



Eder Financial

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powered by Milliman

How-To-Enroll Guide

ederfinancial.mybenefitchoice.com

Your How-To-Enroll Guide

This **MyBenefitCHOICE** enrollment website (ederfinancial.mybenefitchoice.com) user guide will take you step-by-step through the registration process, highlight key features and help you enroll in the Eder Health and Life Benefits programs that are best suited for you and your family.

New hires: You have 31 days from your date of hire to enroll in the insurance products offered by Eder Financial. If you don't enroll within this 31-day window, you will need to wait until Open Enrollment in the fall of each year to enroll.



Scan to watch the
How-To-Enroll
video (04:17)

1 Registration and Log In Steps

2

3

MyBenefitCHOICE

New User? **Register**

Members:

Username

Password

[Hide/Show Password](#)

* Passwords are case sensitive.

Log In

Forgot your Username or Password?
Reset your password.
Send your username.

- 1**
- Go to **ederfinancial.org**, select **Health and Life Benefits**, then **Member Portal**.
- OR

- Log in directly to **ederfinancial.mybenefitchoice.com**.



Register and Log in

- 2**
- New Users**
- Under **MyBenefitCHOICE**, select **Register**.

- You'll need your Social Security number, date of birth and zip code.
- Create a username and password.
- Confirm your personal information, benefits and beneficiaries.

Next time you visit the website, you will enter your username and password on the login page to access your information.

- 3**
- Existing Users**
- Enter your username and password, then select **Log In**, to access your information.

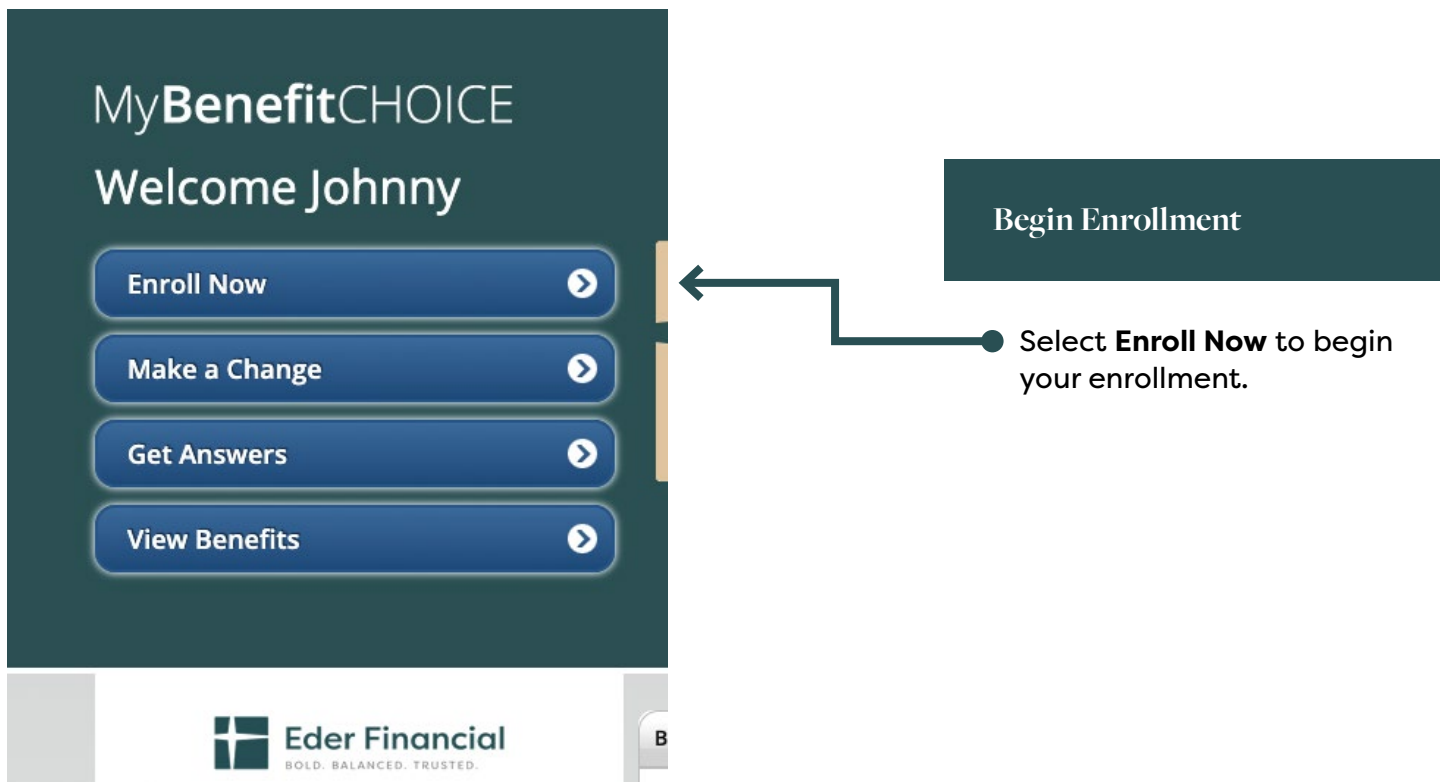
● If you forget your username or password, use **Forgot your Username or Password?** at the bottom of the login page to reset your username or password.

