on the Annual OE.

Client Management – Benefits- Open Enrollment Setup



Select “Add New” to start a new **Enrollment Period**. You will need to complete:

Identification: Period Name – Description – usually the same for the period

Enrollment Period: Portal Open and Portal Close date (when portal is available to employees)

Plan Year Benefit Start Date: *most important date* – will determine which plans can be included

Period Inactivates date: *Required* – use the end of the plan year

Available Plans: You can select which plans you would like to include in your OE.

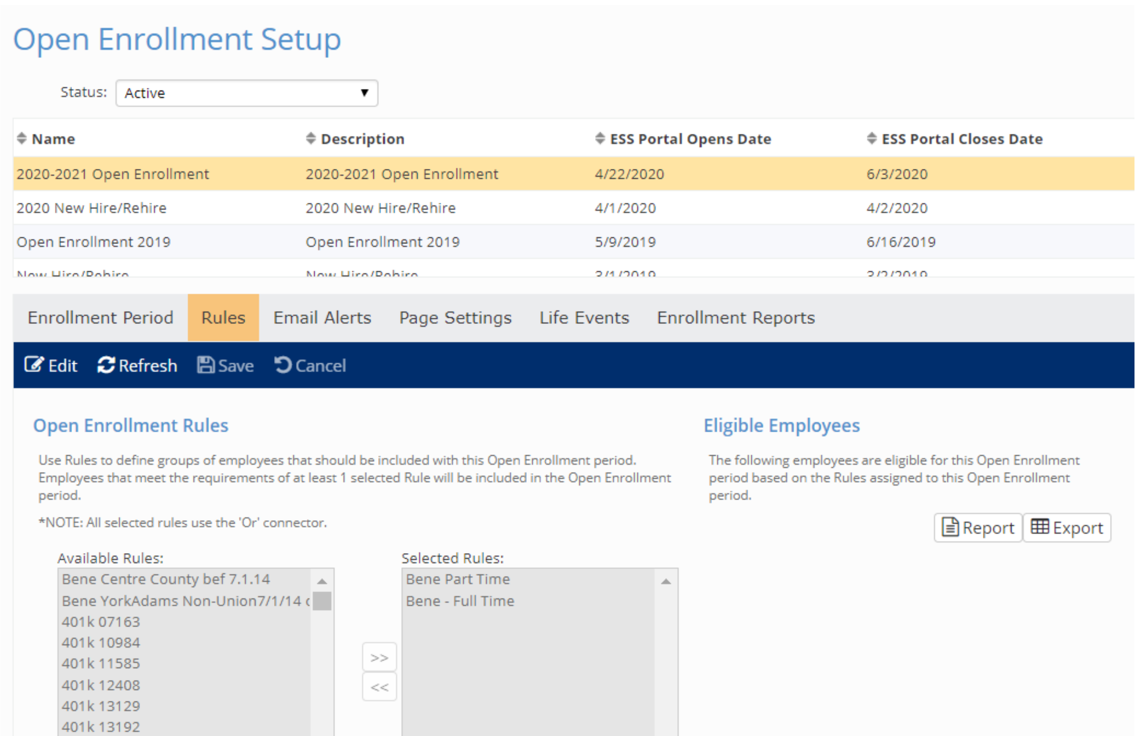
Welcome Message: select the message you previously built in employee messages

Ineligible Message: Not required

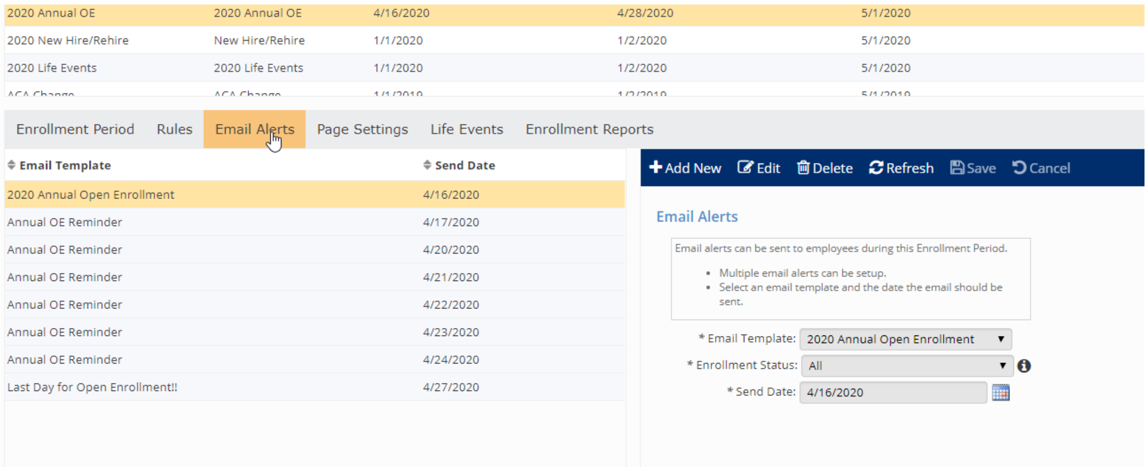
You can opt to display or not display employer cost for your employees

You can opt to display or not display current elections – it best to use the “display only” (this will let employees see their current elections so they can make comparisons)

The Rules tab is where you will select the groups of employees that are eligible to participate in the annual open enrollment. You will need to select "Edit" to open the screen to allow you to move the eligible group from the available groups. Rules for benefit eligibility will be preceded by an abbreviation for Benefits. Typically, Ben – FT will be used and possibly Ben – PT if there are part time employees that are eligible for benefits and participation in the annual OE. Once the rules are selected and saved, you can run a report/export for a list of employees who will be eligible to participate to ensure you have included the correct group.



