



Eder Financial

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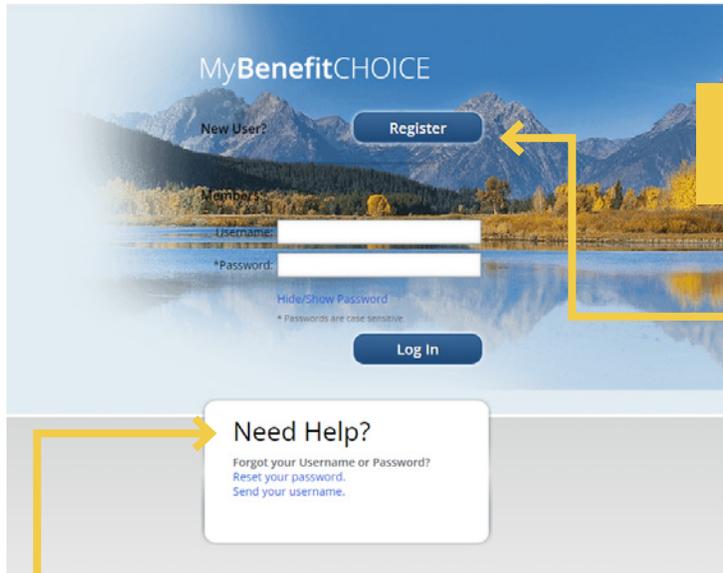


Milliman

Your How-To-Enroll Guide

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As a new hire, you have 31 days from your date of hire to enroll in the ancillary insurance products offered by Eder Health and Life Benefits. 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. The Milliman platform is easy to use and walks you through the enrollment process. This guide offers a few tips for a successful enrollment as a new hire.



Register

- Go to ederfinancial.mybenefitchoice.com.
- At the top left of the login page, under MyBenefitCHOICE, click the Register button. You'll need your Social Security number, date of birth, and ZIP code. The online system will prompt you to create a username and password.
- The next time you visit the website, simply enter your username and password on the login page to access your information.

Need Help?

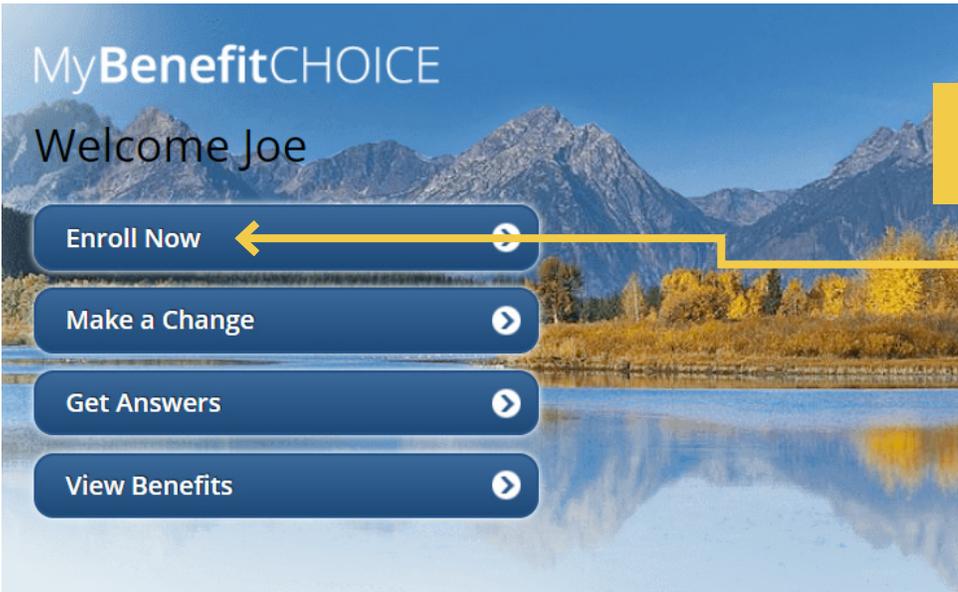
Forgot your Username or Password?
[Reset your password.](#)
[Send your username.](#)

If you forget your username or password after you get set up, don't worry. Just look for the "Need Help?" box on the bottom left of the login page where you can reset your username or password.

