



Instructions to navigate Open Enrollment in Banweb

Michigan Tech Login

Welcome to Michigan Tech's Login Page

Please enter your campus username and ISO password (This is the same username and password you use for HuskyMail, MyMichiganTech, and Canvas) and click login. If you have forgotten your password, or have other questions regarding this login page, please visit <http://www.login.mtu.edu>.

This system is not available from 2 a.m. until 2:30 a.m. EST daily, for system backup processing.

When you are finished, please Exit and close your browser to protect your privacy.

Username

Password

Log into Banweb using your secure ISO user name and password.

Banweb.mtu.edu

Home > **Employees**

Personal Information Students **Employees** Research Finance Guest Access

| | | | |
|---|---|---|---|
| Time Sheet Web Time Entry | Compensation Statement Comprehensive Overview of Salary and Benefit Costs to the employee and Michigan Tech | Electronic Personnel Action Forms EPAFs | Benefits and Deductions Retirement, health, flexible spending, miscellaneous deductions, and compensation statement |
| Pay Information Direct deposit allocation, earnings and deductions history, and pay stubs | Tax Forms Federal W4 and W2 information | Leave Balances Vacation, Sick, Personal, and Annual Leave | Most Recent Paystub Your most recent Michigan Tech paystub |
| Non-Payroll Direct Deposits History View Direct Deposits (non-Payroll) | Non-Payroll Direct Deposit Destination View/Modify Direct Deposit Repository (non-Payroll) | Open Enrollment Click here to begin open enrollment. | Update Campus Directory Update your Campus Directory Listing |

Open Enrollment

Home > Employees > Benefits and Deductions > **Open Enrollment**

Detailed information about the 2015 Benefits Package and instructions to navigate Employees covered by Medicare can find the Creditable Coverage notice [here](#).
View Michigan Tech's Privacy Practices [here](#).

Open Enrollment Start Date: Sep 30, 2014
Open Enrollment End Date: Nov 08, 2014
Deductions Effective Date: Nov 09, 2014
Benefits Effective Date: Jan 01, 2015

| Group | Benefits Status |
|---------------|--------------------------------|
| Retirement | No choices made in this group. |
| Health | No choices made in this group. |
| Flex Spending | No choices made in this group. |
| Miscellaneous | No choices made in this group. |

Detailed information about the 2015 Benefits Package and instructions to navigate Open Enrollment can be found [here](#).

Employees covered by Medicare can
View Michigan Tech's Privacy Practi

Open Enrollment Start Date:

Open Enrollment End Date:

Deductions Effective Date:

Benefits Effective Date: Jan 01, 2015

This screen will show you your current benefit choices. You may make changes for January 1 by clicking into the benefit group. Once you are satisfied with your elections, please press Complete to record your enrollment.

| Group | Benefits Status |
|---------------|---|
| Retirement | Retirement-ROTH TIAA CREF 403(B) Matching scheduled to be continued. - Employer 3.5% + Employee 3.5% Retirement-ROTH Fidelity 403(B) Matching scheduled to be continued. - Employer 0% + Employee 0% TIAA CREF 403(b) Matching scheduled to be continued. - Employer 7.5% + Employee 7.5% Fidelity 403(b) Matching scheduled to be continued. - Employer 0% + Employee 0% |
| Health | Health Savings Acct - Employee scheduled to be continued. HuskyCare HDHP scheduled to be continued. - 3 Adults, 2 Children Dental 1 scheduled to be continued. - 4 Adults, 2 Children Vision scheduled to be continued. - 4 Adults, 2 Children |
| Flex Spending | No choices made in this group. |
| Miscellaneous | Employee Parking scheduled to be continued. - Core Campus Accidental Death and Dismember scheduled to be continued. - Family \$85,000 Optional Emp Life Insurance scheduled to be continued. - Employee 3 x Annual Salary Dependent Life Insurance scheduled to be continued. - \$25,000 Spouse/\$10,000 Child Long Term Disability Insurance scheduled to be continued. - LTD 70% Short Term Disability - MTU Contribution Taxed scheduled to be continued. - Taxed Premium |

Complete: I understand that my completion of this form authorizes Michigan Tech to make any necessary deductions from my pay through payroll deduction.