Next tab is where Email Alerts can be set. An unlimited number of email alerts can be sent, although just one a day. Initial notification and daily reminders can be set by dates within the OE enrollment period. "Add new" to select from previously built emails. Specify the date and the enrollment status to send the email to. Initial emails are sent to "All". Periodic reminders and the final reminder can be targeted to those in and "Incomplete" stats. Be sure to "Save."

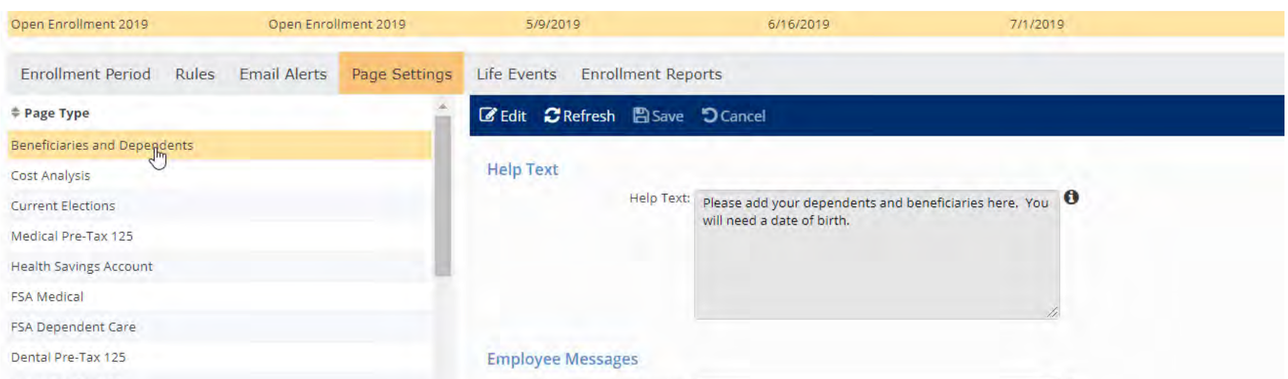


Note: Reminders set in advance will be sent at 12:01 am on the date specified. If at some point during the OE, if you want to add an email alert on any given date, using the current date, the email will be sent to employees within 10 minutes of adding the email. Only one email a day can be sent.

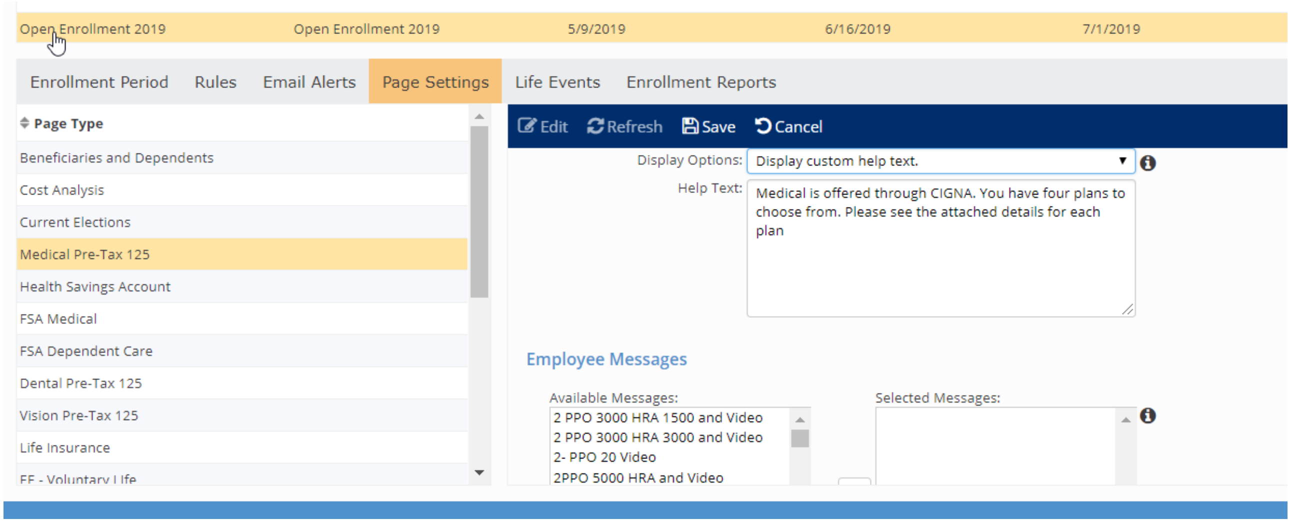
On the <u>Page Settings</u> tab, additional plan details and help text can be added for each of the "pages" within the open enrollment portal.

Standard "pages" include – Beneficiaries and Dependents; Cost Analysis; Current Elections

You can add a help text message by selecting "Edit" and saving your message.

