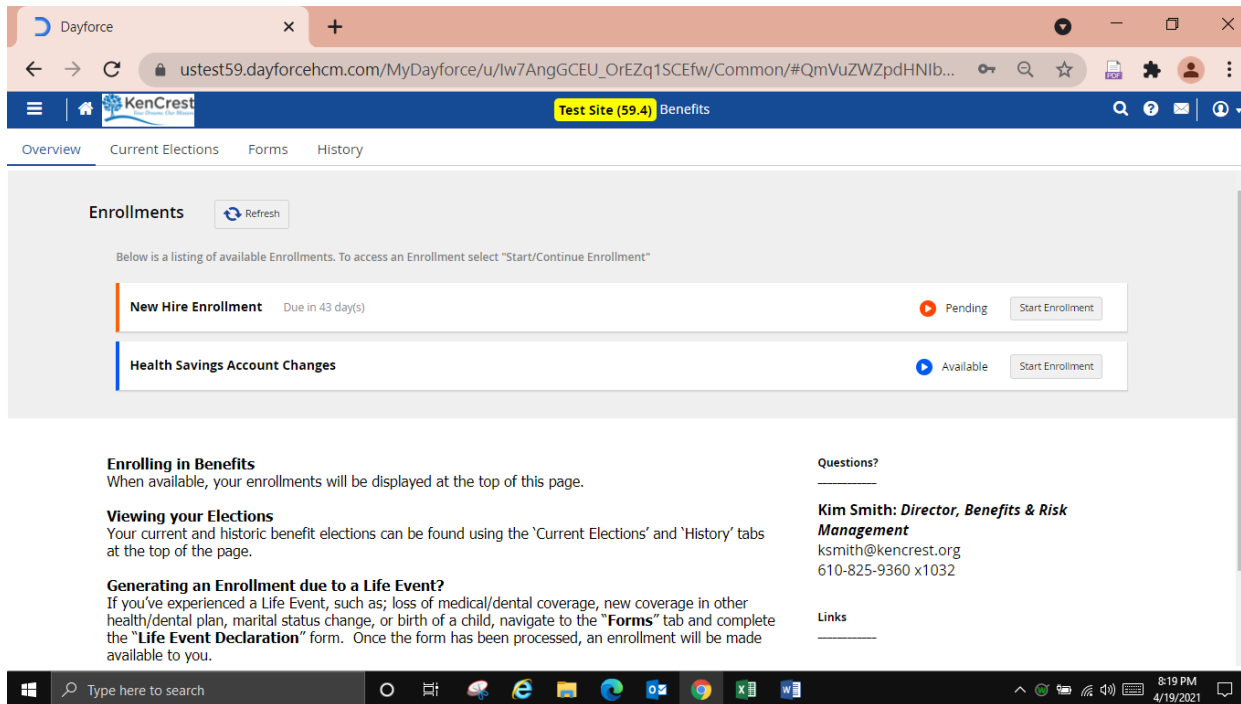


HOW TO ENROLL IN BENEFITS IN DAYFORCE

Once logged in - Click on “Benefits” Icon on Home page

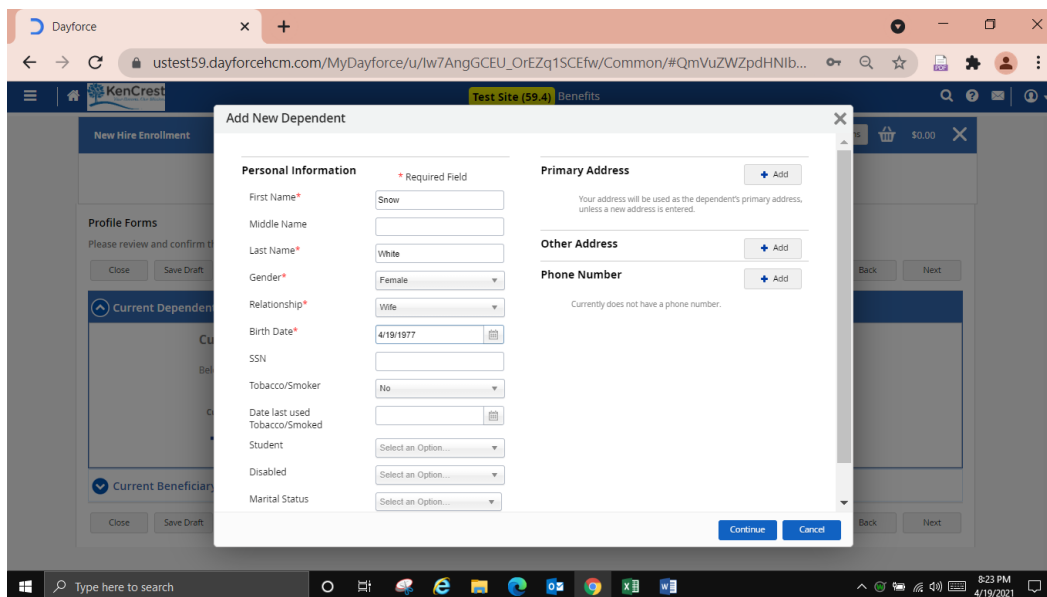
Click on “Start Enrollment” (New Hire or Open Enrollment)