Additional Support

If you have questions or need help during the enrollment process, please contact the Eder Health and Life Benefits Service Center at **contact.center@milliman.com** or **800-217-0067**. Representatives from our strategic partner, Milliman, are available Monday through Friday from 7 a.m. to 7 p.m. Central Time.

Verify Your Information

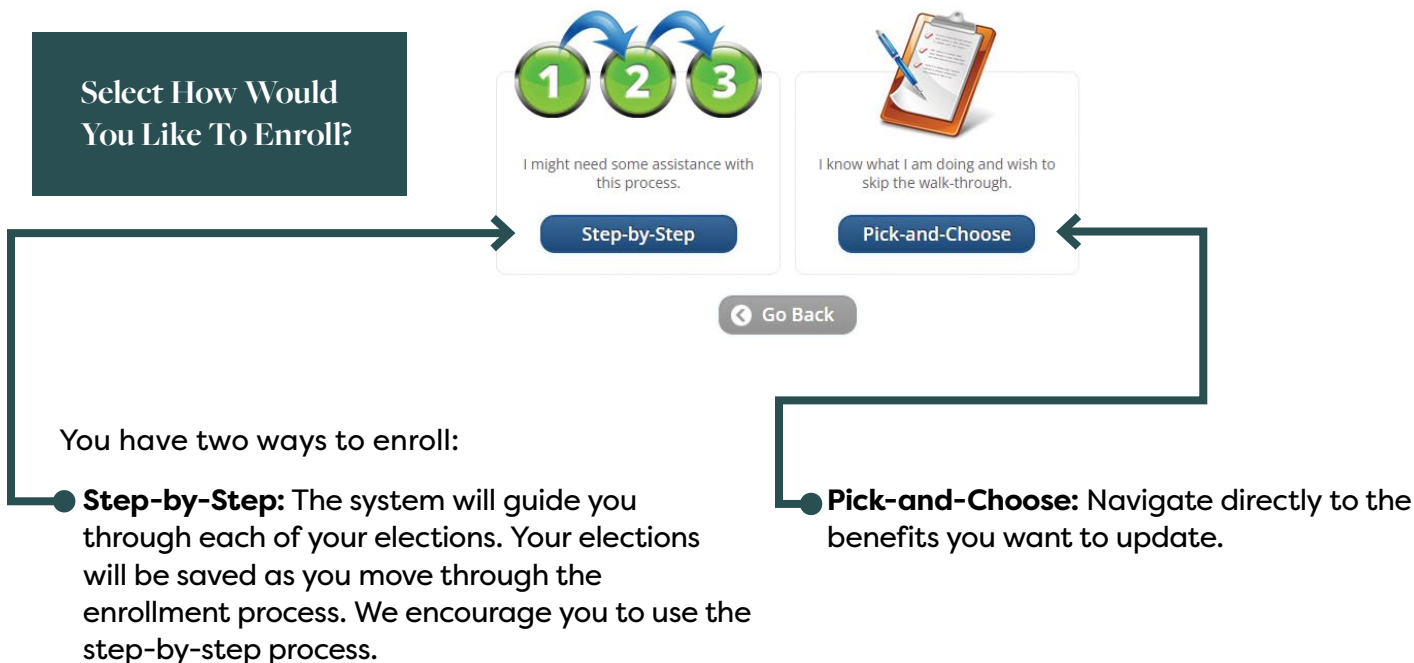
Please take time to make sure everything is accurate on **ederfinancial.mybenefitchoice.com**. Check your personal information, beneficiaries and benefit elections as shown in the **Verify Personal Information** section on page 5 of this guide.