Restart: By pressing Restart, any updates made to your benefit choices will be cancelled and the Open Enrollment process will be restarted.

You must push complete in order for your 2014 benefit choices to be downloaded and recorded into our system.

If for any reason you Restart open enrollment, it's important to understand you must again press Complete in order for your enrollment to be recorded.

RETIREMENT CHOICES: If you are in the MPSERS retirement group, you will not have a Retirement choice during open enrollment.

Select the title of the benefit to update your choices

Your retirement deduct

To change your contribution level, you will need to click on the appropriate retirement option below. If you don't want to make changes, click on Open Enrollment at the bottom left.

Retirement Group

| Retirement Plan Options | |
|--|---------------------------------------|
| Retirement-ROTH TIAA CREF 403(B) Matching - Scheduled to be continued. | Plan Employer 0% + Employee 0% |
| Retirement-ROTH Fidelity 403(B) Matching - Scheduled to be continued. | Plan Employer 0% + Employee 0% |
| TIAA CREF 403(b) Matching - Scheduled to be continued. | Plan Employer 7.5% + Employee 7.5% |
| Fidelity 403(b) Matching - Scheduled to be continued. | Plan Employer 0% + Employee 0% |

You have four options to choose from in the Defined Contribution Retirement plan. Michigan Tech will match dollar for dollar up to 7.5% in this plan, between all options.

To learn more about the Roth option and to understand whether the Roth is right for you, visit Retirement at <http://www.mtu.edu/hr/current/retirement/> or call TIAA-CREF at 800-842-2776, or Fidelity at 800-343-0860.

In all Benefit Groups, you can return to the main page of Open Enrollment by clicking here.

Make a selection and then click the appropriate button at the bottom of the page.

TIAA CREF 403(b) Matching

Deduction Effective as of ...Nov 09, 2014

| Current Plan | Plan | My Choice |
|-----------------|-------------------------------|----------------------------------|
| | Employer 0% + Employee 0% | <input type="radio"/> |
| | Employer .5% + Employee .5% | <input type="radio"/> |
| | Employer 1% + Employee 1% | <input type="radio"/> |
| | Employer 1.5% + Employee 1.5% | <input type="radio"/> |
| | Employer 2% + Employee 2% | <input type="radio"/> |
| | Employer 2.5% + Employee 2.5% | <input type="radio"/> |
| | Employer 3% + Employee 3% | <input type="radio"/> |
| | Employer 3.5% + Employee 3.5% | <input type="radio"/> |
| | Employer 4% + Employee 4% | <input type="radio"/> |
| | Employer 4.5% + Employee 4.5% | <input type="radio"/> |
| | Employer 5% + Employee 5% | <input type="radio"/> |
| | Employer 5.5% + Employee 5.5% | <input type="radio"/> |
| | Employer 6% + Employee 6% | <input type="radio"/> |
| | Employer 6.5% + Employee 6.5% | <input type="radio"/> |
| | Employer 7% + Employee 7% | <input type="radio"/> |
| My Current Plan | Employer 7.5% + Employee 7.5% | <input checked="" type="radio"/> |

You may choose between 0 and 7.5% in the four retirement options. The sum of all four cannot exceed 7.5%.

Press Submit Change to record your choice, or No Change to return to the previous page.

Submit Change

No Change

HEALTH GROUP: You may choose between two health plans, two dental plans and a vision plan. You may start contributions into a Health Savings Account (HSA), and you may enroll a Designated Eligible Individual (DEI) who is your partner, someone who is NOT a spouse or roommate.