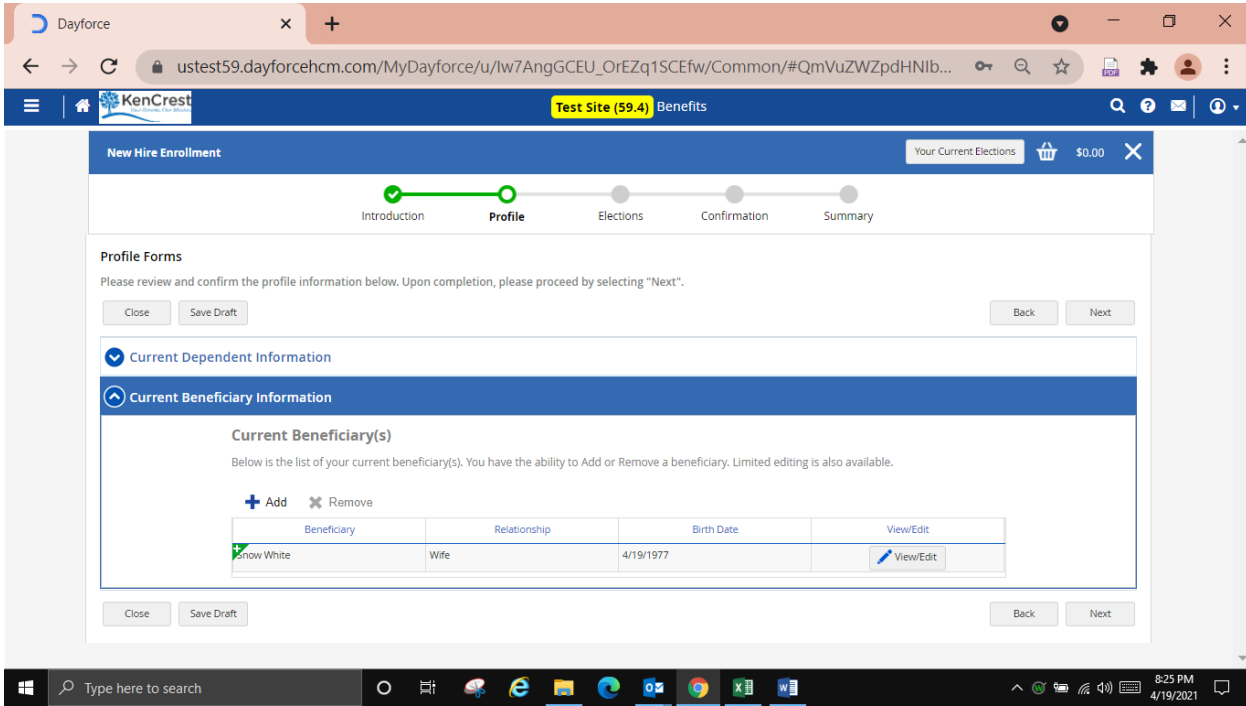
You will see the Welcome Page – you can click on links to view the *Benefits Guidebook* or *Video Library*, or the *Online Resources*. Please note that it will take you out of Dayforce and you will need to log back in.