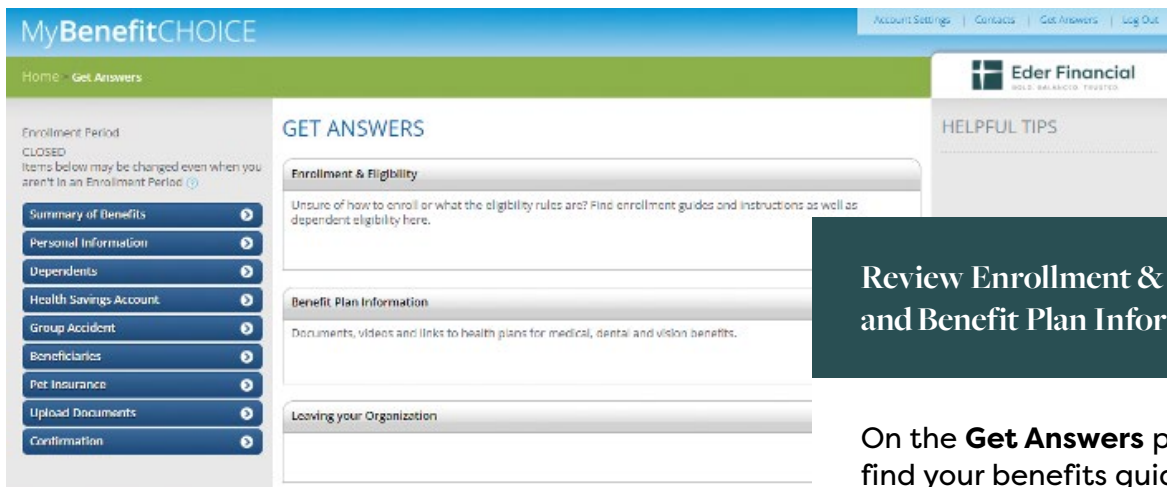


HOW WOULD YOU LIKE TO ENROLL?

There are two ways to navigate through the enrollment process:

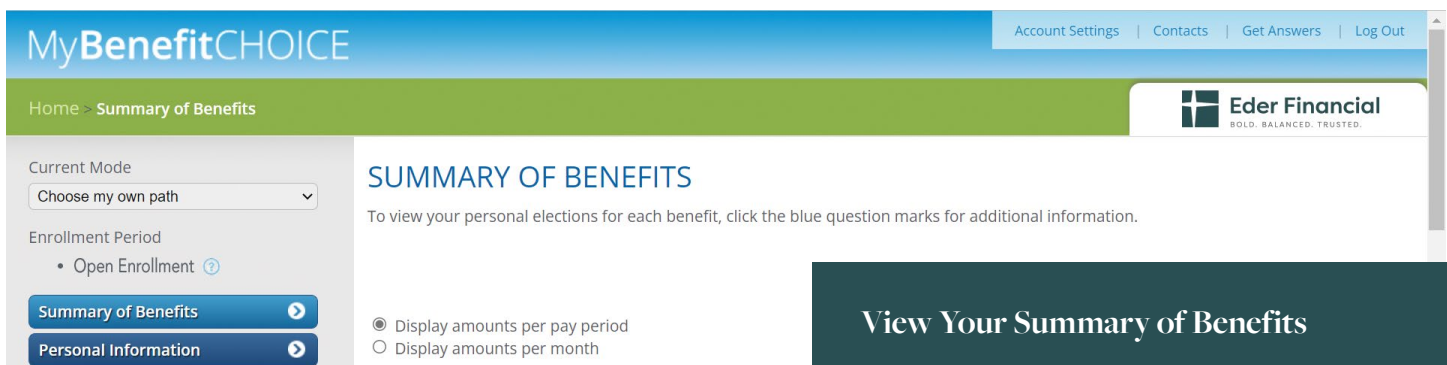
- **Step-by-Step** - If you're enrolling for the first time or making a lot of changes, you can move through the screens chronologically by clicking on "Step-by-Step." Your elections will be saved as you move through the process.
- **Pick-and-Choose** - If you have just one or two specific changes and want to navigate directly to these screens, click on "Pick-and-Choose."





