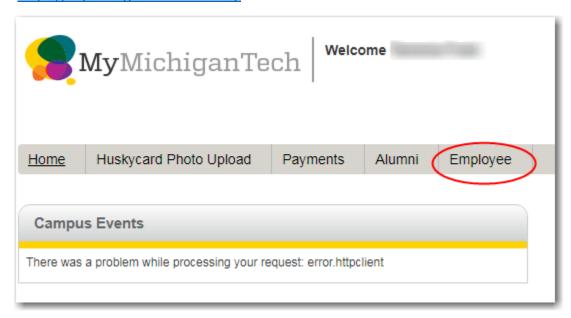
Login to MyMichiganTech using your ISO user name and password.

https://mymichigantech.mtu.edu/



Click on employee tab to start open enrollment

Open Enrollment

Detailed information about the 2020 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.

IMPORTANT NOTICE REGARDING PARKING

New Parking Permits are being issued for 2020-2021. Employees currently enrolled in the payroll deduction option for a Red permit will be contacted by Transportation Services via email with instructions regarding purchasing/renewing a Permit. If you wish to cancel your pre-tax payroll deduction for 2020, please contact the Transportation Services Office at 7-1441, email parking@mtu.edu, or stop in to the Transportation Services office in the Administration Building.

ADDITIONAL NOTES FOR THE 2020 OPEN ENROLLMENT PROCESS

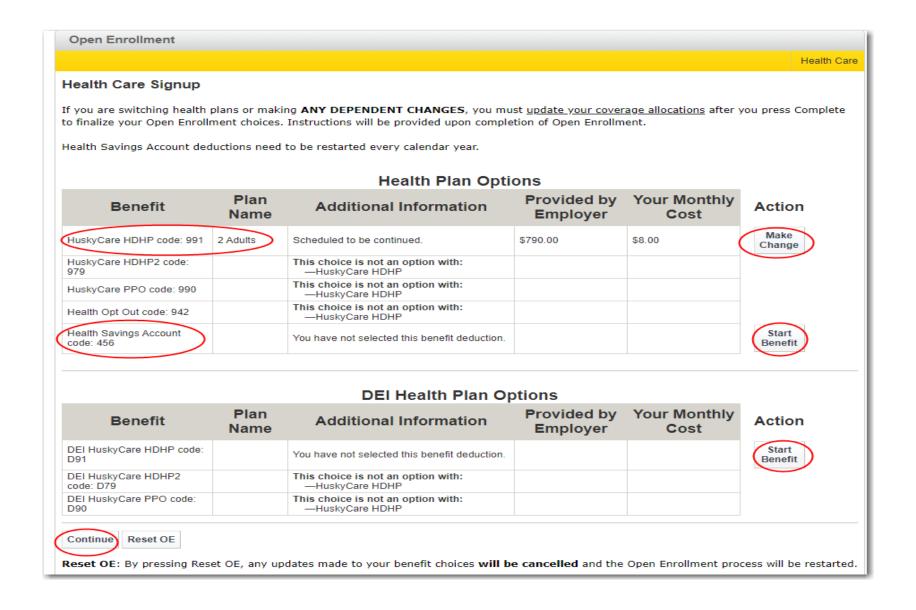
For anyone receiving a salary increase during the Merit process, the increase does not go into effect until the second pay period of 2020, so the salary numbers seen within the Open Enrollment process will not reflect those changes.

Calendar Year 2020 will have 27 pay periods. Please note that biweekly amounts for Health Savings, Flexible Health, and Flexible Dependent Care will adjust to take the additional pay period into consideration when calculating a biweekly amount for you.

Open Enrollment Start Date: Nov 11, 2019
Open Enrollment End Date: Dec 02, 2019
Deductions Effective Date: Dec 15, 2019
Benefits Effective Date: Jan 01, 2020

Start Open Enrollment

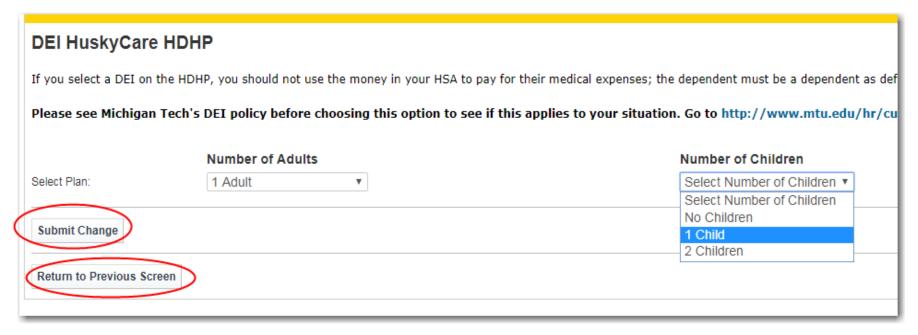
When you start open enrollment, you will see you current Health Care benefit elections. If your elections are not changing you can leave them as they are. If you wish to make a change, click on the **make change** button. Note: If you wish to make HSA contributions you will need to click on **start benefit** button and enter your annual amount.