Click “Next”. This will take you to Profile Forms where you will need to first add **Dependents and Beneficiaries**. Have the dates of birth and social security numbers available for anyone you wish to add.

Add Dependents - Click on the arrow then “Add”. Enter the required data then “Continue”. You can edit Dependents before you commit, but once saved and past the enrollment period, you cannot make Dependent changes until a Life Event or the next Open Enrollment.

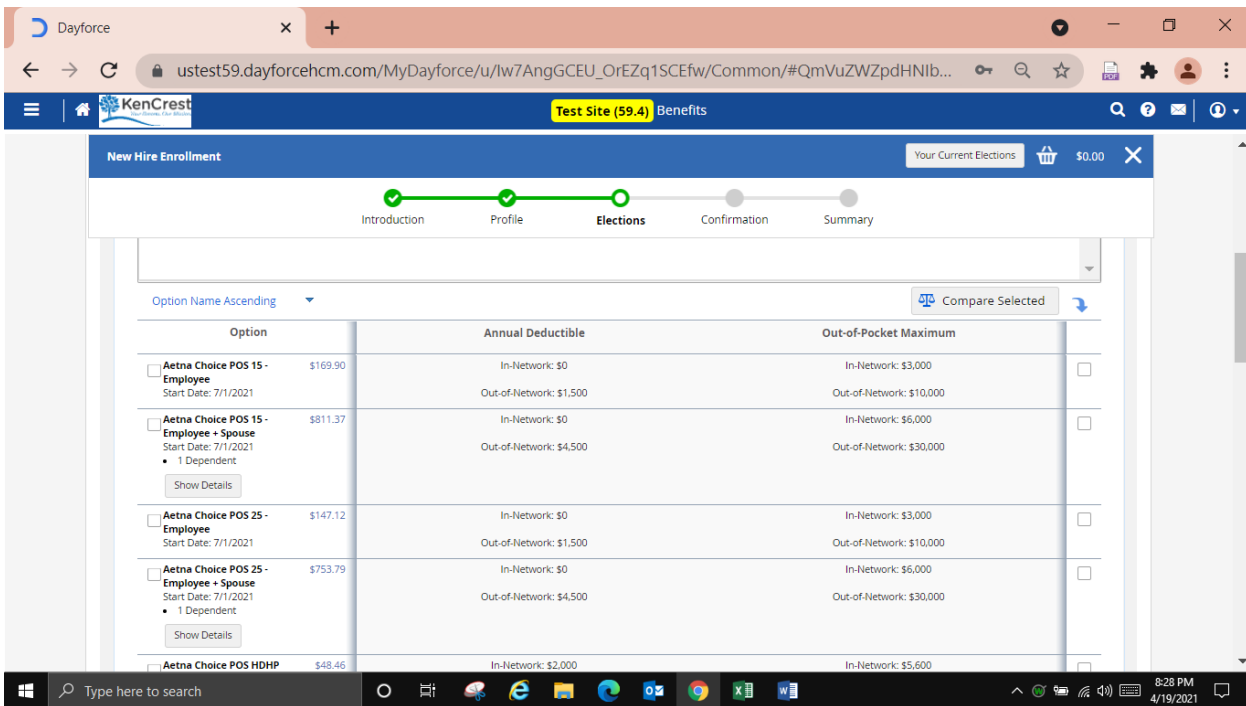


To add Beneficiaries – click on arrow, then “Add”. You can select from the Dependents you may have just added so you do not have to re-enter, or you can add additional ones. **You will allocate your beneficiary or beneficiaries as primary or contingent and the percentage - on the life insurance screens later in the enrollment process.** (The percentage must equal 100%).



ENROLLING IN BENEFITS

Health Section – Medical is first:



Read the Information provided in the box.

You can click to compare plan highlights.

You will be provided your options based on the number of dependents you added previously. If you have no dependents, you will see only “Employee” options.

With medical and other benefits, options you are not eligible for will be grayed out.

Choose your medical plan.

If you choose an option with dependents, you will be asked to select which dependents to cover under that plan.

