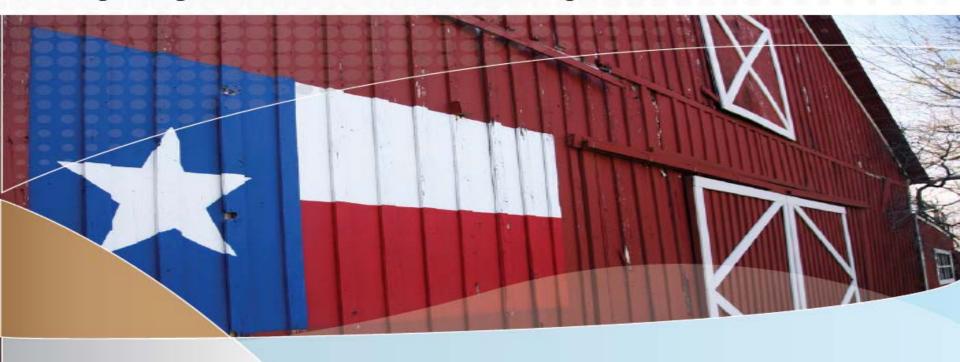
West Texas Public Schools Employee Benefits Cooperative



New Hire Enrollment Guide

EFFECTIVE 09/01/2014 - 08/31/2015





WTX EBC **Employee Benefits Portal**

THEbenefitsHUB

Delivering Instant Access to Your Employee Benefits



Welcome to Your Employee Benefits Portal

We encourage you and your family to become familiar with this website. Inside, you will find detailed information about your employee. benefits program including benefit summaries, claim forms, administrative forms, customer service numbers, provider directories and direct links to the insurance carriers. You will also find some helpful information regarding each employee benefit product so you can choose a benefit package that's right for you and your family.

Please select your employer from this list: | Select One





THEbenefitsHUB

Delivering Instant Access to Your Employee Benefits





Home

Benefits Guide

THEbenefitsHUB

Check FSA

Contact Us

Plan Years

2013-2014

Benefits 2013-2014

MEDICAL

MEDICAL SUPPLEMENT

TELEHEALTH

DENTAL

VISION

DISABILITY

CANCER

ACCIDENT

CRITICAL ILLNESS

BASIC LIFE

VOLUNTARY GROUP LIFE

AD&D

INDIVIDUAL LIFE

IDENTITY THEFT

REIMBURSEMENT PLANS

FINANCIAL PLANNING

Click the plan year you would like information for.

Inside, you will find

detailed information about your employee benefits program including benefit summaries, claim forms, administrative forms, customer service numbers, provider directories and direct links to

Click the plan name to view specific information for a plan, claim forms, and rates.

garding each employee ou and your family.

Things to Remember

Welcome to your benefit site, the central source for all your benefit needs. Protecting your family and assets is an important and complicated task. The West Texas Co-op offers a comprehensive benefits package to achieve this goal. Please use the navigation tools provided to learn more about the different offerings available to...read more.

Quick Links

- · Things To Remember
- Open Enrollment Video
- Beneficiary Video
- Enrollment Form
- Enrollment Instructions
- COBRA Initial Rights Notice
- Separation of Service Flye
- HIPAA Privacy Notice

Separation of service and videos



Financial Benefit Services, LLC 2121 N Glenville Dr Richardson, TX 75082 Toll Free: (866) 914-5202 Phone: (469) 385-4685

www.FBSBenefits.com

West Texas Public Schools EBC

LOGIN

If you need login assistance, click this link to watch a video of how to login.



Your Username Is:

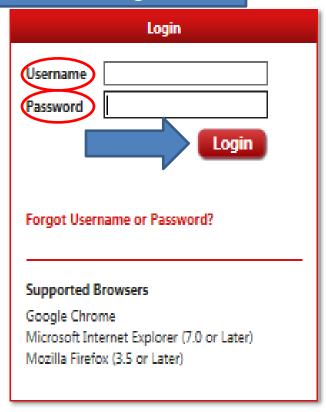
The first Six (6) characters of your last name, followed by the first letter of your first name, followed by the last four (4) digits of your Social Security Number.

Your Password Is:

Last Name (Excluding punctuation) followed by the last four (4) digits of your Social Security Number.

If you have previously logged in this year, you will use the password that you created, NOT the password format listed above.

Enrollment Instructions



EMPLOYEE USAGE AGREEMENT

Please review and accept to proceed.