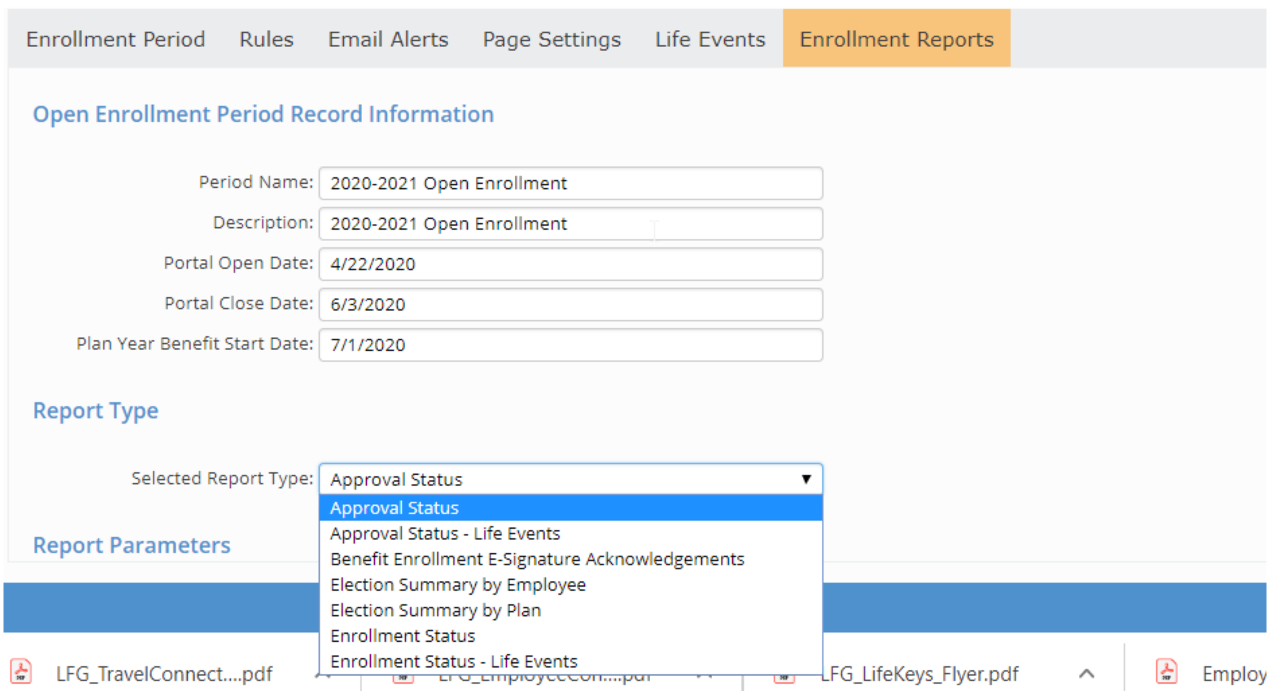


There will also be a page for each benefit type (medical, dental, life, etc.) where you can include a message or add a previously built message. If a message is attached to a plan, you do not need to add it here as well. Be sure to "Save" once completed.



The Life Events tab does not apply to the Annual OE and will not be use.

The Enrollment Reports tab provides useful reports to assist with monitoring enrollment completion and providing enrollment summaries.



The reports that apply to the annual OE are as follows:

Benefit Enrollment E-Signature Acknowledgements: This report lists all employees and is grouped by enrollment status of 'Complete' and 'Incomplete'. For employees in the 'Complete' status, the Signature Date column displays the timestamp of when they acknowledged their benefit elections.

Enrollment Status: This report displays each employee's enrollment status.

Election Summary by Employee: Election summary sorted by employee.

Election Summary by Plan: Election summary sorted by plan.

Approval Status- This will show all enrollments that have been approved. Normally done after OE closes.

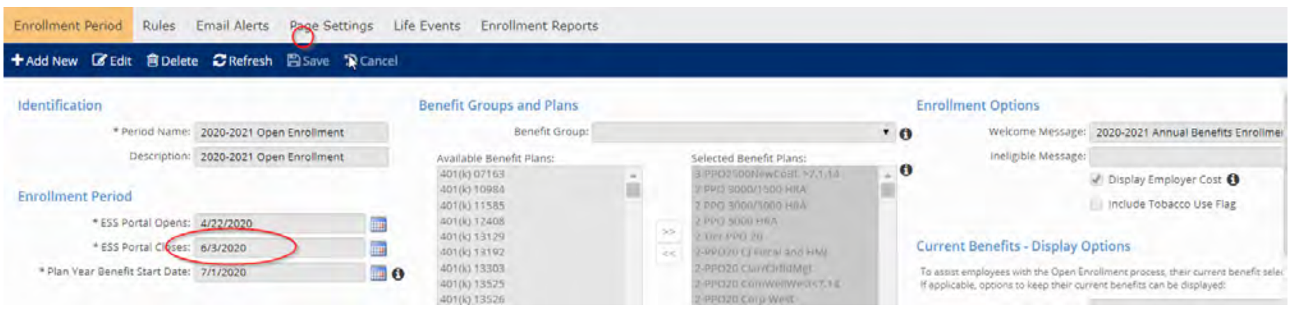
These reports can also be accessed from the Benefit Enrollment Dashboard, covered in the next section.

Closing Open Enrollment

Enrollment approvals

Once your open enrollment period is closed and all employees have completed their enrollments, approvals need to be processed for the benefit enrollment record to update along with payroll deductions as of the new plan year effective date. If necessary, the portal date can be extended to allow an employee, who missed the cutoff, to enroll by changing the "close date" on the open enrollment set up.

