Online OE Tutorial
To access the online benefit enrollment platform, go to www.bsu.edu/payroll. After reviewing the information made available on the Open Enrollment page, you will find the ‘LOG IN TO ENROLL’ button. You will use your Ball State credentials to sign in.
You will be taken to the Communication Portal (shown below). Under **QuickLinks** you will find the Benefits Open Enrollment presentation and this training presentation that will assist you in the benefit enrollment workflow. Under **Enroll Now!** click the ‘**Click Here to View Your Benefits**’ to access the workflow.
Click ‘Get started’ to begin to make your benefit elections. Any new benefit elections and/or changes will be effective January 1, 2019. Deadline to complete your enrollment is November 9, 2018.
Before you elect any benefits, you can add your dependents information (if not already listed) to enroll later or you can select ‘Next’ and add them when you make your selections.
To add a dependent, you need to complete the specified fields. The * designates required fields. If the dependent is added to your medical/dental coverage, a SSN is required.
Complete the BSU Tobacco Survey by answering the question below. If you have added a spouse, it will also prompt If you answer ‘No’ and have completed an approved tobacco-cessation program, enter the date of completion below.

Click ‘Save & Continue’ to proceed to the available benefit offerings.
To verify you either want to keep the same medical coverage or to see the available options, select ‘Begin Enrollment’
If you are adding a Spouse, you will need to print off the *Ball State Working Spouse Affidavit* then upload the completed form to the Document Manager (shown later).
Now you will be able to begin to shop for your medical coverage. Need help choosing the right plan? Use the widget!

Ensure all dependents are checked that you want on your coverage.

The medical plan you are currently enrolled will be marked.
To help you estimate your expected healthcare usage and what that means based on the plan options, use this tool. You can base it off the National Average Year or you can click ‘Customize Usage’ and estimate your personal usage. When you are finished, click ‘Done’ and it will put the estimated annual cost based on each medical plan.
The workflow will show you each health plan option, the premium based on your pay frequency and some plan highlights. From this screen you can compare plans, get more detail on each plan by clicking ‘Plan details’ and select your health plan option by clicking ‘Select plan’ or ‘Currently Selected’.

If you do NOT want any medical coverage, select ‘Decline Coverage’.

### HSA Qualified Health Plan 2019

<table>
<thead>
<tr>
<th>Plan Details</th>
<th>Premium ($)</th>
<th>FSA Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
<td>$2,500</td>
<td></td>
</tr>
<tr>
<td>Family Deductible</td>
<td>$5,000</td>
<td></td>
</tr>
<tr>
<td>Individual Out of Pocket Max (OOP Max)</td>
<td>$4,750</td>
<td></td>
</tr>
<tr>
<td>Family Out of Pocket Max (OOP Max)</td>
<td>$7,150 (Individual $25,250 (Family)</td>
<td></td>
</tr>
</tbody>
</table>

- [Currently Selected]
- [Plan details]
- [Plan Documents]

### High Deductible Wellness Plan 2019

<table>
<thead>
<tr>
<th>Plan Details</th>
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<th>FSA Savings</th>
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</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
<td>$1,300</td>
<td></td>
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<tr>
<td>Family Deductible</td>
<td>$3,900</td>
<td></td>
</tr>
<tr>
<td>Individual Out of Pocket Max (OOP Max)</td>
<td>$4,250</td>
<td></td>
</tr>
<tr>
<td>Family Out of Pocket Max (OOP Max)</td>
<td>$9,750</td>
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</tr>
</tbody>
</table>

- [Select plan]
- [Plan details]
- [Plan Documents]

### Low Deductible PPO Plan 2019

<table>
<thead>
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<th>Plan Details</th>
<th>Premium ($)</th>
<th>FSA Savings</th>
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</thead>
<tbody>
<tr>
<td>Individual Deductible</td>
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<tr>
<td>Family Deductible</td>
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<tr>
<td>Individual Out of Pocket Max (OOP Max)</td>
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<tr>
<td>Family Out of Pocket Max (OOP Max)</td>
<td>$15,500</td>
<td></td>
</tr>
</tbody>
</table>

- [Select plan]
- [Plan details]
- [Plan Documents]
Read the Tobacco Usage Certification statement then click the ‘I Agree’ box.

Click ‘Next’ to continue.
Based on the health plan option you selected, you will be asked if you want to participate in the corresponding tax advantaged account.

If you selected the High Deductible Wellness Plan, Low Deductible PPO Plan or declined medical coverage; you will be asked if you want to enroll in a Health FSA. To enroll, enter your desired contribution amount *within the limits* and click ‘Next’. If you do not want a Health FSA, click ‘Previous’.
If you selected the HSA Qualified Plan, you will be asked if you want to open an HSA. Remember in order to receive the University’s contribution, you must contribute via payroll deduction a minimum of 25% of the University’s contribution. This has to be enrolled/re-enrolled EVERY year.
When electing an HSA, the workflow will populate the University’s contribution based on your coverage level and pay frequency.

The * designates required fields.

You will need to set up a REPEATING contribution. To do so, you need to select your starting and ending paycheck (the latest ending paycheck available is the last one in the calendar year).

Enter how much per paycheck you want to contribute on your own (minimum of 25% of the University’s contribution). Then click ‘Add contribution’.
It will update your total estimated contributions for the calendar year in comparison to the IRS limit. Click ‘Next’ to continue.

Note: Your HSA contribution can be changed as often as needed, at anytime during the calendar year.
After you have made your healthcare elections, you will see your Health Summary detailing what you selected as well as your cart total. If everything is correct, click ‘Save’.
If you have selected to cover any new dependents, you will be routed to the Document Manager. This is where you will need to upload any/all supporting documentation.

Example: Ball State Working Spouse Affidavit and marriage certificate if adding a spouse. Birth certificate for child(ren).

Click the ‘Add Document’ button.
To add documentation, you will need to complete the requested information under ‘Adding New Document’. The * designates required fields.

If none of the categories match the uploaded documentation, choose ‘other’.
You are almost done. Review your full benefit summary and make changes if needed. To complete your enrollment, check the ‘I have reviewed the information above’ box and click ‘Complete Enrollment’.
Congratulations, you have completed your enrollment process!

We encourage you to print your Benefit Detail Report for your records. Be sure to close your browser (especially when using a public computer) upon exit.