When electronic signatures are used, federal law requires that we inform you of the following:

By clicking I accept below, I consent to electronic processing of this application to include use of my electronic signature.

I acknowledge that Electronic Signature means that I am the person identified on this application as the applicant, that I voluntarily accept all the terms and conditions as stated in this application, and that I agree to the electronic processing of this record. I acknowledge that my electronic signature will have the same legal effect as a signature on paper.

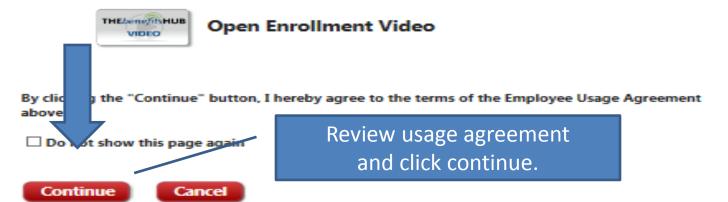
I acknowledge that I have the right to print and keep this application on paper.

I acknowledge that I have the right to withdraw my consent to the electronic signature on this application. I understand I must notify my benefit providers in writing of my withdrawal of consent and that such withdrawal will not affect actions already taken by my benefit providers.

I acknowledge that my consent to the use of my electronic signature applies to this application only and not to any other transactions with my benefit providers.

I hereby apply for coverage on the basis of the statements and answers to the questions herein. I hereby declare all answers to be true to the best of my knowledge and to accurately represent the health of those persons applying for coverage and waiving coverage. I understand that these statements, answers and subsequent information I provide are the basis for my coverage. Furthermore, I understand that this application must be updated by me to include any condition or disease which may occur between the date of my application and the Effective Date of Coverage. I understand that if my application for new or additional coverage is accepted, that applicable coverage will not be effective until after I am notified for the Effective Date.

Click Here for COBRA Notification.

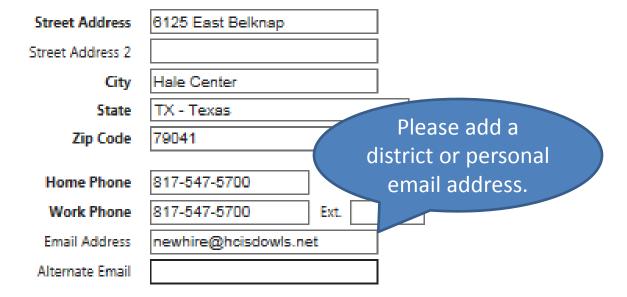


PERSONAL INFORMATION

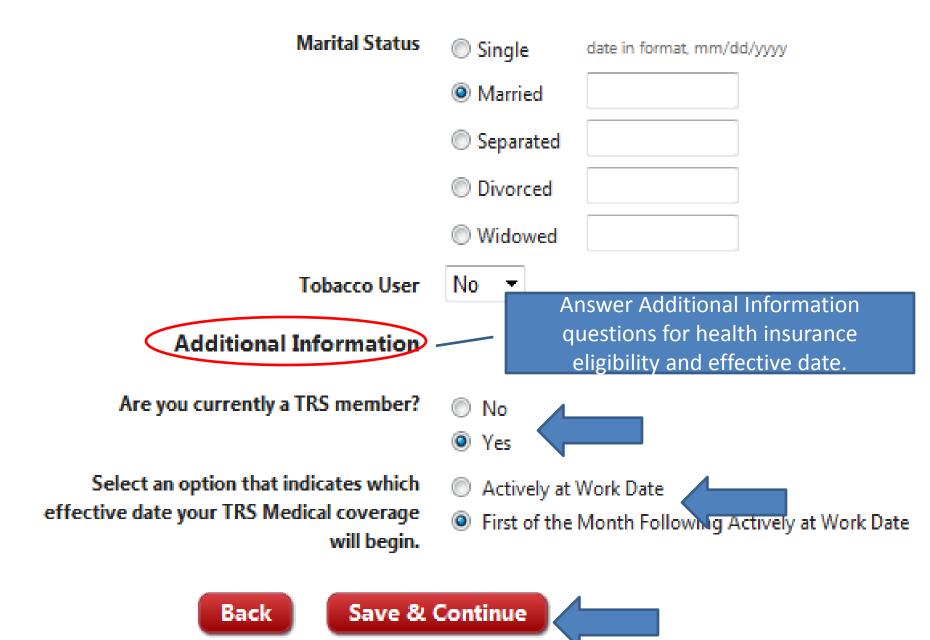
Fields in bold are required.