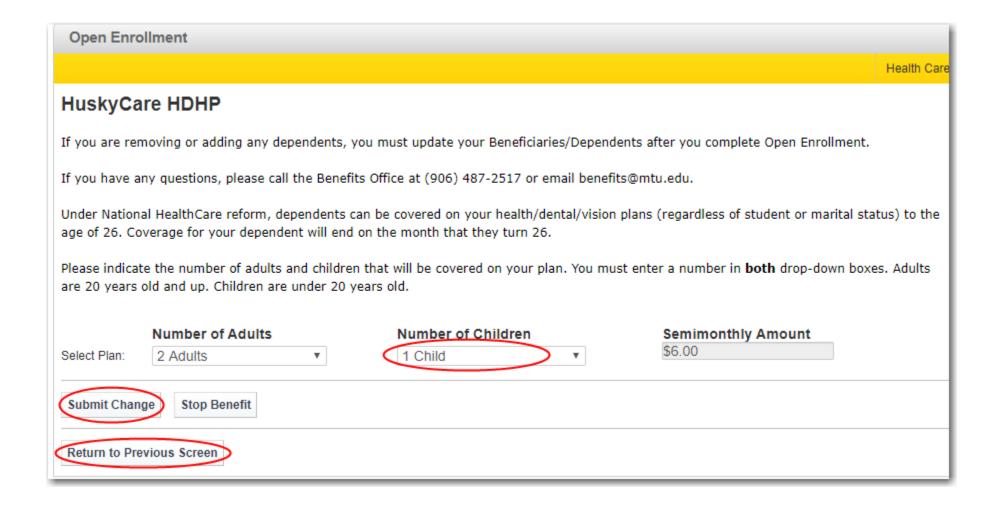
You will see you current beneficiaries listed. If you need to make a change to who is covered, you can follow the link provided on the screen or contact the Benefits Office.



If you have DEI's you will need to confirm DEI coverage.



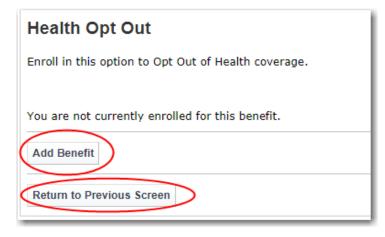
If you are making changes to your medical plan or covered individuals you will need to select the number of adults and children if applicable. To make a change click the **submit change** button and then click return to previous screen.



If you are stopping or changing your medical coverage you will need to select the **stop benefit** button and then return to previous screen.

Your benefit was stopped.					
HuskyCare HDHP					
If you are removing or addir	ng any dependents, you	u must update your Beneficiarie	s/Dependents after you comple	ete Open Enrollment.	
If you have any questions, p	lease call the Benefits	Office at (906) 487-2517.			
Under National HealthCare r	eform, dependents can	n be covered on your health/der	tal/vision plans (regardless of s	student or marital state	us) to the age of 2
Please indicate the number of	of adults and children t	that will be covered on your pla	n. You must enter a number in l	both drop-down boxes	s. Adults are 18 ye
	Number of Adults	5		Number of Childre	en
Select Plan:	2 Adults	▼		1 Child	▼
Submit Change Stop Ben	efit				
Return to Previous Screen	<u>ر</u>				

To opt out of medical coverage you will need to select start benefit for Health Opt out and then select **Add benefit** button. To change plan you will need to select the **start benefit** button to add the new medical coverage.



To progress through open enrollment you will need to select the **continue** button after making your elections on each section.

Open Enrollment

Health Care Signup

If you are switching health plans or making ANY dependent changes, you must update your coverage allocations after you press Complete. Instructi

Health

Benefit	Plan Name	Additional Information
HuskyCare HDHP code: 991	2 Adults	Scheduled to be continued.
HuskyCare HDHP2 code: 979		This choice is not an option with: —HuskyCare HDHP
HuskyCare PPO code: 990		This choice is not an option with: —HuskyCare HDHP
Health Opt Out code: 942		This choice is not an option with: —HuskyCare HDHP
Health Savings Account code: 456		You have not selected this benefit deduction.