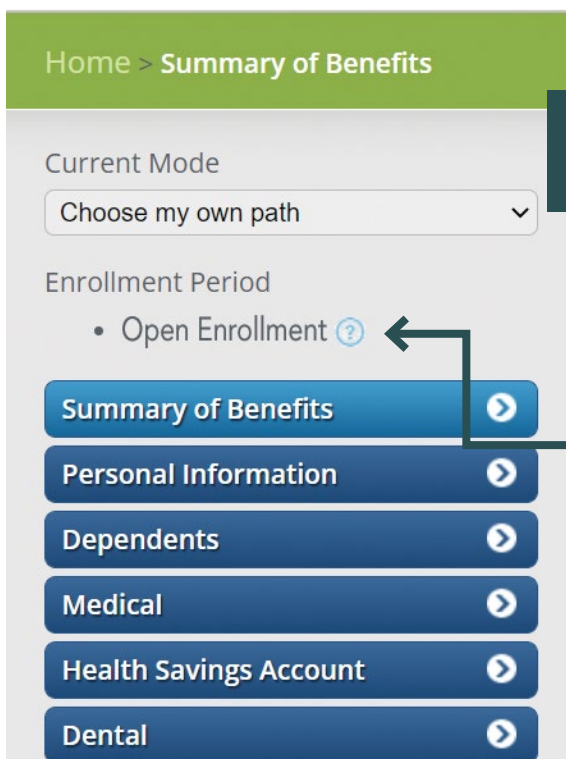
Review Enrollment & Eligibility and Benefit Plan Information

On the **Get Answers** page, you will find your benefits guide, eligibility information, benefit plan documents, videos, links to medical, dental, vision, life insurance, and more.



View Your Summary of Benefits

The initial summary reflects your current benefits.



Choose and Review Your Benefits

In the **Choose my own path** mode, you can navigate from section to section quickly. The system will save your elections at the end of each step.

Anywhere that you see a question mark, hover over it for more information.

Review the benefits for which you are eligible and make any desired enrollment updates.



YOUR PERSONAL INFORMATION

Update your personal information. Please update any incorrect information below.
For assistance, please contact your Eder Health and Life Benefits Service Center at 800-217-0067.

Johnny Smith
1010 Made-up Lane
Seattle, WA 98101

Home Phone:
Mobile Phone: NA I don't want to receive text messages.

Email1: bbt.support@milliman.com
Email2: bbt.support@milliman.com

Medicare Number: NA

[Edit](#)[Done](#)

Verify Your Personal Information

Take time to verify your personal information, including your home address, phone number and email.

Select **Done** after verifying or updating your personal information.

DEPENDENT INFORMATION

Below is a list of your dependents currently on file.

IMPORTANT: Adding a dependent record to this section does not automatically enroll your dependent for coverage. Enter each benefit section to the left (medical, dental, etc.) and re-elect your benefits to make sure all dependents are covered.

Instructions:

- You may add a new dependent if you do not see the person's name.
- To change/edit information about a current dependent, click on the dependent's name below.
- Do not overwrite an existing dependent's information with a new dependent's information. Please add a new dependent instead.
- After you have listed all dependents to be covered for benefits, continue with your enrollment process by clicking the "Continue" or "Done" button below.

[Add a Dependent](#)[Done](#)

Verify Your Dependent Information

Verify your dependents on file and make any necessary changes.

Select **Done** after verifying or updating your dependent information.



HELPFUL TIPS

Be sure to enroll only dependents who are eligible! Read Dependent Eligibility and Required Documentation carefully.

Covering someone who does not meet the eligibility requirements is considered fraud and can result in their coverage being terminated retroactively, your having to repay amounts previously paid, and other consequences.

Documentation (Social Security Number) may be required to prove dependent eligibility.

If a newborn does not yet have a Social Security Number, a birth certificate or adoption order is acceptable proof of eligibility.