General Information

First Name	Nick	
Middle Initial		
Last Name	Test	
Title	No Title 💙	
Social Security No.	000000089	
Gender	Male	~
Date of Birth	8/26/1974	date in format, mm/dd/yyyy
Contact Information		



Other Information



DEPENDENT INFORMATION

Please complete the 5-section enrollment process.

To add a spouse or child to the system, click the Add Spouse/Child Link.

Please enter your dependent information.

Please verify all dependent information as benefit eligibility is based on this information. This is including: Gender Types, Dates of Birth, Social Security Number, and Student Status. If there is any information that is inaccurate, it may cause some dependents to show ineligible for some benefits.



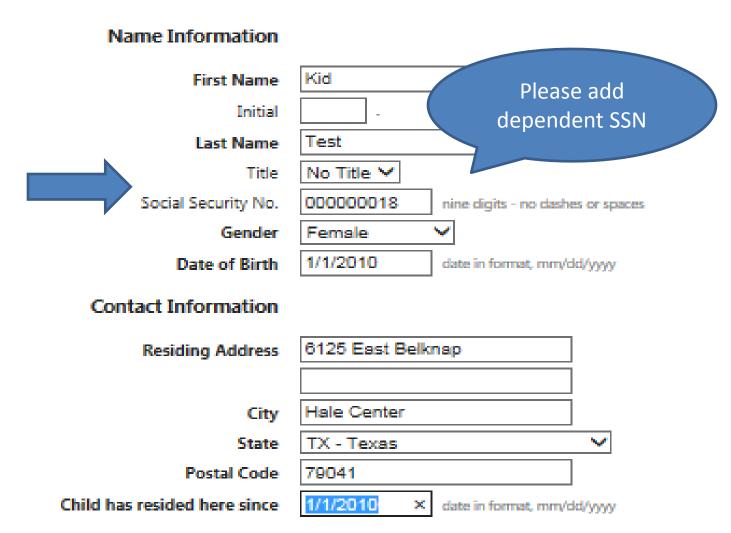


Save & Continue

DEPENDENT INFORMATION

Click the "Save" button at the bottom of the page after you've entered the child's information.

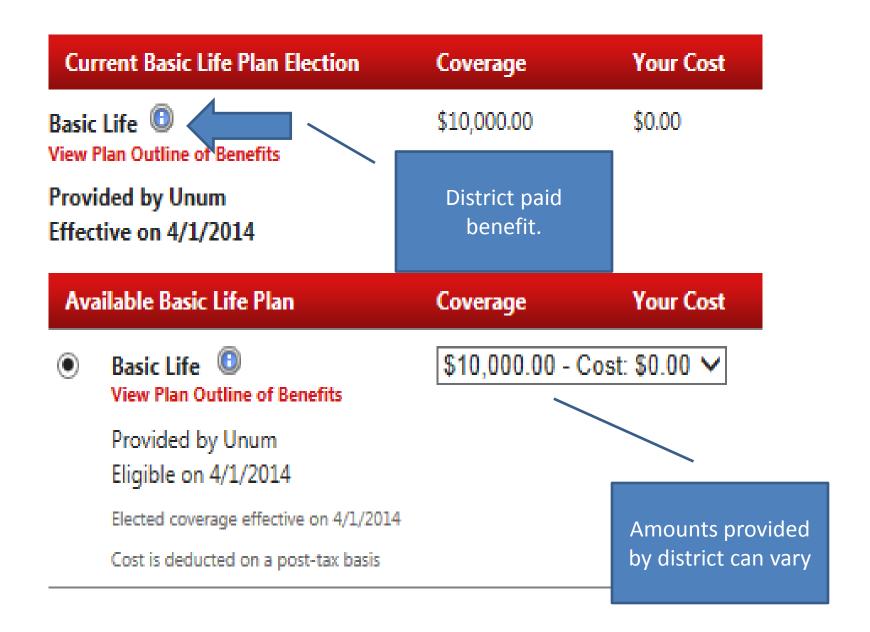
Fields in bold are required.



