# Instructions for Updating Your Benefit Elections in PRISM

<u>Step 1</u>

From your County computer, go to AC Commons. Under Find it Fast, click PRISM Self-Service. From the Navigator , Click on ACGA Employee Self Service then click on Benefits

**Step 2** Welcome: Current dependents covered on your medical/dental plans, your life insurance beneficiaries and contacts are listed.



If you need to add someone as a dependent or life insurance beneficiary, click ADD ANOTHER PERSON.

### Adding a new dependent/beneficiary:

Fill out the information for your new dependent/ life insurance beneficiary. Please enter all fields marked with an asterisk ( \* ).

### Benefits Genius Tip:

The **Relationship Start Date** is either *your hire date* <u>or</u> the *date the relationship started*, whichever is the <u>most recent date</u>. Get this right — it's important.

Click on Apply at the bottom of the page. Your new person will be listed. Click Next.



No new people to add? Click Next to continue.

**Step 3** Choosing your benefits—Select Active Flex Program from the list; click Next.

**Benefits Enrollment.** This page show your current elections, including benefits in which you are automatically enrolled. To make a change click Update Benefits on the right side of the screen.

**<u>Step 4</u>** Update Benefits. Scroll down the page to update your benefits.

<u>Medical & Dental insurance</u>: Select the medical plan and dental plan and corresponding coverage options by checking a box under **Select**.

If you do not want to enroll in a medical or dental plan, you must check the "Declined Coverage" box at the bottom.

#### Medical

Vision: Not editable. Vision is included with medical plans. If you waive medical, you will not have a vision plan.

**Basic Life**: Not editable. This is an automatic benefit paid for by the County.



<u>Supplemental Life Insurance</u>: Check the <u>Select</u> box to purchase the desired coverage.

<u>For You</u>: Medical underwriting may be required before approval. You must purchase supplemental life insurance for yourself in order to elect coverage for either your spouse or child(ren).

<u>For Spouse</u>: Input an amount of coverage using \$5,000 increments. Your spouse's insurance amount may not exceed 50% of the your supplemental insurance amount and may not exceed \$250,000.

For Children: It's a flat rate to cover all children. Children are covered at \$10,000 up to age 19.

Supplemental Life Ins				
Indicates Certification is required.	ote: Medical underwriting req	uired		
Plan	Option	Select	Coverage	Post-Tax
Supplemental Life Insurance				
	1/2x Salary (No Tobacco)		52,000.00	3.28
	1x Salary (No Tobacco)		103,000.00	6.49
	2x Salary (No Tobacco)		206,000.00	12.98
	3x Salary (No Tobacco)	🔪 🔜 📼	308,000.00	19.41
	4x Salary (No Tobacco)		411,000.00	25.90
	5x Salary (No Tobacco)		513,000.00	32.32
Waived Supplemental Life Ins				
	Declined Coverage			

Retirement Savings Plans: These are automatic enrollments, which you cannot edit.

Flexible Spending Accounts (FSA): Check the Select box to enroll .

Check Select and enter the TOTAL FISCAL YEAR AMOUNT that you need in the Coverage field.

#### Flexible Spending Account

	Enter total amount for FY				
Plan	Select	Coverage	e Pre-Tax		
Flex Spending Acct - Healthcare		2,750.00	687.50		
Flex Spending Acct - DependentCare		100.00	25.00		
Limited Purpose FSA		100.00	25.00		

Click the **Recalculate** button in the lower right. PRISM calculates amount that will be withheld from your biweekly pay in the "pre-tax" column.

If you are currently enrolled in FSA, you MUST elect a new amount for July 1 if you need to replenish your account.

The limit for Healthcare FSA and Limited Purpose FSA is \$3,200. The limit for Dependent Care is \$5,000 per family.

You will not be enrolled unless a Select box is checked.

**Benefits Genius Tip**: Dependent Care FSA Employer Reimbursement — PRISM will calculate the County's reimbursement to you and provide it in your pay after July 1<sup>st</sup>. Full-time employees can be reimbursed for 50% of their fiscal year total, up to \$2,000. Dependent Care FSA Benefit FAQs.

<u>Health Care Savings Account (HSA)</u> This option should only be used if you are <u>electing the Cigna Choice Plus HSA plan</u>, other plans are not eligible.

Check Select and enter the **BIWEEKLY AMOUNT** you want to contribute each pay period in the **Pre-tax** field.



Voluntary Long Term Disability: Check the Select box to enroll.

Click Next to continue.

**Step 5** Update Enrollments Additional Information. This is a landing page. There is nothing to complete on this screen. Click Next to continue.

#### Step 6 Cover Dependents

You must check the Cover box for each person to include on your medical and dental insurance. Click on Next. Please note, not everyone listed is eligible to be enrolled in insurance plans.



#### <u>Step 7</u>

Update Life Insurance Beneficiaries. Scroll down to select beneficiaries for all of your life insurance coverage.



Put a percentage amount in the box for the person you want to designate. Primary and Contingent columns must equal 100%. If you make changes, click Recalculate.

If you want to designate a Trust or an organization, you must contact the Benefits Team (benefits@arlingtonva.us) to do so. Click Next to continue.

## Step 8 Confirmation of Enrollment, and FINISH

On this final page, scroll down to review your elections, your covered dependents, and life insurance beneficiaries. You may see suspended life insurance elections, and if you enrolled in FSA/HSA, those coverage amounts will show.

#### **Benefit Selections**

Plan	Option	Coverage Start Date	Coverage	Pre-tax	Post-tax
Medical - CIGNA OAP IN Coinsurance	Individual + Spouse	01-Jul-2020		163.61	0.00
Dental - Delta Dental	Family	01-Jul-2020		12.95	0.00
Vision - <u>Vision</u>		01-Jul-2008		0.00	0.00
Basic Life - Basic Life		01-Aug-2019	129,000.00	0.00	0.00
Supplemental Life Ins - Supplemental Life Insurance	1x Salary (No Tobacco)	01-Aug-2019	129,000.00	0.00	13.29
Dependent Supp Life - Spouse Supplemental Life(Suspended)	Coverage Amount	01-Jul-2020	5,000.00	0.00	3.46
Dependent Supp Life - Child(ren) Supplemental Life		01-Jul-2020	10,000.00	0.00	0.38
Retirement Savings Plans - Retirement - Defined Benefits CH46	General	01-Jul-2008		0.00	0.00
Retirement Savings Plans - Retirement - 401a Employer Contrib	General	01-Jul-2008		0.00	0.00
Flexible Spending Account - Flex Spending Acct - Healthcare		01-Jul-2020	500.00	19.23	0.00
Flexible Spending Account - Flex Spending Acct - DependentCare		01-Jul-2020	2,000.00	76.92	0.00
Long Term Disability - Voluntary Long Term Disability		01-Jul-2020	6,406.40	0.00	45.33
			Total	272.71	59.00

## Save your Benefit Selection Summary:

- Take a screen shot using Window's Snip & Sketch tool
- Right Click and
  - $\Rightarrow$  Print
  - $\Rightarrow$  Print to PDF and save
  - $\Rightarrow$  Web Capture and save

# You must click the FINISH button to save your benefit elections.

**Benefits Genius Tip:** 

Want to confirm that your July 1 elections are saved? Check this out