UBenefit™

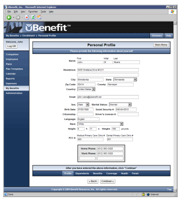
Online enrollment guide

Your company is using a UBenefit portal to conduct benefits enrollment and HR management
This guide is a step by step explanation of the enrollment process

Your employer will provide you with your personal **User Name** and **Password**, as well as the **URL** to type into your web browser to access your company's portal. After logging on for the first time, you will be asked to read and accept the user's agreement, following which you can begin the enrollment process detailed below:

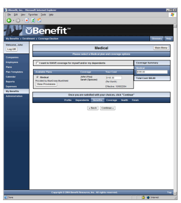
Click on **My Benefits** on the main menu
Click on **Enroll in my benefits program**
Click on **Begin**

Please use the navigation buttons provided.
DO NOT use your browser's back or forward buttons.

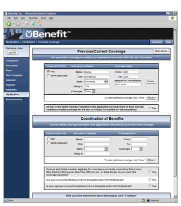


On the **Personal Profile** screen, complete all the fields and click the **Continue** button at the bottom of the screen. Accurately provide as much of the information as you can. Most fields are required to complete the enrollment process.

The system will bring you to the **Dependents** screen. This information is necessary for any plan for which dependents are eligible. If you have no dependents, or if you will be waiving all coverage, just click **Continue**. To add a dependent to the system, click **New Dependent** and enter their information. Repeat to add more dependents. When all dependents are added, click **Continue**.

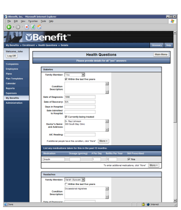


Next is the **Benefits** screen. This is where you can waive coverage for yourself and/or your dependents for the offered benefit plan(s). Choose the appropriate answers and then click **Continue**. If you waive coverage for yourself and/or any of your dependents, you will generally not be required to complete any previous coverage information or health history for any individual(s) waiving coverage.



Next you will see the **Previous/Current Coverage** and **Coordination of Benefits** screen. In the **Previous/Current Coverage** area, specify what health care coverage you and your dependents have had in the last 18 months. Click the checkbox next to each person that had the coverage. Next, provide information about the company providing the coverage and the dates of the coverage. Account Numbers may be found on your ID Card. To specify multiple coverages, simply click the **More** button. Use the **Coordination of Benefits** area to specify other coverages you will have when the plan you are currently enrolling in is inforce (Note: This information will only be used for benefit administration as regulated by HIPAA guidelines).

Next will be the **Health Questions** screen. This is where information is entered about medical conditions and prescription drugs. Use the checkboxes to specify conditions afflicting you and/or your dependents. After you have answered all the health questions, click the **Continue** button.



On the next screen you will be asked for details about the conditions you have reported. Specify the family member and provide details about the condition as thoroughly as you can. This is also where you specify prescription drugs taken by you and/or your dependents. To enter a prescription drug, type its details into the **Medication** section of the condition for which it was prescribed. To add additional medications, click the **More** button. When you are done entering information, click the **Continue** button.

If any information is missing, you will be prompted to enter it at this point. The system will then allow you to print and review your enrollment forms. If requested, you can sign them and give them to your company's broker or HR administrator.

Click **Done** to return to the **My Benefits** menu. The enrollment process is complete. If you wish, you may end your session by clicking the **Log Out** button at the top of the screen and closing your browser window.