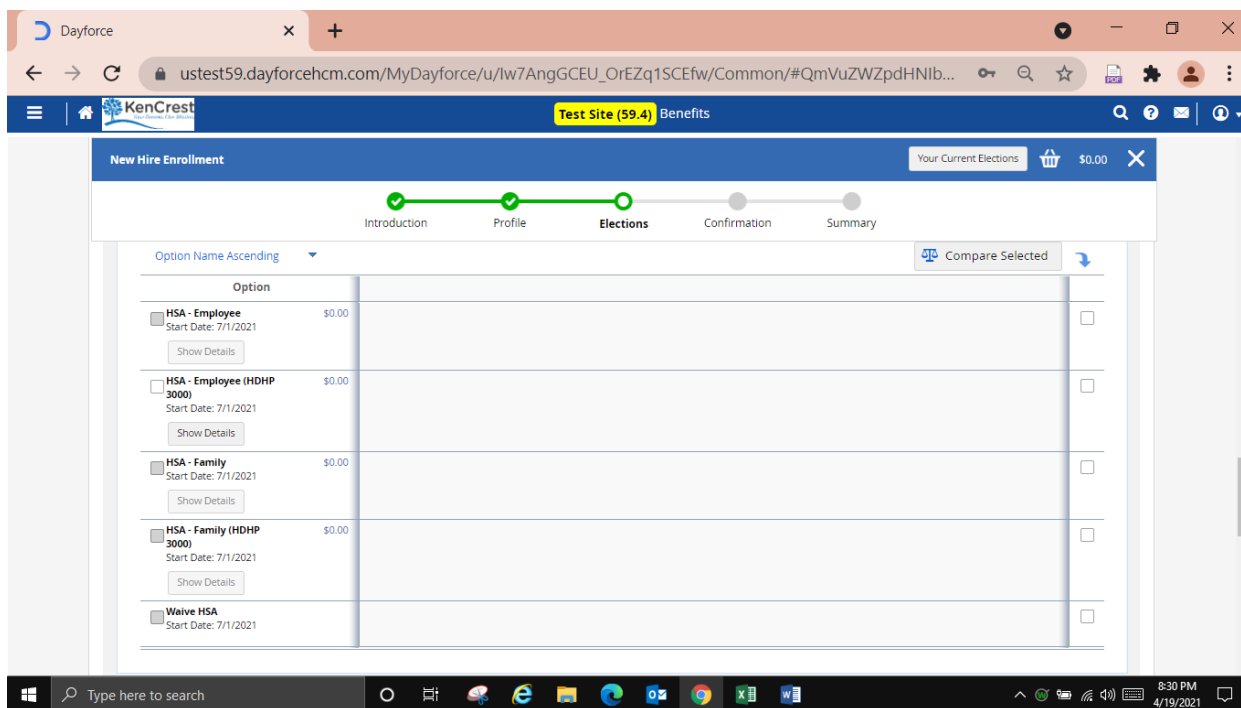
Select waive if you are not electing any medical plan.

If you choose a HDHP plan, you **must** choose a Health Savings Account Option.

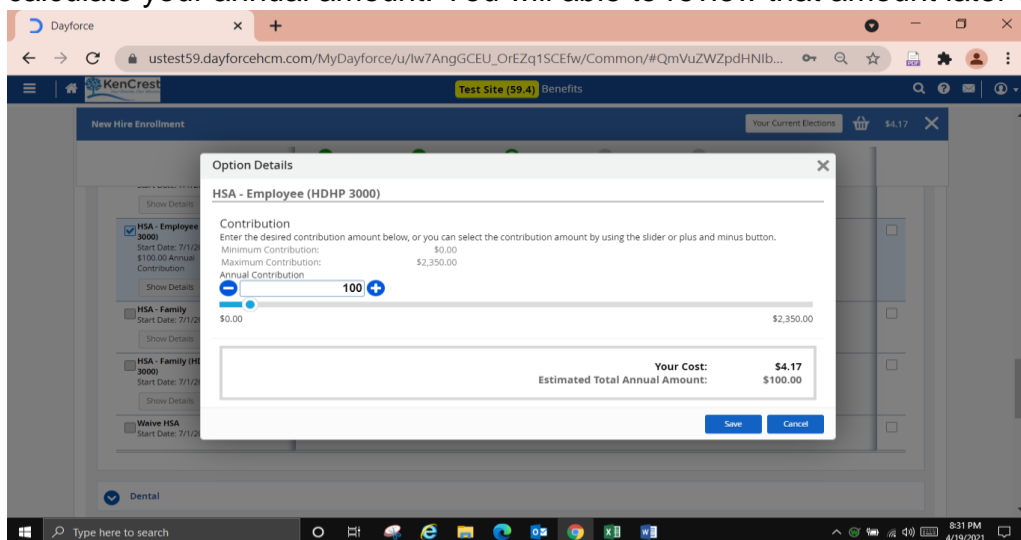
For the HDHP 2000, you must either choose the HSA Employee option and indicate how much you want deposited to the HSA , or choose “waive”.