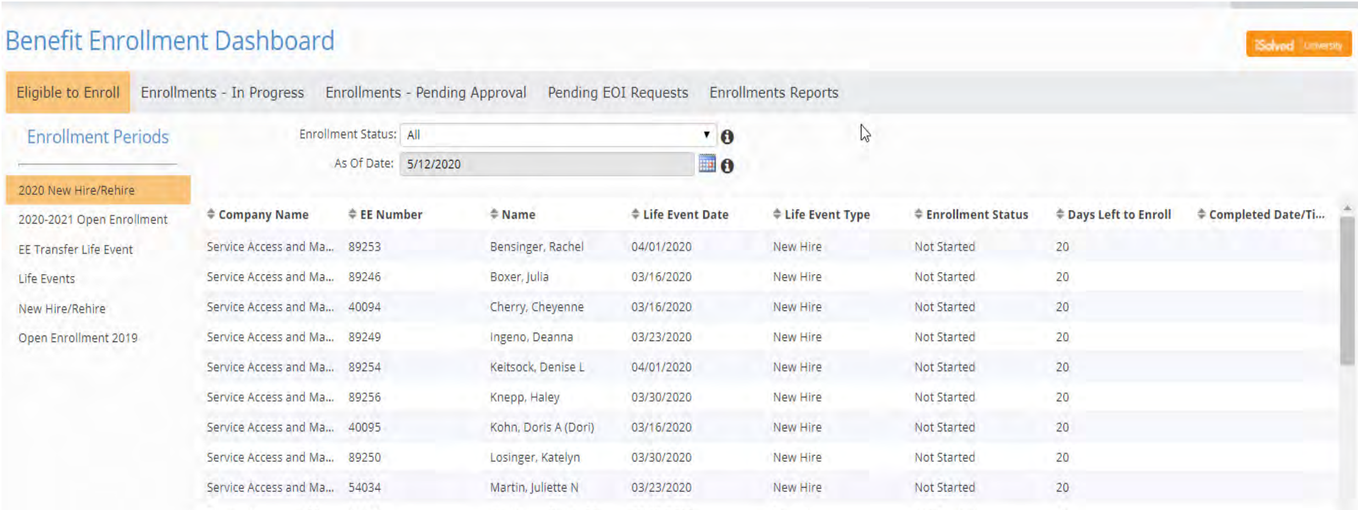
Client Management – Benefits – Open Enrollment Setup



Once all employees have completed, be sure the portal is closed. Please note, employees can make changes during the open enrollment period that will overwrite previous elections. Therefore, the portal needs to be closed so that employees cannot continue to make changes after you have approved all elections. Once all enrollments are submitted, and the portal is closed you will be ready to approve all elections. All elections will be on the benefit enrollment dashboard:

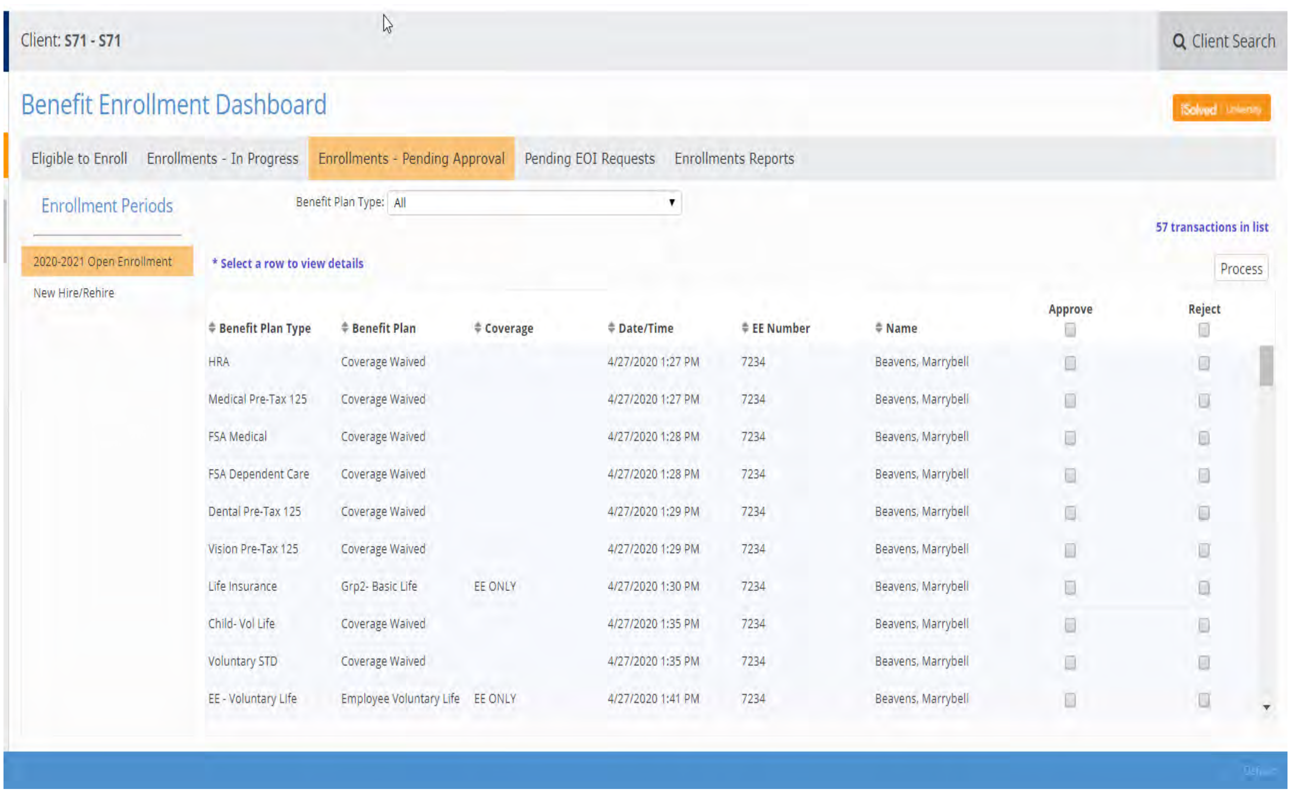
Employee Management – Employee Management Tools – Benefit Enrollment Dashboard

The "enrollment periods" available to select will be on the left, with enrollment status along the top.



Enrollments – In Progress” still need to be submitted by an employee before they can be “Pending Approval.”