If you have questions or need help during the enrollment process, please contact the Eder Health and Life Benefits Service Center at 800-217-0067. Representatives are available Monday through Friday from 7 a.m. to 7 p.m. Central time. You may also send an email to contact.center@milliman.com.

Verify Your Information!

Working with Eder Health and Life Benefits, Milliman loaded your information into the system. Please take time to make sure everything is accurate. Check your personal information, beneficiaries, and benefit elections as shown in the "Verify Personal Information" section on page 5.



Begin Enrollment

Select "Enroll Now" to begin your enrollment.



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."

Select How You Want To Enroll



You have two ways to enroll:

● **Step-by-Step:** The system will guide you through each of your elections. Your elections will be saved as you move through the enrollment process. We encourage you to use the step-by-step process.

● **Pick-and-Choose:** Select which benefits you want to change and navigate directly to those screens.

Current Mode

Choose my own path

Enrollment Period

• Open Enrollment

Summary of Benefits

Personal Information

SUMMARY OF BENEFITS

To view your personal elections for each benefit, click the blue question marks for additional information.

- Display amounts per pay period
- Display amounts per month

View Your Summary of Benefits

The initial summary reflects your current benefits.

Current Mode

Choose my own path

Enrollment Period

• Open Enrollment

Summary of Benefits

Personal Information

Dependents

Medical

Health Savings Account

Dental

Choose and Review Your Benefits

In the "Pick-and-Choose" 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. Some information can only be changed by your employer. In that case, contact your Eder Health and Life Benefits Center at 800-217-0067.

Joe Participant
555 Main St
Anywhere, IL 60120

Home Phone:
Mobile Phone:

Email1: NA
Email2: NA

Medicare Number: NA
Are you a smoker? No

If you or your spouse have not smoked in the last 12 months (smoking is defined as the use of nicotine- cigarettes, e-cigarettes, cigars, pipes, gum, patches, chewing tobacco etc.) the value of your (or your spouse's) voluntary term life insurance may be up to 20% higher

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

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



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:

- o You may add a new dependent if you do not see the person's name.
- o To change/edit information about a current dependent, click on the dependent's name below.
- o Do not overwrite an existing dependent's information with a new dependent's information. Please add a new dependent instead.
- o 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 Dependents
Verify your dependents on file and make any necessary changes.

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.

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](#)

Review Beneficiaries

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

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.

UPLOAD SUPPORTING DOCUMENTATION

Documentation is required if you have a Life Event or a Dependent that is pending. 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

[+](#) Divorce

[+](#) 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 HR at 555-555-5555.

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

HELPFUL TIPS

Documentation must be submitted to HR to verify the event.

In addition, dependent verification documentation may also be required.

Employees who do not initiate Family Status Changes within the 30 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.



CONFIRMATION STATEMENT

Name of Employee:
Joe Participant
555 Main St
Anywhere, IL 60007

Election as of:
11/8/2021

This statement confirms your healthcare, insurance and Flex Spending Account (FSA) coverage, 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, Email: contact.center@milliman.com.

Action Required (Evidence of Insurability may be required.)

If required, the request for the additional coverage will not become effective until:

- You complete an [Evidence of Insurability questionnaire](#)
- The Insurance company approves your request

- Voluntary Employee Life/Accidental Death and Dismemberment - Evidence of Insurability may be required.

Complete Your Enrollment

- Display amounts per pay period
- Display amounts per month

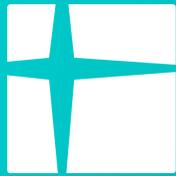
Benefits	Participant Contribution
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The confirmation page summarizes your elections. Review this page to make sure everything is accurate. Then print or email yourself a confirmation statement. You will also receive a confirmation statement mailed to your home address after you enroll as a new hire. Then click **Done**.

You can return to the site at any time during your 31-day new hire enrollment window to change your elections.

[Print](#) [Email](#) [Done](#)

If you have questions, please contact the Eder Health and Life Benefits Service Center at 800-217-0067 (Monday through Friday from 7 a.m. to 7 p.m. Central time).



Eder Financial

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

Enrollment Website:

ederfinancial.mybenefitchoice.com

**Eder Health and
Life Benefits
Service Center:**

800-217-0067
Monday through Friday
7 a.m. to 7 p.m. Central time

Email Address:

contact.center@milliman.com