| Health Plan Options | |
|--|--|
| HuskyCare PPO - This choice is not an option with: —HuskyCare HDHP | |
| HuskyCare HDHP - Scheduled to be continued. | Plan 2 Adults Semimonthly Amt .00 |
| Health Opt Out - This choice is not an option with: —HuskyCare HDHP | |
| Health Savings Acct - Employee - Scheduled to be continued. | Semimonthly Amt 208.34 Annual Goal 5,000.00 |
| Dental Plan Options | |
| Dental Opt Out - This choice is not an option with: —Dental 1 | |
| Dental 1 - Scheduled to be continued. | Plan 2 Adults, 2 Children Semimonthly Amt 14.00 |
| Dental 2 - This choice is not an option with: —Dental 1 | |
| Vision Plan Options | |
| Vision Opt Out - This choice is not an option with: —Vision | |
| Vision - Scheduled to be continued. | Plan 2 Adults, 2 Children Semimonthly Amt 4.00 |
| Designated Eligible Individual Plan Options (Does not apply to a spouse) | |
| Designated Elig Individ PPO - This choice is not an option with: —HuskyCare HDHP | |
| Designated Elig Individ HDHP You have not selected this benefit deduction. | |
| Designated Elig Individ Dental 1 You have not selected this benefit deduction. | |
| Designated Elig Individ Dental 2 - This choice is not an option with: —Dental 1 | |
| Designated Elig Individ Vision You have not selected this benefit deduction. | |

To move between plans, you must stop your current benefit in order to start a new benefit.

Click on each option as applicable.

| Health Plan Options | |
|---|---|
| HuskyCare PPO - This choice is not an option with: —HuskyCare HDHP | |
| HuskyCare HDHP - Scheduled to be continued. | Plan Semimonthly Amt 2 Adults .00 |
| Health Opt Out - This choice is not an option with: —HuskyCare HDHP | |
| Health Savings Acct - Employee - Scheduled to be continued. | Semimonthly Amt Annual Goal 208.34 5,000.00 |

If you are currently enrolled in the HDHP **without** an HSA and want to move to the PPO, you will have to first STOP the HDHP benefit by clicking on the link. At that point you will then be able to elect the PPO.

If you are currently enrolled in the HDHP **with** an HSA and want to move to the PPO, you will have to first STOP the HSA contribution by clicking on the link. Then you will also need to STOP the HDHP benefit by clicking on the link. At that point you will be able to elect the PPO.

To stop the benefit, press Stop Benefit.

Home > Open Enrollment Choice Detail

Make a selection and then click the appropriate button at the bottom.

* - indicates a required field.

Dental 1

Deduction Effective as of ...Nov 09, 2014

| | Number of Adults | Number of Children | Semimonthly Amount |
|----------------------|---------------------------|---------------------------------|--------------------|
| Select New Plan: | Select Number of Adults ▼ | Select the Number of Children ▼ | |
| Submit Change | Select Number of Adults | | |
| Stop Benefit | 1 Adult | | |
| | 2 Adults | | |
| | 3 Adults | | |
| | 4 Adults | | |
| | 5 Adults | | |
| | 6 Adults | | |
| No Change | | | |

If you need to change the number of insured, you must choose the number of adults and the number of children you want to cover and press Submit Change. Later, after you have completed open enrollment, you will need to update your coverages for yourself and/or dependents as applicable.

Choose a DEI only if you are not married. A Designated Eligible Individual is a person who is your partner (not a spouse or roommate).

| Designated Eligible Individual Plan Options (Does not apply to a spouse) | |
|--|------------------------------|
| Designated Elig Individ PPO - This choice is not an option with: —HuskyCare HDHP | 2 Adults, 2 Children 4.00 |
| Designated Elig Individ HDHP You have not selected this benefit deduction. | |
| Designated Elig Individ Dental 1 You have not selected this benefit deduction. | |
| Designated Elig Individ Dental 2 - This choice is not an option with: —Dental 1 | |
| Designated Elig Individ Vision You have not selected this benefit deduction. | |

FLEXIBLE SPENDING GROUP: A dependent care or health care flexible spending account has special rules. Please note that your contributions will be on a pre-tax basis and you may claim funds from the account for services within the calendar year: Jan 1 to Dec 31. You will have until March 31 of the following year to file a claim. Unused funds are forfeit. Visit mtu.edu/hr/benefits for details about these tax favored accounts.

Select the title of the benefit to update your choices.

Flexible Spending Accounts must be elected each year during open enrollment. Re-enrollment is not automatic.

For information about Flexible Spending Accounts please click [here](#).

Flex Spending Group

| Flexible Spending Plan Options | |
|--------------------------------------|---|
| FSA - Dependent Care | You have not selected this benefit deduction. |
| FSA - Health Care | You have not selected this benefit deduction. |

Open Enrollment

To enroll in a flexible spending account, click on the appropriate link.

Make a selection and then click the appropriate button at the bottom of the page.