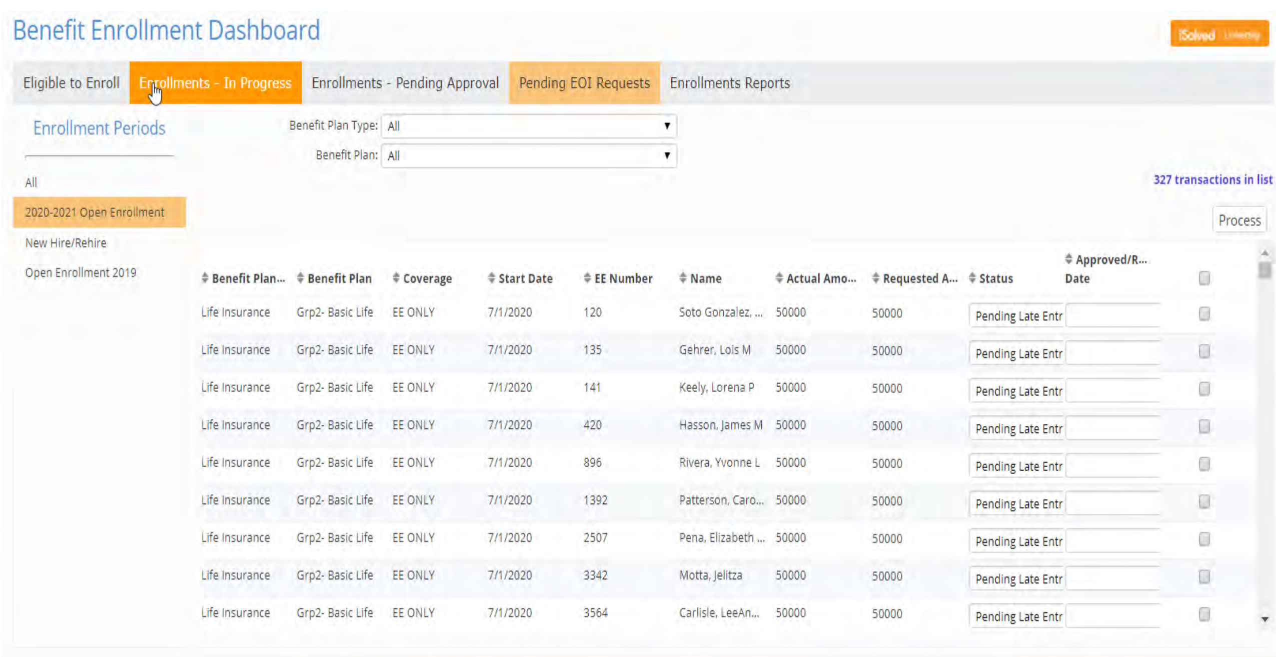
Once “Enrollments- Pending Approval” is selected, all submitted employee enrollments will be viewable. You can either approve all, by selecting the top “approve” box, or by selecting individually. Individual enrollment details can be viewed by selecting the row you wish to see. If an enrollment needs to be rejected, select “reject” next to the enrollment. The employee enrollment will then need to be changed by the Plan Admin.



Once enrollments are approved, they will update the enrollment record for the employee and the payroll record as of the effective date. If an enrollment is not approved, the benefit record and the payroll will not update. Changes needed after approved, will need to be changed directly in the employee benefit record.

Pending Evidence of Insurability

Pending EOI (Evidence of Insurability) can be managed from this screen for Voluntary Life Plans. If an employee elects a coverage that exceeds the guarantee issue and is subject to insurance approval, the enrollment will remain in a pending status until approval is received. Once approved by the insurance company, the Plan Admin must change the status from “pending” to “approved.” Deductions will not be taken if an enrollment for a voluntary insurance remains in a pending status. The Admin must remember to either come back to this screen or go directly to the employee benefit record to change the status. If insurance is declined, the Admin should then update the enrollment to a declined status. The actual EOI document can be attached to the portal with instructions to complete, but the employee or Plan Admin must be sure the document is submitted to the insurance carrier and is responsible for the follow-up. There is no direct submission from the portal to insurance carriers for this.