For the HDHP 3000 plan, you must choose HSA Employee or HSA Family (depending on tier selected).

With the HDHP 3000, when you select one of the above, **you will automatically receive the KenCrest contribution to the HSA.** You can also contribute your own funds.



IMPORTANT: with both HDHP plans - when adding your *own* funds, you are electing the **annual amount**. This amount will be divided into the remaining pay periods left in the **PLAN YEAR**. So, if you enrolling outside of Open Enrollment, you need to figure out much per pay you would like taken from your check and multiply by the number of pay deduction periods left (2 per month) and use that to calculate your annual amount. You will able to review that amount later on in your **CONFIRMATION**.



Click “Save”

You will then be guided through the Dental Plans

Select waive if you are not electing any dental plans.

Life and Disability Section is next:

The Basic Life, AD&D and Long Term Disability benefits will display for employees working over 30 hours per week (or otherwise listed as Full time) and are for you to view. You can read the coverage details about the benefits. *These benefits are paid by KenCrest and no cost to you.*

No action is necessary, however for the **Basic Life** be sure to attach at least one Beneficiary.

To attach a Beneficiary – click on the “Show details” button under the Basic Life benefit. Then click on “Add”. The names will come from the prior screen where you added Dependents and Beneficiaries. You can add more if you wish.

If adding more than one, you will need to indicate “type”. Click on drop arrow, and indicate who is primary and who is contingent.

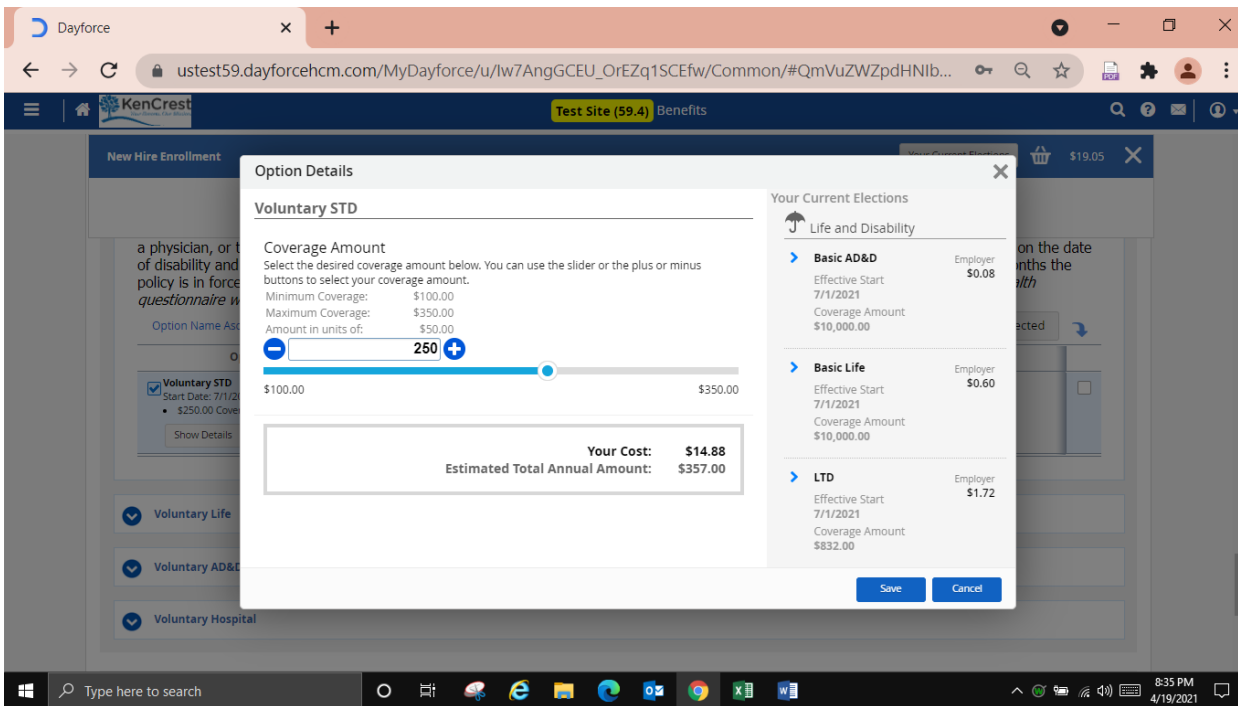
Then enter the percentage. **It must equal 100%**