DEI Heal

Benefit	Plan Name	Additional Information
DEI HuskyCare HDHP code: D91		You have not selected this benefit deduction.
DEI HuskyCare HDHP2 code: D79		This choice is not an option with: —HuskyCare HDHP
DEI HuskyCare PPO code: D90		This choice is not an option with: —HuskyCare HDHP

Continue Reset OE

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

At any time, you can restart open enrollment but any updates made to your benefits choices will be cancelled and the Open Enrollment process will be restarted.

Open Enrollment

Health Care Signup

If you are switching health plans or making ANY dependent changes, you must update your coverage allocations after you press Complete. Instructi

Health

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Health Opt Out code: 942		This choice is not an option with: —HuskyCare HDHP
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DEI Heal

Benefit	Plan Name	Additional Information
DEI HuskyCare HDHP code: D91		You have not selected this benefit deduction.
DEI HuskyCare HDHP2 code: D79		This choice is not an option with: —HuskyCare HDHP
DEI HuskyCare PPO code: D90		This choice is not an option with: —HuskyCare HDHP

Continue Reset OE

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

To make a change to your life insurance coverage, select **make change** button. Note: If you have Basic Life Insurance you will need to contact the Benefits Office to buy additional coverage.

For Long Term disability if you would like to make a change to your benefit you will need to select make change.

Life Insurance/Disability Signup

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 Dependent 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 1 regarding benefit payment for your dependents and 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 the LTD policy.

Life Insurance/Disability Plan Options

Benefit	Plan Name	Additional Information	Provided by Employer	Your Monthly Cost	Action
Optional Life Insurance code: 850	Employee 2 x Annual Salary	Scheduled to be continued.		\$14.40	Make Change
Basic Life Insurance Premium MTU code: 952		You have not selected this benefit deduction.			Start Benefit
Subsidized Long Term Disability code: 961	Subsidized Long Term Disa 60%	Scheduled to be continued.	\$5.52		Make Change
Long Term Disability Buy Up code: 962		This choice is not an option with: —Subsidized Long Term Disability			
Subsidized Short Term Disability code: 966	Subsidized Short Term Disa	Scheduled to be continued.	\$15.26		



After completing your medical and core benefit selections you will receive a confirmation of your selections prior to moving to the voluntary benefit selections. To move forward to voluntary benefits click **continue** button. If you need to make any changes to core benefits select **go back** button.

Confirmation of Medical and Subsidized Benefit Elections.

Subsidized Benefits Selected

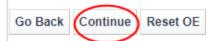
Benefit	Plan Name	Provided by Employer	Your Monthly Cost
Subsidized Long Term Disability - 961	Subsidized Long Term Disa 60%	\$5.52	
Subsidized Short Term Disability - 966	Subsidized Short Term Disa	\$15.26	
HuskyCare HDHP - 991	2 Adults, 1 Child	\$1,185.00	\$12.00
Total		\$1,205.78	\$12.00

Buy Up Benefit Options Selected

Benefit	Plan Name	Provided by Employer	Your Monthly Cost
Optional Life Insurance - 850	Employee 2 x Annual Salary		\$14.40
Total			\$14.40

Michigan Tech provides a \$ 1,290.00 subsidy for you to use towards your benefits.

You have a remaining taxable subsidy balance of \$57.82 to use towards your out-of-pocket expenses.