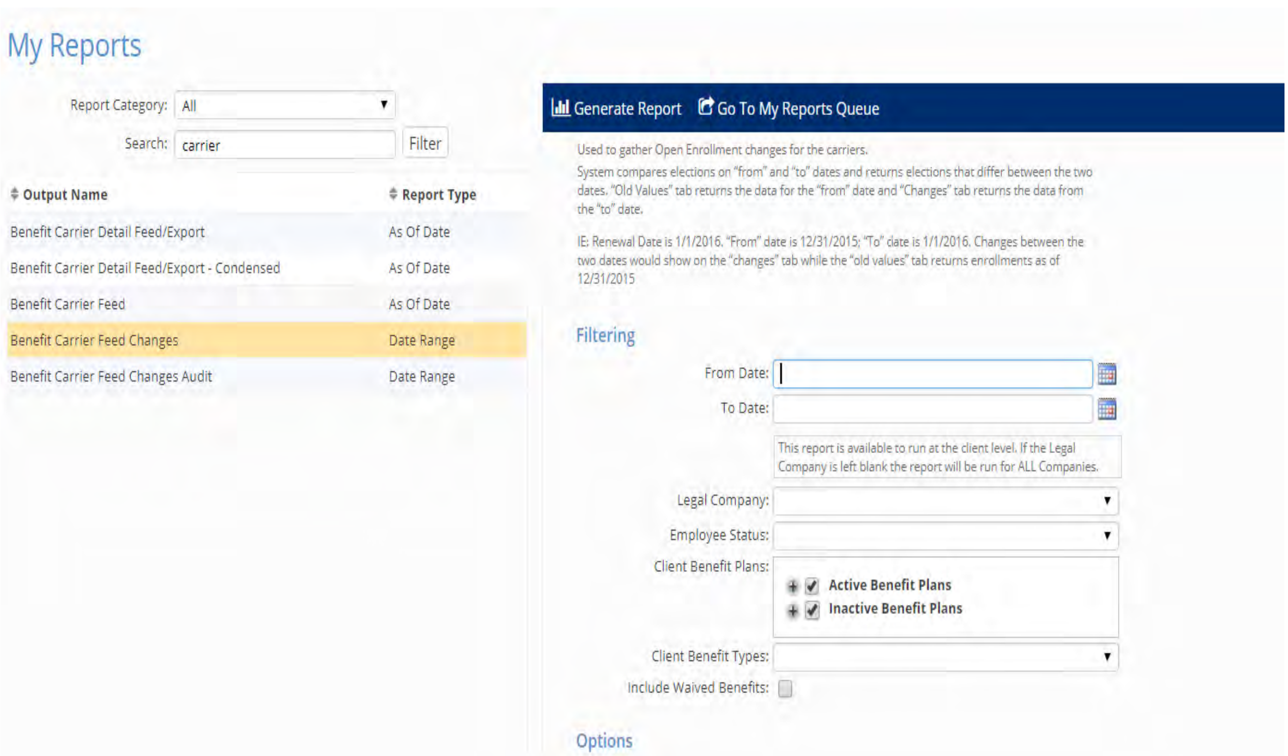


Benefit Plan...	Benefit Plan	Coverage	Start Date	EE Number	Name	Actual Amo...	Requested A...	Status	Approved/R... Date
Life Insurance	Grp2- Basic Life	EE ONLY	7/1/2020	120	Soto Gonzalez, ...	50000	50000	Pending Late Entr	
Life Insurance	Grp2- Basic Life	EE ONLY	7/1/2020	135	Gehrer, Lois M	50000	50000	Pending Late Entr	
Life Insurance	Grp2- Basic Life	EE ONLY	7/1/2020	141	Keely, Lorena P	50000	50000	Pending Late Entr	
Life Insurance	Grp2- Basic Life	EE ONLY	7/1/2020	420	Hasson, James M	50000	50000	Pending Late Entr	
Life Insurance	Grp2- Basic Life	EE ONLY	7/1/2020	896	Rivera, Yvonne L	50000	50000	Pending Late Entr	
Life Insurance	Grp2- Basic Life	EE ONLY	7/1/2020	1392	Patterson, Caro...	50000	50000	Pending Late Entr	
Life Insurance	Grp2- Basic Life	EE ONLY	7/1/2020	2507	Pena, Elizabeth ...	50000	50000	Pending Late Entr	
Life Insurance	Grp2- Basic Life	EE ONLY	7/1/2020	3342	Motta, Jelitza	50000	50000	Pending Late Entr	
Life Insurance	Grp2- Basic Life	EE ONLY	7/1/2020	3564	Carlisle, LeeAn...	50000	50000	Pending Late Entr	

Carrier Update Reports

Reports

If not using EDI's (automated carrier feeds) there are reports in WFT that can assist with preparing carrier reports for enrollments. The Benefit Carrier Feed report will show ALL new enrollments as of the new plan year. This report should be run "as of" the plan year start date. The Benefit Carrier Feed Changes report will show only the changed enrollments for annual open enrollment. The system compares elections on "from" and "to" dates. The **"from"** date will be the last day of the current plan year, the **"to"** date will be the first day of the new plan year. For example, an OE for a plan year starting 7/1, dates for this report will be run from 6/30 – 7/1. It is important to be sure to check the box to **"Include Waived Benefits "**when running either report. Both reports can be run by benefit type, by benefit plans, or by all benefits. Both reports will include enrollments for employees and dependents.



Sample 8-Week Timeline

When setting up your annual OE, planning is the key to success. We recommend allowing a minimum of 8 weeks between the time you start the selection of benefits plans and the start of the new plan year. Of course, there are many factors that may influence your process and timeline. Those factors may include:

- Price/plan negotiations
- Holidays/vacation schedules
- Status of employee self-service
- Bandwidth of the HR staff among many other considerations

Allowing more time is to your benefit!

WEEK	Activity
8	Review plan options, negotiate rates, notify NCR you will be managing OE in Workforce Today
7	Finalize plan selection, create employee level communication, select level of OE NCR support needed
6	Delivery employee level communications: emails, handouts, seminars. Start Workforce Today OE configuration
5	Complete Workforce Today OE configuration, Review setup and rates
4	Open enrollment week 1
3	Open enrollment week 2
2	Review and approve employee elections
1	Submit new enrollments to carrier
0	New Plans and Rates Live

Pricing Guide

Self-Service Open Enrollment

The Workforce Today solution is a powerful tool and it is all at your fingertips. You can complete all your open enrollment and benefits management needs with Workforce Today. All included with the Benefits module. Your system/benefits admin can configure new plans, set new rates and effective dates, and conduct the open enrollment all through the Workforce Today solution.

Need help? Training and guides are available through the University and NCR webinars. Questions? Call our benefits support team.

Self-Service Open Enrollment

No time, need extra guidance, or simply want NCR to support your open enrollment event? We have the solution for you in our enhanced open enrollment support package.

- Tier 1 – $395.00 - Support of one open enrollment period to support up to 25 plans
- Tier 2 – $595.00 - Support of one open enrollment period to support 25 to 50 plans
- Tier 3 – $995.00 - Support of one open enrollment period to support over 50 plans

The enhanced open enrollment support package includes:

Open enrollment support – Access to an assigned open enrollment support specialist throughout your open enrollment period. Personalized one on one support dedicated to your success.

Open Enrollment Overview – Review your organizations specific open enrollment process. Build a project schedule, obtain plan details and rates.

Partner with your broker – NCR will partner with your broker to obtain new rates and plan information

Configure Workforce Today – Build new plans, new rates, effective dates. Create and configure open enrollment dates.

Internal communication schedule - Recommend employee communication schedules to ensure a successful open enrollment period

Ongoing monitoring – Provide reports that show your employees progression through the open enrollment process. Know who did or did not complete the open enrollment process.