The screenshot shows the Dayforce web application interface. A modal window titled "Option Details" is open, displaying information for the "Basic Life" insurance option. The coverage amount is set to \$10,000.00. Below this, there is a section for "Beneficiaries" with a table listing one beneficiary: "White, Snow (Wife)", designated as "Primary" with a "Percentage" of 100.00. The table has columns for "Beneficiaries", "Type*", "Percentage*", and "Remove". A "Birth Date" of 4/19/1977 is also visible. To the right of the modal, the "Your Current Elections" section is partially visible, showing options for "Basic AD&D", "Basic Life", and "LTD" with their respective employer costs and coverage amounts. The background shows the main application interface with a "New Hire Enrollment" section and a "Test Site (59.4) Benefits" header.

Short Term Disability Section is next:

In the next section you can elect STD . Please read the introduction for more information about the benefit.

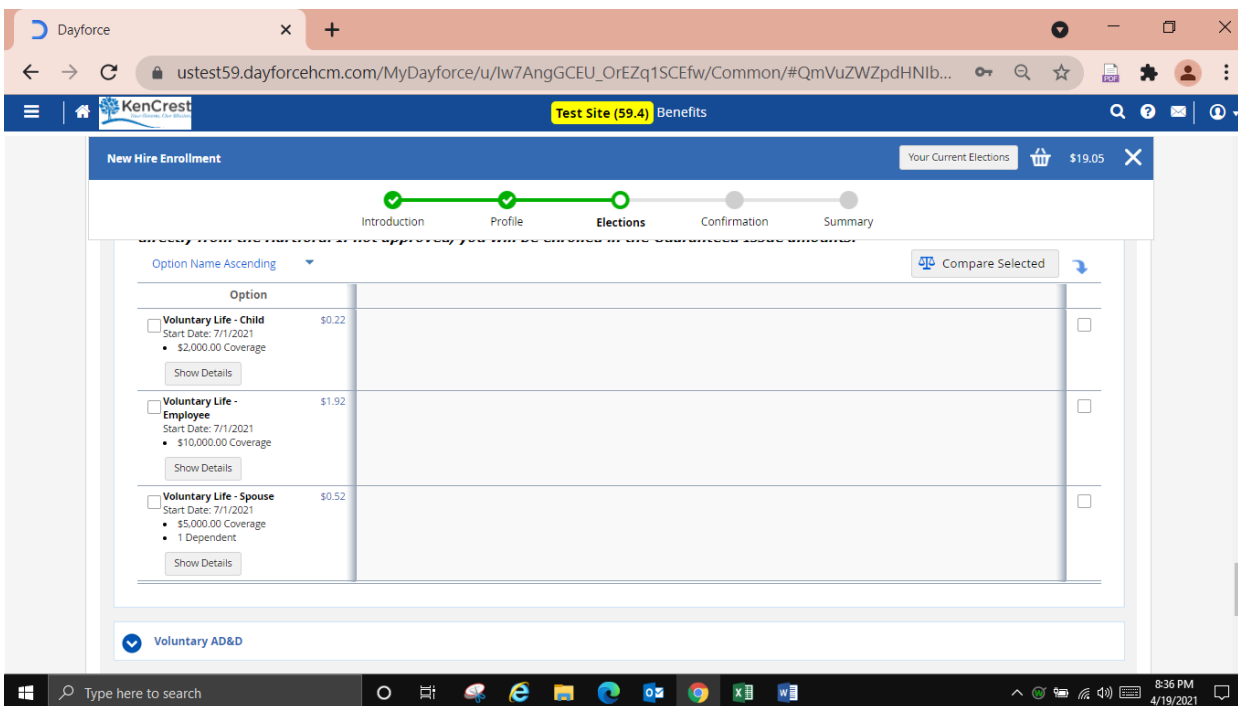
Your maximum weekly benefit option will be displayed but you can also choose a lower plan.