Legal Information

Has there been a court decree No issued regarding Financial Support? Has there been a court decree Νo issued regarding Insurance Coverage? Qualified Medical Support Order Νo **Support Information** What percentage of support Indicate full time do you provide this child? student status for As of what date? dependents from Is child claimed on Federal Taxes? Yes age 18 to 26. School Information Child is not in school licate whether college aged child is a student School/University School Address City Select State State Postal Code Click to add another child

Cancel





B. During Open Enrollment, to waive for the new plan year, click the radial button at the bottom of the plans "Employee waives enrollment in all available Medical plans" and click the Save button:

Coverage **Available Medical Plans** Const ActiveCare 1 HD Broker Review Jemployee! A Medical View Plant Cuttino of Benefits Spouse [spouse] Provided by TRS Child (child) election is Eligible on 9/1/2014 Click the box next to the Select Tay Election required Pre-tax T name of every person you or waive ActiveCare Select Broker Review Jeroslovee1 View Plan Outline of Benefits want to cover. Spouse (spous Provided by TRS Child (child) Eligible on 9/1/2014 Select Tax Election Pre-tak * ActiveCare 2 10 Broker Review (employee) 310.00 View Plan Outline of Benefits Spouse (spouse) Provided by TRS Child [child] Eligible on 9/1/2014 Elected coverage effective on 3/1/2014 Select Tax Election Pre-tax * To decline a benefit, click the Some Employee waives enrollment in all available Medical plans "I waive enrollment" districts radial button (located at the Please enter the Effective Date for this new enrollment: have **FirstCare** bottom of each available plan Please enter the Termination Date for past enrollment: and HMO screen). Cancel not shown

THEbenefitsHUB

TRS Declinations in the HUB

When either a benefit administrator or employee elects or waives medical in the HUB, the user must complete and/or accept the TRS declination page. This step allows you to report to employee and/or dependent declinations of coverage TRS.

Employees who enroll in TRS medical coverage will still see the declination page as they may have a dependent who is eligible to be covered who was not listed as a dependent on the "Dependent Information" screen. The HUB shows this screen to give the user the ability to add a dependent here without having to go back and add them on the "Dependent Information" screen.

If all family members listed in the HUB are enrolled on the TRS medical screen, the Declination Page will show list them as a covered member and Reason for Declining as "None" since they are not declining.

Example of Declination Page with all family members enrolled:

TRS - ActiveCare DECLINATION PAGE

By shifting the "Adjace" button I. this emptiones, suchly that the available medical coverage has been extended and othered to the the place been given the appointment to the medical coverage of the treation to make the medical coverage by the treation to enter a such that have a repetitive of a such a such that a such that the medical coverage and decide to apply the the coverage of a both date. It will be not a such that the medical coverage and decide to apply the the coverage of a both date. It will be not a pre-extending conditions administrate appropriate to the third date.

"Office a September 1, 2013, a pre-entity condition earling period a not appropriate for any implicitud uniter the Ast of 18

* Euro have any questions regarding the medical destination, please contact your Banetts Administration

Year Epideric Decimination in all \$120M

You are currently: Covering everyone in your family

FBS will be sending declinations to Wells System.



THE PERSON NAMED IN

If you elected medical for you and dependents, declination will look like this.



THEbenefitsHUB

If all family members listed in the HUB are NOT enrolled on the TRS medical screen, the Declination Page will show list them as a declining member and a Reason for Declining must be selected before the employee can click the Accept button to Save.

You will so

Example of Declination Page with NOT all family members enrolled:

TRS - ActiveCare DECLINATION PAGE

You will see this declination page after you elected or waived medical

By disting the "Assign" burlon II the employee, settly that the evaluate medical coverage has been explained and offered to me. I have been given the apportunity to apply for the medical coverage offered to the end my eligible dependents. The estumbly electron, as included below, reflects either excellent or values in the medical coverage and decide to apply for the excessage of a later date, I understand there may be a delay in the effective date of the medical coverage as well as a pre-existing condition evaluate special instruments or HMO coverage).

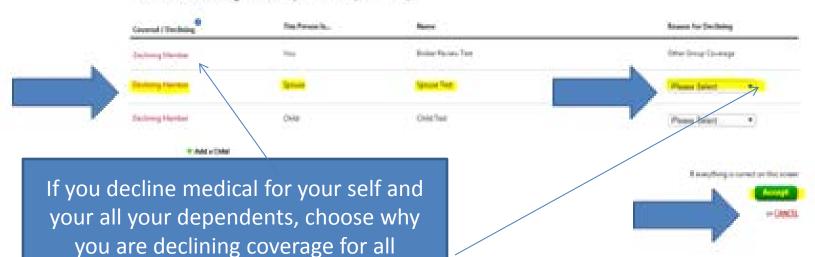
"Theories Segrambia" 3, 2015, a pre-existing condition existing period is not applicable for any individual union the age of 13:

* If you have any questions regarding the medical dechration, places contact your Benefits Administration

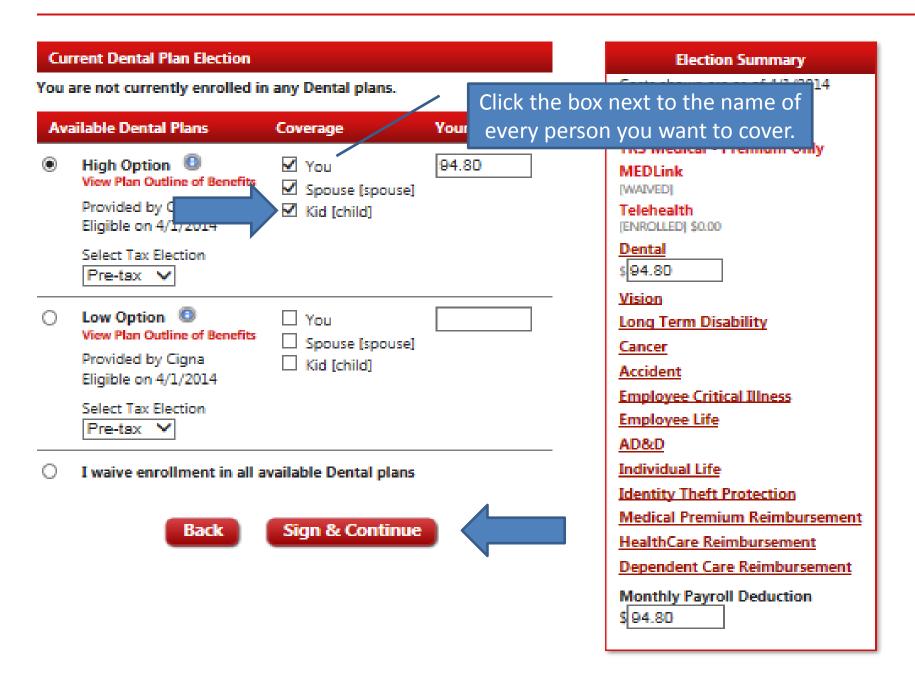
Ties Declare, Declarations as of 79/25%

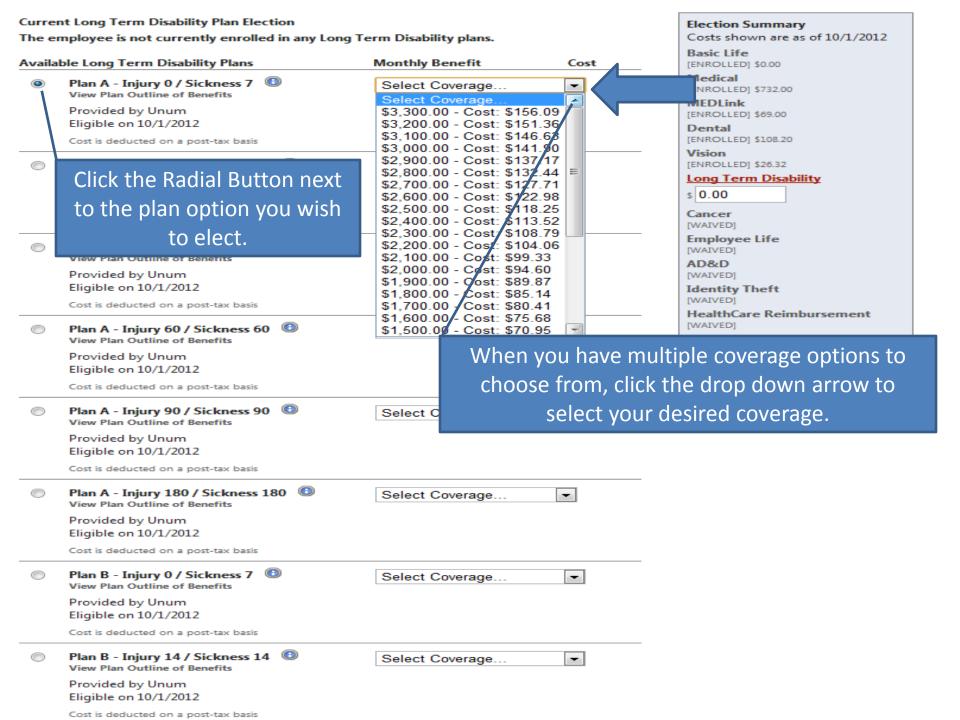
You are currently: Covering no one in your family

dependents from the pull down menu.