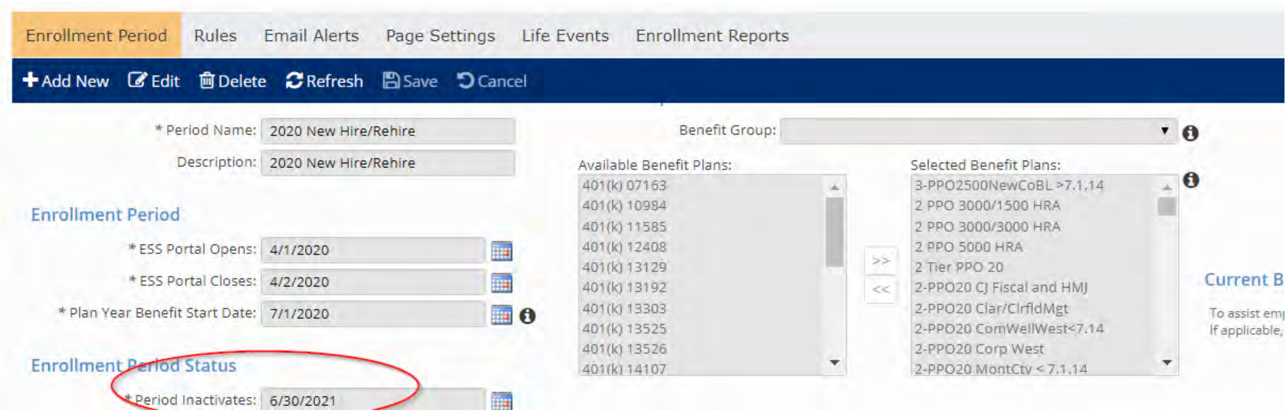
Close open enrollment – Provide assistance with the close of open enrollment, provide overview of Report options available for reporting of enrollments.

Post OE (life events and additional reports)

Self-Service Open Enrollment

Once Open Enrollment has been completed the Life Events enrollment period, and the New Hire/Rehire enrollment period will need to be reviewed and updated, as necessary. The Life Events enrollment period will allow the portal to be open in the employee's self-service once a life event has been generated in the wizard. The New Hire/Rehire enrollment period will be for your new hire enrollments.

If there are no new plans being added, the current enrollment periods can be extended through the end of the new plan year:



If there are any new plans being built, for any reason, the setup will need to be re-configured and the new Plan Year Benefit Start Date will need to be noted.

Client Management >> Benefits >> Open Enrollment Setup >> Add New

Click on the Add New tab and create your Period Name / Description

Enrollment Period:

ESS Portal Opens- generic date that must be before today's date

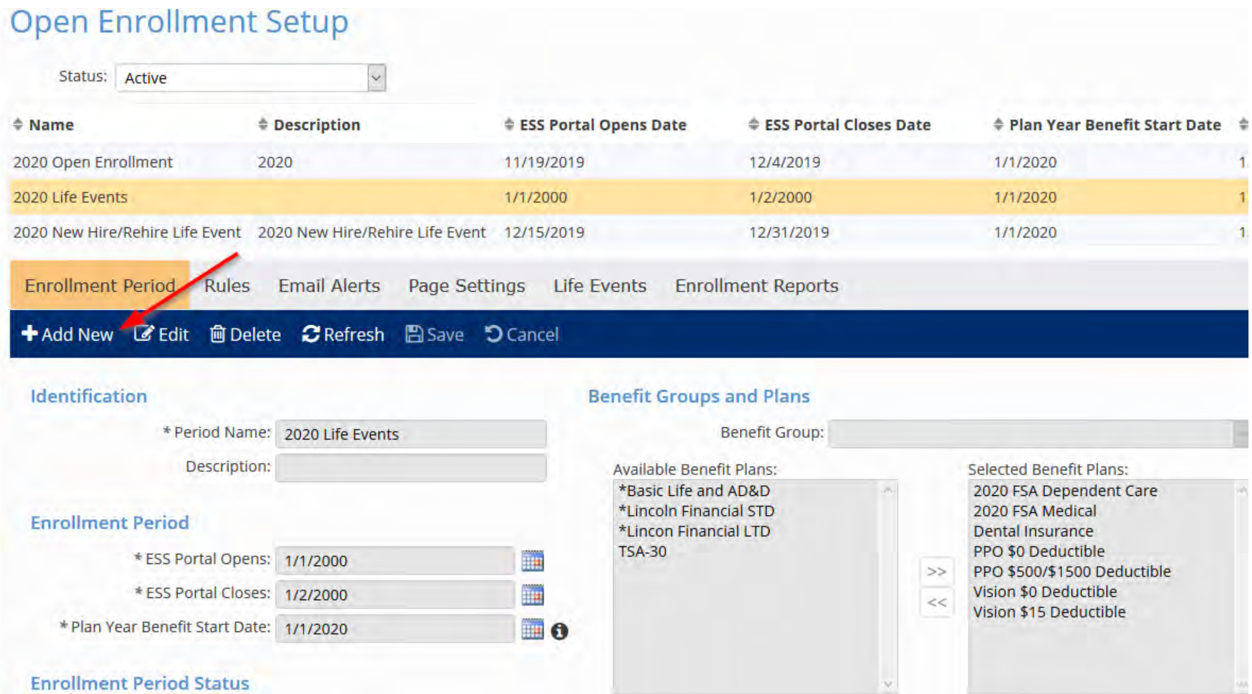
ESS Portal Closes- generic date needs to be after the open date

Plan Year Benefit Start Dates- date the plan year begins

Enrollment Period Status:

Period Inactivates- date the plan year ends

Benefit Groups and Plan: Opportunity to bring over the plans you want included in the enrollment period elections for the year. Highlight the plans and move over by clicking on the arrow or double-clicking the plan.