* - indicates a required field.

FSA - Health Care

Deduction Effective as of ...Nov 09, 2014

Annual Goal 999999.99 :*

Submit Change

No Change

Enter the annual amount you wish to contribute; the system will calculate the semi-monthly amount for you.

Click Submit Change.

You will be routed back to the Flexible Spending Group.

Select the title of the benefit to update your choices.

Flexible Spending Accounts must be elected each year during open enrollment. Re-enrollment is not automatic.

For information about Flexible Spending Accounts please click [here](#).

Flex Spending Group

| Flexible Spending Plan Options | | | | | |
|--------------------------------------|---|-----------------|-------------|--------|----------|
| FSA - Dependent Care | You have not selected this benefit deduction. | | | | |
| FSA - Health Care | You have asked to start this benefit. | | | | |
| | <table border="1"> <thead> <tr> <th>Semimonthly Amt</th> <th>Annual Goal</th> </tr> </thead> <tbody> <tr> <td>104.17</td> <td>2,500.00</td> </tr> </tbody> </table> | Semimonthly Amt | Annual Goal | 104.17 | 2,500.00 |
| Semimonthly Amt | Annual Goal | | | | |
| 104.17 | 2,500.00 | | | | |

Open Enrollment

Click on Open Enrollment to return to the main page.

MISCELLANEOUS GROUP: Choose parking, life insurance and disability options.

If you don't want to make any changes, you can click on Open Enrollment to return to the main page. Click on the appropriate option below to make changes.

Select the title of the benefit to update your choices.

If you currently participate in Optional Life Insurance and would like to decrease your life insurance to Basic Life Insurance \$5,000, you must stop your current Optional Life Insurance and Depend Life Insurance in order to add the Basic Life Insurance. Dependent Life Insurance is not an eligible benefit if Basic Life Insurance is chosen.

In the AD&D Policy see page 21 regarding benefit payment for your dependents; see page 23 for the definition of a "child". There are limitations to the monthly benefit amount on the Long-Term Disability for both options (60% and 70%). Please review page 18 of the LTD policy.

For information about parking, [please click here](#).

Miscellaneous Group

| Parking Plan Options | | | |
|---|--------------------------------|--------------------------|-----------------|
| Employee Parking - Scheduled to be continued. | Plan | Semimonthly Amt | Annual Limit |
| | Core Campus | 5.21 | 125.00 |
| Life Insurance Plan Options | | | |
| Accidental Death and Dismember - Scheduled to be continued. | Plan | Monthly Employee Premium | |
| | Family \$85,000 | 2.81 | |
| Optional Emp Life Insurance - Scheduled to be continued. | Plan | Monthly Employee Premium | Coverage Amount |
| | Employee 3 x Annual Salary | 20.70 | 207,000 |
| Dependent Life Insurance - Scheduled to be continued. | Plan | Monthly Employee Premium | |
| | \$25,000 Spouse/\$10,000 Child | 7.95 | |
| Basic Emp Life Ins \$5,000 - This choice is not an option with: -Optional Emp Life Insurance -Dependent Life Insurance | | | |
| Disability Plan Options | | | |
| Short Term Disability - MTU Contribution Not Taxed - This choice is not an option with: -Short Term Disability - MTU Contribution Taxed | | | |
| Short Term Disability - MTU Contribution Taxed - Scheduled to be continued. | Plan | Taxed Premium | |
| Long Term Disability Insurance - Scheduled to be continued. | Plan | Monthly Employee Premium | |
| | LTD 70% | 13.72 | |

Open Enrollment

Make a selection and then click the appropriate button at the bottom of the page.

* - indicates a required field.

Employee Parking

Deduction Effective as of ...Nov 09, 2014

| Current Plan | Plan | Semimonthly Amt | Annual Limit | My Choice |
|-----------------|--------------------|-----------------|--------------|----------------------------------|
| My Current Plan | Core Campus | 5.21 | 125.00 | <input checked="" type="radio"/> |
| | Guaranteed Parking | 10.42 | 250.00 | <input type="radio"/> |

Submit Change

Stop Benefit

No Change

In each option within the Miscellaneous Group, review your current plan, make changes if appropriate and then you will need to select one of the three options at the bottom left.