Plan Information





Current Cancer Plan Election You are not currently enrolled in any Cancer plans.

		_	
Avail	able Cancer Plans	Coverage	Your Cost
0	Low Option © View Plan Outline of Benefits Provided by American Public Life Eligible on 10/1/2012 Select Tax Election Pre-tax	You Dirk [spouse] Child [child]	
	Pre-tax •		
	Low Option w / ICU View Plan Outline of Benefits Provided by American Public Life	☐ You ☐ Dirk [spouse]	
	Eligible on 10/1/2012 Select Tax Election Pre-tax ▼	Child [child]	
©	High Option © View Plan Outline of Benefits Provided by American Public Life Eligible on 10/1/2012 Select Tax Election Pre-tax ▼	☐ You ☐ Dirk [spouse] ☐ Child [child]	
0	High Option w / ICU View Plan Outline of Benefits Provided by American Public Life Eligible on 10/1/2012 Select Tax Election Pre-tax ▼	You Dirk [spouse] Child [child]	

Election Summary Costs shown are as of 10/1/2012 **Basic Life** [ENROLLED] \$0.00 Medical [WAIVED] Dental [WAIVED] Vision [WAIVED] Long Term Disability [WAIVED] Cancer < 0.00 **Employee Life** [ENROLLED] \$16.20 Spouse Life [ENROLLED] \$0.90 Child(ren) Life [ENROLLED] \$1.20 AD&D [ENROLLED] \$6.96 **Identity Theft** [WAIVED] HealthCare Reimbursement Dependent Care Reimbursement Monthly Payroll Deduction s 25.26

To decline a benefit, click the "I waive enrollment" radial button (located at the bottom of each available plan screen).

I waive enrollment in all available Cancer plans



Back

Sign & Continue

Current HealthCare Reimbursement Plan Election

The employee is not currently enrolled in any HealthCare Reimbursement

Enter your monthly contribution amount.

Available HealthCare Reimbursement Plan

HealthCare Reimbursement with Flex Card View Plan Outline of Benefits

Monthly Contribution

25.00

Provided by National Benefit Services

Allowed range of contributions is \$25.00 min to \$208.33 max.

Effective perio

Click this link to view plan information.

Cost is deducted

Employee waives enrollment in the available HealthCare Reimbursement plan

Please enter the Effective Date for this new enrollment:

10/1/2012

mm/dd/yyyy







New Flex/H.S.A cards will look like this example and be a MasterCard.

Election Summary

osts shown are as of 10/1/2012

Basic Life

[ENROLLED] \$0.00

Medical

[WAIVED]

Dental

[WAIVED]

Vision

[WAIVED]

Long Term Disability

[WAIVED]

Cancer

[WAIVED]

Employee Life

[WAIVED]

AD&D

[WAIVED]

Identity Theft

[WAIVED]

HealthCare Reimbursement

\$ 25.00

Dependent Care Reimbursement

[WAIVED]

Monthly Payroll Deduction

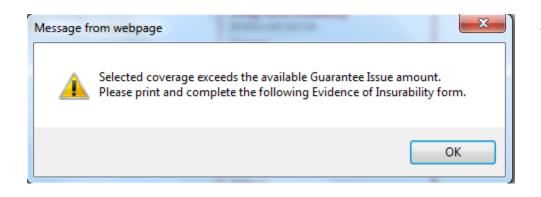
\$ 25.00

Plan Information

Current Employee Life Plan Election

You are not currently enrolled in any Employee Life plans.





Can increase
GI 10,000
every year

Plan Information

Current Individual Life Plan Election

You are not currently enrolled in any Individual Life plans.

Available Individual Life Plan Texas Life Monthly Contribution

Provided by Texas Life Effective period is 4/1/2014 to 8/31/2014

Cost is deducted on a post-tax basis

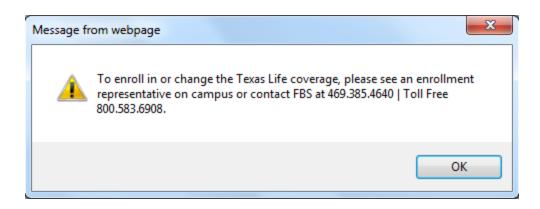
View Plan Outline of Benefits

I waive enrollment in the available Individual Life plan

Allowed range of contributions is \$1.00 min to \$1,000.00 max.

