

## 2024 Open Enrollment Guide

Welcome to Immanuel! This guide walks you through how to self-enroll in UKG. Likewise, the benefit call center is also available to help you enroll. They can be reached at: 866-831-8002. Regardless please submit and finalize your changes between October 9<sup>th</sup> and October 29<sup>th</sup>. Enrollment is required to have benefits in effect 01/01/2024.

If you are doing your enrollment on your own please follow these instructions:

**Step 1:** Login to [UKG](#) ([password assistance](#)) additionally it may be helpful to have [Immanuelbenefits.com](#) and the [Immanuel Benefit Summary Book](#) open in a separate window.

**Step 2:** Under Myself scroll down and click on “Open Enrollment”

**Step 3:** Click on the session “2024 Open Enrollment-Click Here” To navigate to each page hit the below:



**Step 4:** On the “Verify Beneficiary and Dependent Information” page, add any new dependents you want to cover on the plans. In order to add to plans you need to enter social security number, date of birth, and gender. If you are adding them to a plan make sure to select the dependent box. You also need at least 1 beneficiary in the system.

Relationship

Designation  Dependent  
 Beneficiary  
 Emergency contact

**Step 5:** Next select your wellness reward if you have met or anticipate to meet the wellness requirement.. This means you get to pick if you want \$60 each pay period applied toward.

- \$60 off your Health Care Insurance Premium Reduction
- \$60 into your Dependent Care F.S.A. Contribution.
- \$60 into your Health Saving Account Contribution (H.S.A)
- \$1,000 in Immanuel FIT Bucks
- 2 Mental Health Days
- Decline if you don't plan to complete or not grandfathered as a new hire

Note: This reward won't be added in UKG until after Wellness confirms who has completed the requirement. For more information on the wellness program visit [here](#).

**Step 6:** Continue through the pages of your enrollment if you need help you can always call the benefit call center at **866-831-8002**. Quick help guide:

- Medical-The Immanuel Benefit Summary Book is a great way to learn about our medical plans. The [medical page](#) of our benefit's website has additional resources that can help you decide a plan.
- Health Savings Account-There are 4 plans. This is due to IRS contribution limits. Select a plan based on if you take individual or family coverage. Also, if you are 55 years or older you are in a catchup plan. The IRS allows you to contribute an additional \$1,000 if you are in the catchup group. UKG is having an issues with the max
- Employee Supplemental Life –
  - During your New Hire Enrollment Only coverage can be elected up to the guaranteed issue of \$200,000 without Evidence of Insurability (health questions). If you are trying to elect outside of new hire enrollment or increase the amount over \$50,000 you will need to

## 2024 Open Enrollment Guide

complete Life Insurance EOI Form for approval in order to have coverage. If 60 years or older you are not guaranteed the \$50,000 more than your last enrollment and will require an Life Insurance EOI Form.

- You must first elect employee and/or spouse Supplemental before you elect child on the following page
- Coverage can be purchased in \$10,000 increments.
- Maximum election (even with an EOI form) is \$500,000
- Spouse Supplemental Life –
  - During your New Hire Enrollment Only (first of the month following 30 days of eligible employment) coverage can be elected up to the guaranteed issue of \$200,000 without Evidence of Insurability (health questions). If you are trying to elect outside of new hire enrollment or increase the amount over \$50,000 you will need to complete Life Insurance EOI Form for approval in order to have coverage. If 60 years or older you are not guaranteed the \$10,000 more than your last enrollment and will require an Life Insurance EOI Form.
  - You must first elect employee and/or spouse Supplemental before you elect child on the following page
  - Coverage can be purchased in \$10,000 increments.
  - Maximum election (even with an EOI form) is \$500,000
- Child Supplemental Life-
  - Employee and/or spouse coverage must first be elected
  - Each child has \$10,000 in life coverage
  - The premium for child supplemental life coverage is \$0.22 biweekly per family regardless if there is 1 child or 20+ children. Each child (age 1 day through age 25 years) has \$10,000 in life coverage.
- Critical Illness
  - Critical Illness-\$10k EE or EE+Child – This policy is paying for a total amount \$10,000 in coverage. Being \$10,000 of coverage for you, the employee. Then additionally any child(ren) added are covered for free with a \$5,000 coverage amount.
  - Critical Illness \$20K EE or EE+Child plan - This policy is paying for a total amount \$20,000 in coverage. Being \$20,000 of coverage for you, the employee. Then additionally any child(ren) added are covered for free with a \$10,000 coverage amount.
  - Critical Illness-\$10k EE+SP/Family plan - This policy is paying for a total amount \$15,000 in coverage. Being \$10,000 of coverage for you, the employee and \$5,000 coverage on spouse. Then additionally any child(ren) added are covered for free with a \$5,000 coverage amount.
  - Critical Illness-\$20K EE+SP/Family plan. - This policy is paying for a total amount \$30,000 in coverage. Being \$20,000 of coverage for you, the employee and \$10,000 coverage on spouse. Then additionally any child(ren) added are covered for free with a \$10,000 coverage amount.
- Group Basic Life AD/D – Immanuel pays 1x your salary in life insurance. This benefit will require you to mark your beneficiary, but this plan is not additional cost to you.

**Step 7:** Review any elections. If you elected a medical premium reduction the discount won't be processed until after you elections have been processed and wellness confirms the requirements were completed. You can take an additional \$60 off your total if you elected -\$60 off your medical premium.

**Step 8:** Once you have submitted pay attention to the reminder at the end on any items that are still needed by the end of open enrollment.