Miscellaneous Group

| Parking Plan Options | | |
|---|--------------------------------|--|
| Employee Parking - Scheduled to be continued. | Plan | Semimonthly Amt Annual Limit |
| | Core Campus | 5.21 125.00 |
| Life Insurance Plan Options | | |
| Accidental Death and Dismember - Scheduled to be continued. | Plan | Monthly Employee Premium |
| | Family \$85,000 | 2.81 |
| Optional Emp Life Insurance - You have asked to terminate this benefit. | Plan | Monthly Employee Premium Coverage Amount |
| | Employee 3 x Annual Salary | 20.70 207,000 |
| Dependent Life Insurance - You have asked to terminate this benefit. | Plan | Monthly Employee Premium |
| | \$25,000 Spouse/\$10,000 Child | 7.95 |
| Basic Emp Life Ins \$5,000 You have not selected this benefit deduction. | | |
| Disability Plan Options | | |
| Short Term Disability - MTU Contribution Not Taxed - This choice is not an option with: -Short Term Disability - MTU Contribution Taxed | | |
| Short Term Disability - MTU Contribution Taxed - Scheduled to be continued. | Plan | Taxed Premium |
| Long Term Disability Insurance - Scheduled to be continued. | Plan | Monthly Employee Premium |
| | LTD 70% | 13.72 |

Open Enrollment

When you are satisfied with your choices, click Open Enrollment to return to the main page.

REVIEW AND COMPLETE OPEN ENROLLMENT

| Group | Benefits Status |
|---------------|---|
| Retirement | Retirement-ROTH TIAA CREF 403(B) Matching scheduled to be continued. - Employer 0% + Employee 0% Retirement-ROTH Fidelity 403(B) Matching scheduled to be continued. - Employer 0% + Employee 0% TIAA CREF 403(b) Matching scheduled to be continued. - Employer 7.5% + Employee 7.5% Fidelity 403(b) Matching scheduled to be continued. - Employer 0% + Employee 0% |
| Health | Health Savings Acct - Employee scheduled to be continued. HuskyCare HDHP scheduled to be continued. - 3 Adults, 2 Children Dental 1 scheduled to be continued. - 4 Adults, 2 Children Vision scheduled to be continued. - 4 Adults, 2 Children |
| Flex Spending | FSA - Health Care scheduled to be started. |
| Miscellaneous | Employee Parking scheduled to be continued. - Core Campus Accidental Death and Dismember scheduled to be continued. - Family \$85,000 Optional Emp Life Insurance scheduled to be terminated. Dependent Life Insurance scheduled to be terminated. Long Term Disability Insurance scheduled to be continued. - LTD 70% Short Term Disability - MTU Contribution Taxed scheduled to be continued. - Taxed Premium |

Complete: I understand that my completion of this form authorizes Michigan Tech to make any necessary deductions from my pay through payroll deduction.

Restart: By pressing Restart, any updates made to your benefit choices **will be cancelled** and the Open Enrollment process will be restarted.

You must push complete in or

Complete Restart

After you make a final review of your 2018 benefit choices, press Complete. **You are not done yet!** See the next page for further instructions.

UPDATING YOUR COVERAGE ALLOCATIONS (tell us who is insured) and REVIEW YOUR BENEFICIARIES

Find a page...

Detailed information about the 2015 Benefits Package and instructions to navigate Open Enrollment can be found [here](#).
 Employees covered by Medicare can find the Creditable Coverage notice [here](#).
 View Michigan Tech's Privacy Practices [here](#).

Your elections have been recorded. You will not receive an email confirmation, instead you may review your 2015 enrollment choices below and [click here to review your dependent coverage](#). You may view your 2015 choices at any time in Banweb. Navigate Employees/Summary of Current and Future Deductions.

Parking: To complete the purchase of your 2015 Faculty/Staff parking permit, please [click here](#).