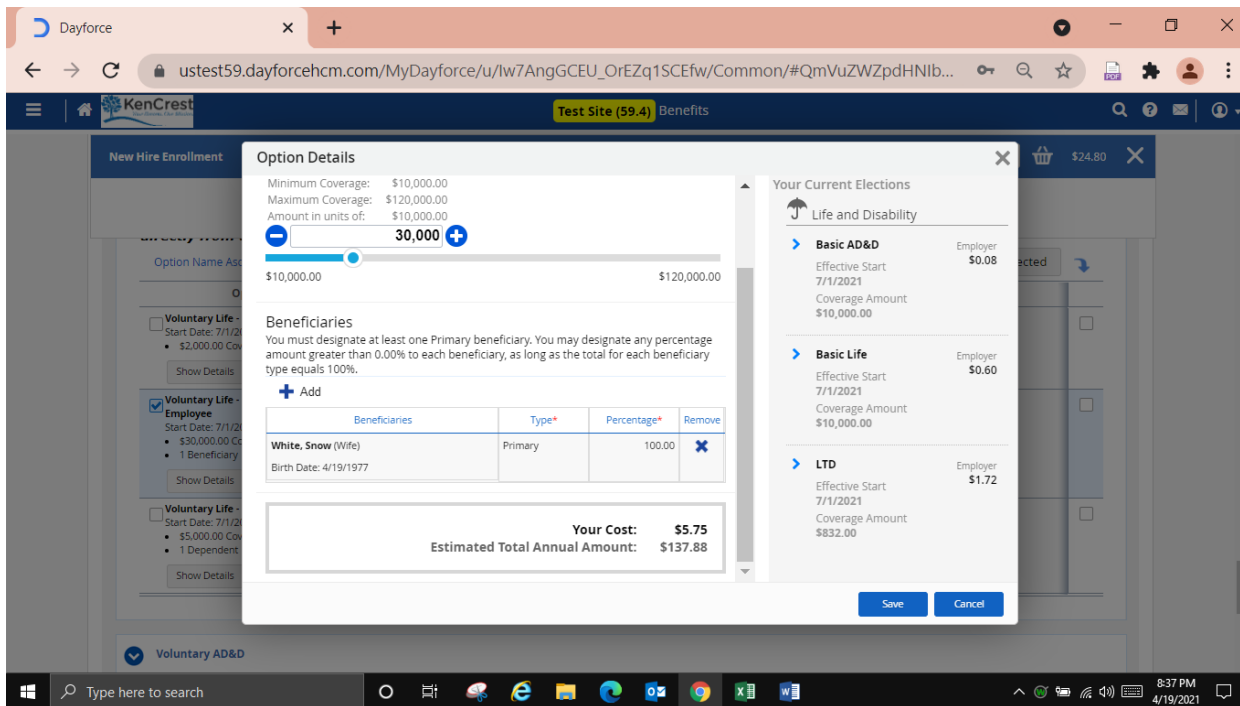
Voluntary Life:

You may choose to elect additional life insurance coverage.

IMPORTANT: although the screens appear in a different order, you MUST elect the Employee coverage first to be able to enroll correctly in the Dependent coverages.



When adding Employee coverage, your maximums will be shown – both the Guaranteed Issue maximum and Maximum election allowable, as outlined in the introduction. Please note that anything elected over the guaranteed issue will require you to answer a medical questionnaire. Your approved amount vs. pending amount will display for your information.