More information can be found here:

BENEFICIARIES

Beneficiaries receive insurance benefits upon your death. Beneficiaries can be dependents, relatives, friends, or even a trust. You may designate one beneficiary or split between two or more beneficiaries.

You have no beneficiaries on file. Select the Add a Beneficiary button to create a beneficiary and designate them for life insurance benefits.

*All totals must equal 100%.

[Add a Beneficiary](#)
[Reset](#)
[Save & Continue](#)

HELPFUL TIPS

- Designate your beneficiaries now! If you put it off (and end up not doing it), you risk having your insurance or retirement benefits go to an unintended person in case of your death. Taking just a minute or two now will ensure this protection goes to those you intend.
- Assign a contingent beneficiary, too, just in case. Your primary beneficiary or beneficiaries receive the proceeds of your account in the event of your death. But should your primary beneficiaries also be deceased, your contingent beneficiary would be next in line to receive the money.

Review Beneficiaries

Review your beneficiaries for life and AD&D insurance to make sure the information is accurate and up to date.

Select **Save & Continue** after reviewing or updating your beneficiaries.



UPLOAD SUPPORTING DOCUMENTATION

Documentation is required if you have a life event. Listed below are the requirements for written notice and supporting documentation that you must provide for various situations.

[+](#) Birth or Verifying a newly added child dependent

[+](#) Adoption

[+](#) Marriage or Verifying a newly added Spouse

[+](#) Death of Participant or Dependent

[+](#) Gain of Medicare

[+](#) Gain of Medicaid

[Choose File](#) No file chosen

The following file types are supported for documentation upload: .pdf, .jpg, .jpeg, .png, .bmp, .gif, .doc, .docx

[Upload](#)

Uploaded Files

No files have been uploaded.

Please review your uploaded document to verify it is correct. Once you leave this page the document will no longer display on this page. Once the document has been verified and approved you will be contacted. If you need help uploading or have a question please contact the Eder Health and Life Benefits Service Center at 800-217-0067.

HELPFUL TIPS

Documentation must be submitted to the Eder Health and Life Benefits Service Center to verify the event.

If you experience any difficulties uploading the documents, please call the Eder Health and Life Benefits Service Center at 800-217-0067

Participants who do not initiate family status changes within the 31 day window must wait until the next annual enrollment period to make changes.

Once documentation has been approved you will be alerted by email that you can complete your election of benefits.

Upload Supporting Documentation

Documentation is required if you have a dependent that is pending or you have a life event during the year.

[Go Back](#)
[Save & Continue](#)



CONFIRMATION STATEMENT

Name of Employee:
Johnny Smith
1010 Made-up Lane
Seattle, WA 98101

Election as of:
9/27/2023

This statement confirms your healthcare, insurance, contributions, covered dependents and beneficiaries. Please review your benefits to make sure they reflect your elections.

If this information does not accurately reflect your benefit choices or if you have any questions please contact the Eder Health and Life Benefits Service Center 800-217-0067 or contact.center@milliman.com.

- ☒ Display amounts per pay period (26 periods)
☐ Display amounts per month

Benefits	Participant Contribution
Medical Coverage Level: Highmark BCBS HDHP 2500 - Participant Only Effective Date: 10/1/2023 Pretax: Yes Johnny Smith: Self	\$0.00
Health Savings Account Employer Contribution Coverage Level: Effective Date: 10/1/2023 Pretax: Yes	
Health Savings Account	\$0.00

Confirm Your Elections and
Complete Your Enrollment

The confirmation page summarizes your elections.

Review this page to make sure everything is accurate:

- **Print** or **Email** yourself a confirmation statement. You will also receive a confirmation statement mailed to your home address after the enrollment period ends.
- Select **Done** when you have completed your enrollment.

You can return to the site at any time during the enrollment period to change your elections.

Print

Email

Done

Need Help?

If you have questions or need help, please contact the Eder Health and Life Benefits Service Center at contact.center@milliman.com or **800-217-0067**. Representatives from our strategic partner, Milliman, are available Monday through Friday from 7 a.m. to 7 p.m. Central Time.



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1505 Dundee Ave. • Elgin, IL 60120 • ederfinancial.org

Enrollment Website: ederfinancial.mybenefitchoice.com

Eder Health and Life
Benefits Service Center: 800-217-0067
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