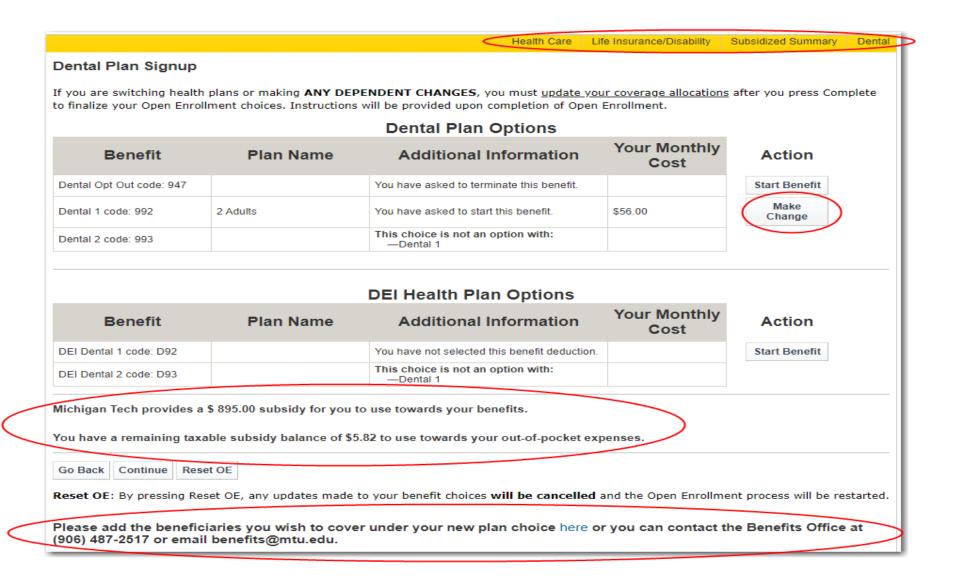


Reset OE: By pressing Reset OE, any updates made to your benefit choices will be cancelled and the Open Enrollment process will be restarted.

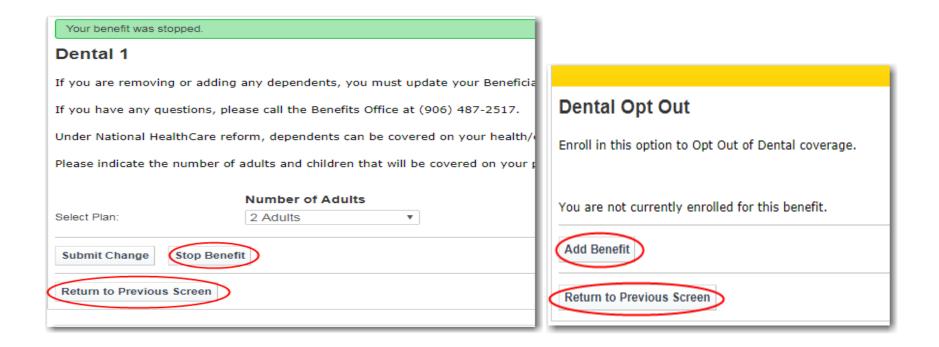
Once you start your voluntary benefits you will see a running total of your available subsidy or total out of pocket expenses. If you need to make changes to previous screens you can use the navigation buttons along the top.

For Dental coverage you will see your 2019 election. To make changes to the benefit you will need to select the **make change** button. To add dental coverage, you will need to select **start benefit** button.

If you are adding or changing coverage you need to update your covered dependents using the link provided or by contacting the Benefits Office.



If you currently have dental coverage and are going to opt out you will need to select **make change** button and then select **stop benefit** button. You will then need to select **start benefit** button for dental opt out and then select **add benefit** button.



For Vision coverage you will see your 2019 election. To make changes to the benefit you will need to select **make change** button. To add vision coverage, you will need to start benefit.

If you are adding or changing coverage you need to update your covered dependents using the link provided or by contacting the Benefits Office.

Vision Plan Signup

If you are switching health plans or making **ANY DEPENDENT CHANGES**, you must <u>update your coverage allocations</u> after you press Complete to finalize your Open Enrollment choices. Instructions will be provided upon completion of Open Enrollment.

Vision Plan Options

Benefit	Plan Name	Additional Information	Your Monthly Cost	Action
Vision Opt Out code: 996		You have asked to terminate this benefit.		Start Benefit
Vision code: 997	2 Adults	You have asked to start this benefit.	\$18.86	Make Change

DEI Health Plan Options

Benefit	Plan Name	Additional Information	Your Monthly Cost	Action
DEI Vision code: D97		You have not selected this benefit deduction.		Start Benefit

Michigan Tech provides a \$ 1,290.00 subsidy for you to use towards your benefits.

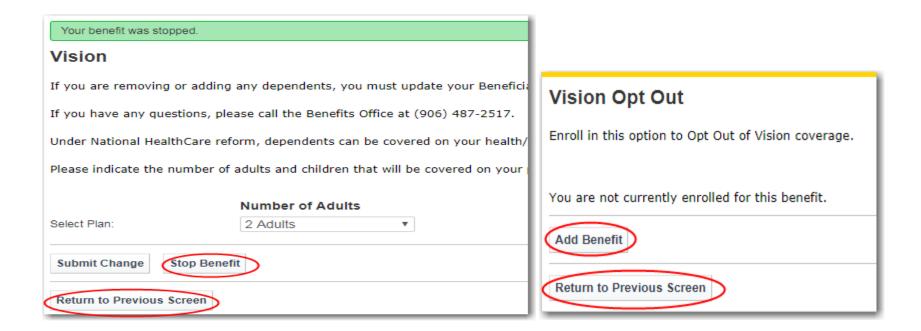
Your total out-of-pocket expenses for benefits selected is \$17.04.