Add Beneficiaries following same process as with Basic Life.

Next add Spouse Life coverage, if applicable, then Child Life, if applicable. Be sure to attach the correct dependents to the coverage.

Voluntary AD&D:

You must enroll in the Life Insurance coverage first, and go through these screens in the same order as the Life Insurance. (Employee, Spouse, Child(ren)).

Voluntary Hospital Plan Section is next if you wish to enroll.

Simply choose the plan and attach dependents, if applicable.

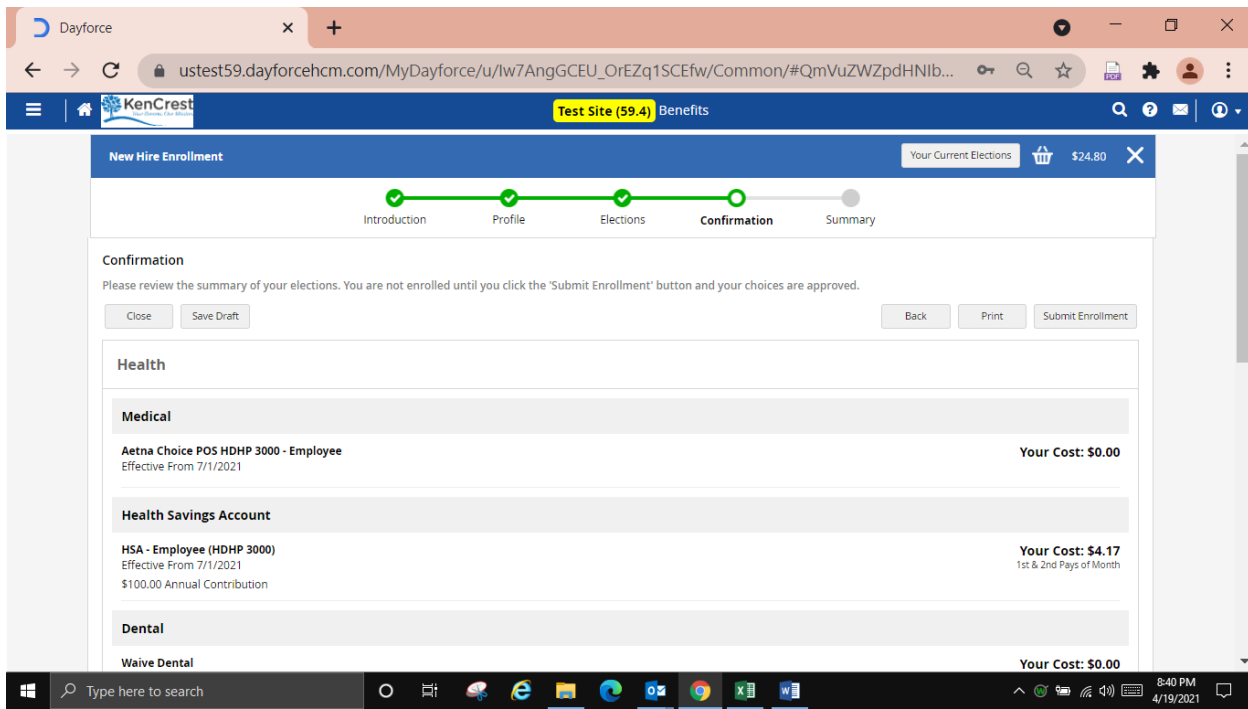
Reimbursement Section:

If you choose to enroll in a Flexible Spending Account (Medical or Dependent) this works in the same way as the Health Savings Account where you need to choose your **annual amount** for the rest of the PLAN YEAR. *See that section for more details on how to calculate annual amount.*

If you are enrolled in a Health Savings Account, you can only choose the *Limited Purpose HSA*.

Click "Next"

Please review your elections. You can go back and edit if needed. You will get an error if anything was missed or incorrect.



Click "Submit Enrollment". **IMPORTANT: Once you have submitted, you cannot go back and make changes.** If you have made an error, please contact your HR Representative or Kim Smith, Director of Benefits & Risk Management for assistance.

You can print your elections/deductions page for your records.