0.00

Required
Application.
See an
enroller.



BENEFICIARY INFORMATION

Please add beneficiaries in step 1. Once all beneficiaries have been added, proceed to step 2 to create beneficiary allocations.

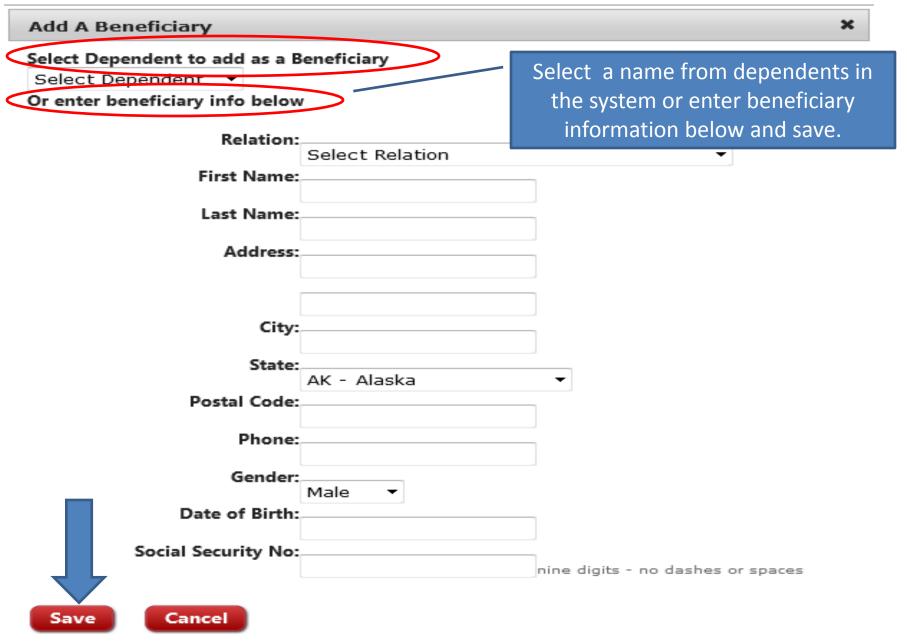


Step 2 - Beneficiary Allocations

Apply Allocations to all coverages equally ▼

The Following allocation applies to all applicable coverages.



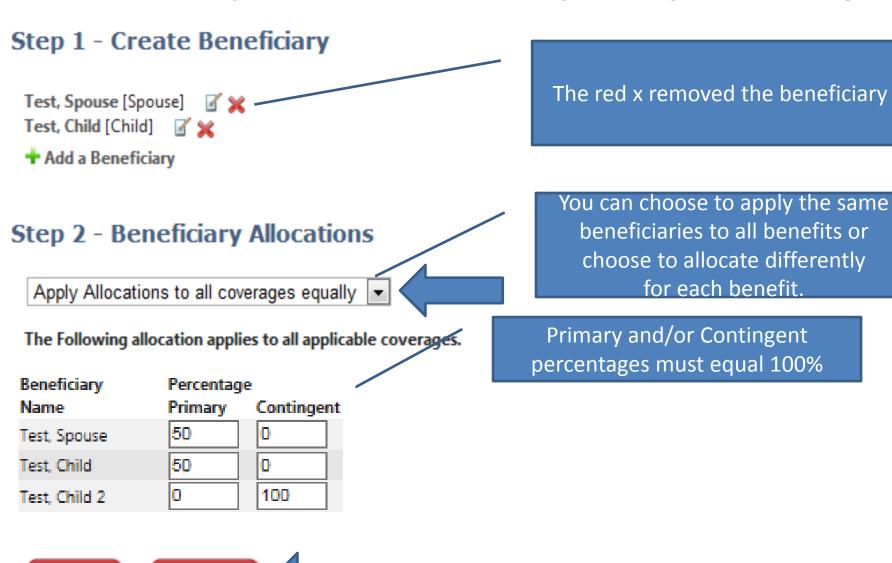


BENEFICIARY INFORMATION

Finished

Cancel

Please add beneficiaries in step 1. Once all beneficiaries have been added, proceed to step 2 to create beneficiary allocations.



At the top of the Consolidated Enrollment Form page, we have added information to help clarify the status of an employee's benefit enrollment walk through. The addition of graphics and updated wording will explain what steps, if any, are needed to complete the enrollment process.