Open Enrollment Start Date: Sep 30, 2014
Open Enrollment End Date: Nov 08, 2014
Deductions Effective Date: Nov 09, 2014
Benefits Effective Date: Jan 01, 2015

| Group | Benefits Status |
|---------------|---|
| Retirement | Retirement-ROTH TIAA CREF 403(B) Matching scheduled to be continued. - Employer 0% + Employee 0% Retirement-ROTH Fidelity 403(B) Matching scheduled to be continued. - Employer 0% + Employee 0% TIAA CREF 403(b) Matching scheduled to be continued. - Employer 7.5% + Employee 7.5% Fidelity 403(b) Matching scheduled to be continued. - Employer 0% + Employee 0% |
| Health | Health Savings Acct - Employee scheduled to be continued. HuskyCare HDHP scheduled to be continued. - 3 Adults, 2 Children Dental 1 scheduled to be continued. - 4 Adults, 2 Children Vision scheduled to be continued. - 4 Adults, 2 Children |
| Flex Spending | FSA - Health Care scheduled to be started. |
| Miscellaneous | Employee Parking scheduled to be continued. - Core Campus Accidental Death and Dismember scheduled to be continued. - Family \$85,000 Optional Emp Life Insurance scheduled to be continued. - Employee 3 x Annual Salary Dependent Life Insurance scheduled to be terminated. Long Term Disability Insurance scheduled to be continued. - LTD 70% Short Term Disability - MTU Contribution Taxed scheduled to be continued. - Taxed Premium |

* If you press "Reopen Open Enrollment", you will need to press "Complete" again.

[Reopen Open Enrollment](#)

2015 Open Enrollment Deductions

[FSA - Dependent Care](#) Effective: N

[Health Savings Acct - Employee](#) Eff

[Optional Emp Life Insurance](#) Effect

| | | | |
|---|------------------------------------|-------------------------------------|------------------|
| Beneficiary: [Redacted] — Spouse | Change beneficiary | Begin Date: January 12, 2009 | End Date: |
| Beneficiary: [Redacted] - Child | Change beneficiary | Begin Date: January 12, 2009 | End Date: |
| Beneficiary: [Redacted] — Child | Change beneficiary | Begin Date: January 12, 2009 | End Date: |
| Beneficiary: [Redacted] — Child | Change beneficiary | Begin Date: January 12, 2009 | End Date: |

[Dependent Life Insurance](#) Effective: November 09, 2014

[Retirement-ROTH TIAA CREF 403\(B\) Matching](#)

Plan: Employer 0% + Employee 0%

[Retirement-ROTH Fidelity 403\(B\) Matching](#) Eff

Plan: Employer 0% + Employee 0%

[TIAA CREF 403\(b\) Matching](#) Effective: Novemb

Plan: Employer 7.5% + Employee 7.5%

[Fidelity 403\(b\) Matching](#) Effective: November 0:

Plan: Employer 0% + Employee 0%

[Short Term Disability - MTU Contribution Taxed](#)

[HuskyCare HDHP](#) Effective: November 09, 2014

| | | | |
|-------------------------------------|----------------------------------|---|------------------------------------|
| Covered: [Redacted] — Self | Change coverages | Begin Date: December 27, 2009 | End Date: |
| Covered: [Redacted] — Spouse | Change coverages | Begin Date: December 27, 2009 | End Date: |
| Covered: [Redacted] — Child | Change coverages | Begin Date: December 27, 2009 | End Date: December 31, 2014 |
| Covered: [Redacted] — Child | Change coverages | Begin Date: December 27, 2009 | End Date: December 31, 2014 |

[Dental 1](#) Effective: November 09, 2014

| | | | |
|-------------------------------------|----------------------------------|-------------------------------------|------------------|
| Covered: [Redacted] — Self | Change coverages | Begin Date: January 01, 2013 | End Date: |
| Covered: [Redacted] — Spouse | Change coverages | Begin Date: January 01, 2013 | End Date: |
| Covered: [Redacted] — Child | Change coverages | Begin Date: January 01, 2013 | End Date: |
| Covered: [Redacted] — Child | Change coverages | Begin Date: January 01, 2013 | End Date: |

Use this summary as your confirmation of 2018 benefit choices. If you need to make any changes to your beneficiaries on your life insurance policies you will click on Change Beneficiary.

If you need to make any changes to your spouse, child(ren) who are covered on your health plans, you need to take action now by clicking on Change Coverages.

If you switched plans for health or dental, you need to place an end date for coverage (12/31/17) for the old plan and a start date for coverage (01/01/18) for the new plan by clicking on Change Coverages.