Go Back | Continue | Reset OE

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

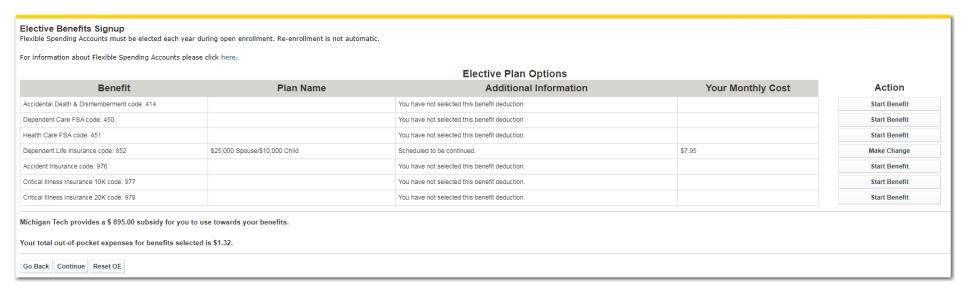
Please add the beneficiaries you wish to cover under your new plan choice here or you can contact the Benefits Office at (906) 487-2517 or email benefits@mtu.edu.

If you currently have vision coverage and are going to opt out you will need to select **make change** button and then select **stop benefit** button. You will then need to select **start benefit** button for vision opt out and then select **add benefit** button.

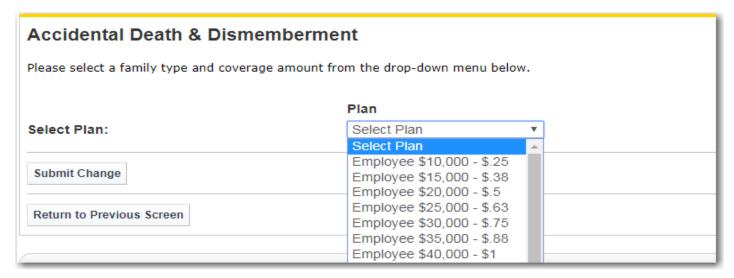


After confirming your Vision coverage, you will be able to select additional voluntary benefits such as Accidental Death & Dismemberment, Dependent Care and Health Care Flexible Spending Accounts, Dependent Life Insurance, Accident Insurance and Critical Illness Insurance.

Note: If you plan to make FSA Dependent Care or Health Care contributions you will need to click on **start benefit** button and enter your annual amount.



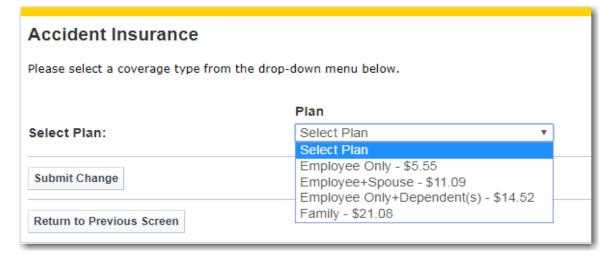
If you are electing Accidental Death & Dismemberment use the drop down menu to make your election and then select submit change button.



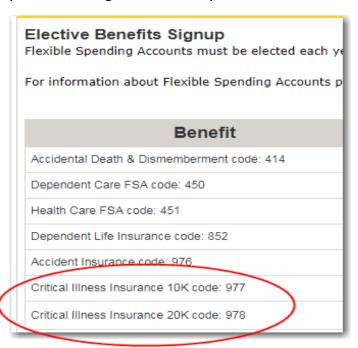
If you are electing Dependent Life Insurance use the drop down menu to make your election and then select **submit change** button.