When an employee is completing both their new hire and open enrollment events, they will see the following message after finishing their new hire walkthrough:

CONSOLIDATED ENROLLMENT FORM



ALMOST DONE!

You have completed new hire enrollment for the current plan year. Please click the green continue button below to complete your open enrollment.

CONSOLIDATED ENROLLMENT FORM



Personal Information Click here to edit

Test, Nick

6125 East Belknap Hale Center, TX 79041

817-547-5700 [home] 817-547-5700 [work] newhire@hcisdowls.net

Social Security No. ###-##-0089 Date of Employment 3/11/2014 Date of Birth 8/26/1974 Gender Male Marital Status Married Tobacco User No

Review personal information and benefit elections for accuracy.

Election Information

Below is the list of the elections effective as of greatest new hire eligibility date 4/1/2014.

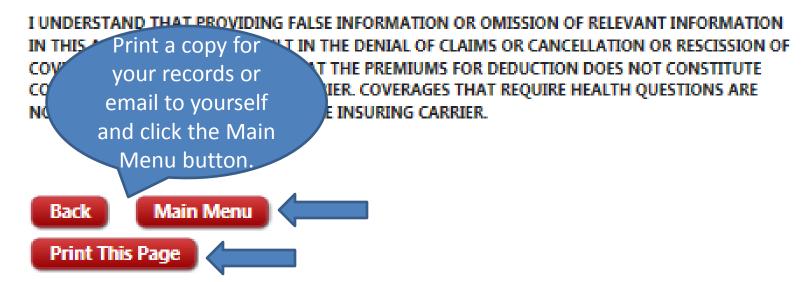
To edit an existing benefit plan election, click the corresponding name of the benefit plan type. To view the outline of benefits of any existing election, click the corresponding icon next to the plan type.

fective 4/1/2014		
Benefit Plan	Coverage	Your Cost
Basic Life - Basic Life Effective on 4/1/2014 Provided by Unum Policy Number: - Cost is deducted on a post-tax basis	\$10,000.00	\$0.00
Telehealth - Waive Effective on 4/1/2014 Provided by AmeriDoc Policy Number: -	Test, Nick	\$0.00
Long Term Disability - Plan B - Injury 30 / Sickness 30 Effective on 4/1/2014 Provided by Unum Policy Number: ADEAII-5,30-30 Cost is deducted on a post-tax basis	\$3,100.00	\$57.04
Cancer - Plan B Effective on 4/1/2014 Provided by Loyal American Policy Number: B Cost is deducted on a poe-tax basis	Test, Nick Test, Spouse [Spouse]	\$41.85

Acceptance

AUTHORIZATION:

I agree any elections made for Section 125 cannot be revoked or changed during the plan year, unless there is a change in my family status. (eg. marriage, divorce, death of spouse or child, birth or adoption of child, and termination of spouse's employment) which justifies the revocation or change as authorized by the Internal Revenue Code and Regulations. I understand that my Social Security benefits may be affected by my participation in this plan. I understand that any moneys that I allocate in these accounts and do not spend by the end of the Plan Year cannot be returned to me as TAX FREE compensation.



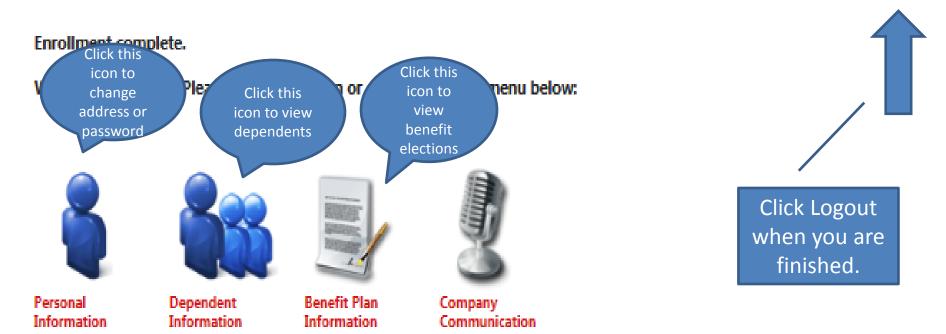
To have a link of this page emailed to you, please select an email address:

newhire@hcisdowls.net

Email This Page

Today is March 11, 2014 Server is App1 Logged in: West Texas Public Schools EBC employee Nick Test

EMPLOYEE MENU HELP LOGOUT



Where Your Benefits Meet Technology