The Rules tab is the same as the regular OE setup which allows you to create eligible participants for this enrollment. *(Skip Email Alert and Page Settings tab)*

<u>Life Events Tab</u> – This section gives you the opportunity to setup life events that your company might encounter throughout the year.

For "Life Events" enrollment – there are several events that can occur during the year that would allow employees to make changes on certain plans. Some of these include:

- Marriage
- Birth of a Child
- Dependent loss of other coverage, etc.

When configuring the New Hire/ Rehire enrollment period, you will use the "New Hire" and "Rehire" Life event.

To add Life events:

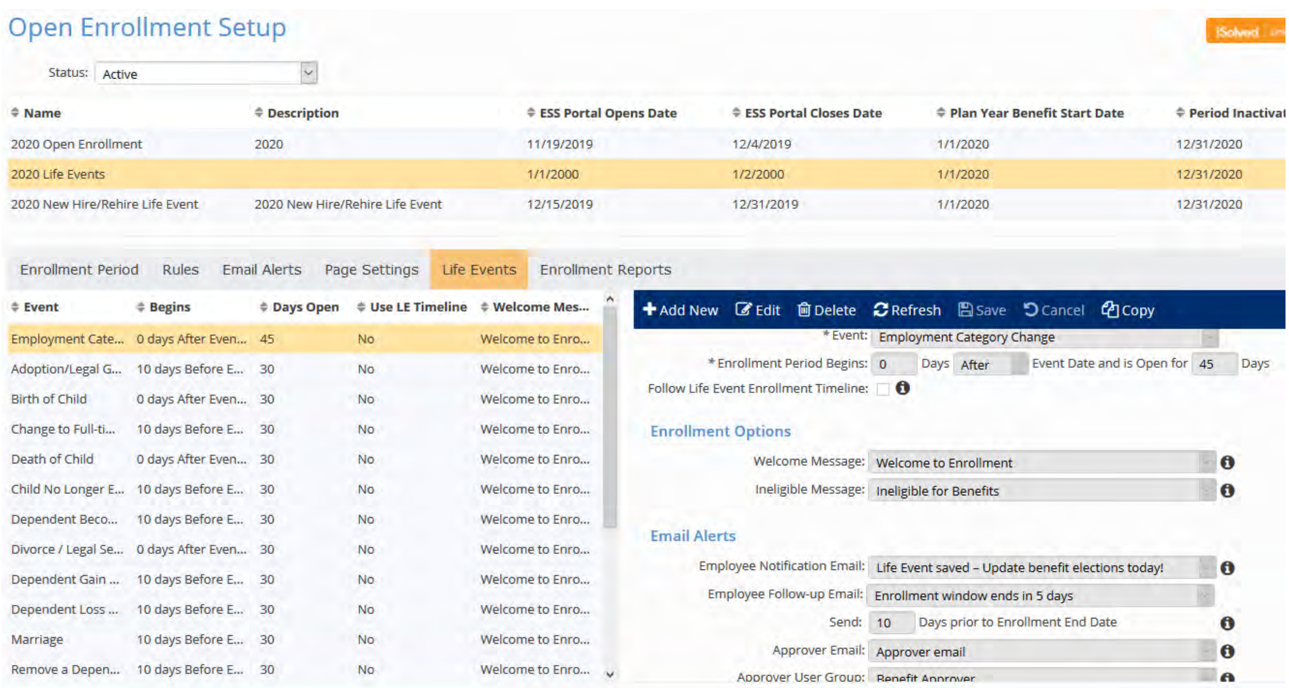
- Click on the **Add New** in the blue toolbar and select the life event you would like to setup.
- Select the amount of days before or after the event date to have enrollment as well as days for the portal to be open.
- The "event" date is the date the "event" is effective. New Hire Date or date when coverage is affected for the employee or their dependents.

Enrollment Options:

- Create messages to be added; **Client Management >> HR Management >> Employee Messages**

Email Alerts:

- Create email notification; **Client Management >> Workflow Setup >> Email Templates**



Additional Reports: (Note: If you do not have access to all reports, reach out to your CSR for assistance)

1. **Benefit Carrier Detail Feed/Export:** *(As of Date)* This report will provide the current enrollments for employees at that "as of date" while having a full version of dependents and their information. Dependents will be listed on same row as employee. Good for sending census to the carrier and auditing enrollments and rates.

2. **Benefit Carrier Detail Feed/Export – Condensed:** *(As of Date)* This report will provide the current enrollments for employees at that "as of date" while having a condensed version.

3. **Benefit Carrier Feed:** *(As of Date)* Full benefit census as of a specific date; dependents and beneficiaries will pull in subsequent rows below each employee. This report can pull across multiple legal companies in iSolved. Ability to pick and choose which benefit plans or types you want in the report. Only comes in Excel and is great for auditing enrollments and rates.

4. **Benefit Carrier Feed Changes Audit:** *(Date Range)* Carrier feed "Audit" would be for any actual updates/enrollments entered into the system from one date to another date (e.g. 2/1 - 2/28) – regardless of when the benefit start date is. This is commonly used to gather changes outside of OE for the carriers.

Employee Benefit Change Audit Detail: Pulls what was changed during those specific dates you select, shows you who entered those changes and when. Great for auditing especially for a given pay period.

Why NCR?

NCR Corporation (NYSE: NCR) is a leading software and services-led enterprise provider in the financial, retail, hospitality, small business and telecom and technology industries. We run key aspects of our clients' business so they can focus on what they do best. NCR is headquartered in Atlanta, GA with 34,000 employees and solutions in 141 countries. NCR is a trademark of NCR Corporation in the United States and other countries.