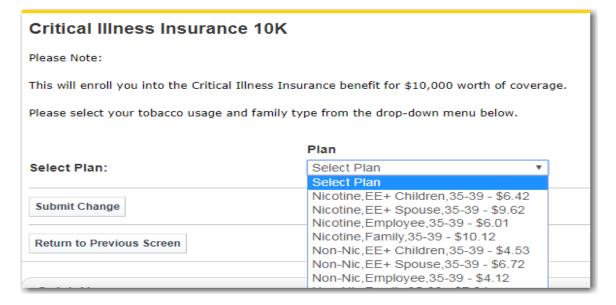
If you are electing Accident Insurance use the drop down menu to make your election and then select **submit change** button.



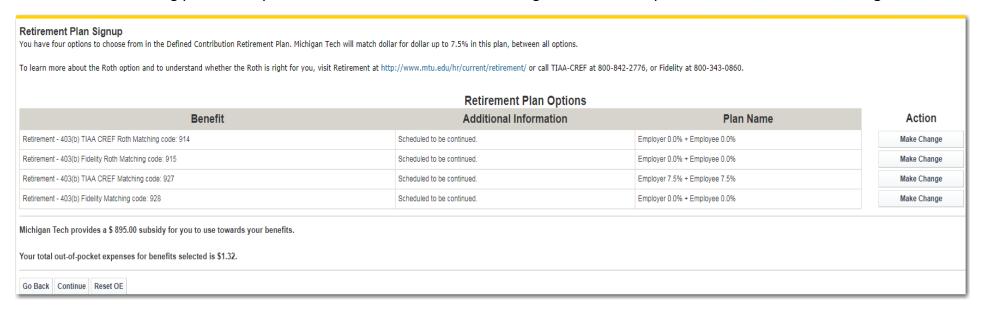
If you are electing Critical Illness you will need to choose either the \$10,000 or \$20,000 benefit option on the elective benefit signup page.



If you are electing Critical Illness Insurance use the drop down menu to make your election and then select **submit change** button.



For Retirement matching you will see your current 2019 election. To make changes to Retirement you will need to select make change button.



If you are making changes to your Retirement matching use the drop down menu to make your election and then select submit change button.



Prior to completing open enrollment, you will see a summary screen with the elections you have made for 2020. Review all elections before selecting the **complete** button.

On the summary screen you will see your total available subsidy or total out of pocket expenses.

Your Final Benefit Summary

Benefit Summary After Completing Your Selections for Open Enrollment.

Subsidized Benefits Selected

Benefit	Plan Name	Provided by Employer	Your Monthly Cost
Subsidized Long Term Disability - 961	Subsidized Long Term Disa 60%	\$5.52	
Subsidized Short Term Disability - 966	Subsidized Short Term Disa	\$15.26	
HuskyCare HDHP - 991	2 Adults, 1 Child	\$1,185.00	\$12.00
Total		\$1,205.78	\$12.00

Buy Up Benefit Options Selected

Benefit	Plan Name	Provided by Employer	Your Monthly Cost
Optional Life Insurance - 850	Employee 2 x Annual Salary		\$14.40
Dependent Life Insurance - 852	\$25,000 Spouse/\$10,000 Child		\$7.95
Dental Opt Out - 947	Dental Opt Out		
Critical Illness Insurance 10K - 977	Non-Nic, Family, 35-39		\$14.48
Dental 1 - 992	2 Adults		\$56.00
Vision - 997	2 Adults		\$18.86
Total			\$111.69

Matching Retirement Options Selected

Benefit	Plan Name
Retirement - 403(b) TIAA CREF Matching	Employer 7.5% + Employee 7.5%

Michigan Tech provides a \$ 1,290.00 subsidy for you to use towards your benefits.

Your total out-of-pocket expenses for benefits selected is \$39.47.

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

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

Go Back Complete

Once you select the **complete** button you will receive your final benefit summary. If you select the **Reopen open enrollment** button you will lose any changes and must complete open enrollment again. Print your final benefit summary for your records.

Open Enrollment

Congratulations! You completed open enrollment and your elections have been recorded. Due to HIPAA, you will not receive an email confirmation. You can review your enrollment choices below or you can view your choices in banweb at any time by navigating in Banweb to Employees/Summary of Current and Future Deductions.

If you **changed plans or added/removed any dependents** to your health, dental, or vision plans, you must **update your Beneficiaries/Dependents**. You can select the <u>Beneficiaries and Dependents</u> button below your Open Enrollment Summary, or you can click **here**. If you have any questions or need help adding or removing Beneficiaries/Dependents, please call the Benefits Office at (906) 487-2517 or email benefits@mtu.edu.

PARKING PERMIT RENEWAL

If you are currently enrolled in the pre-tax payroll deduction for the Red permit, you will be contacted by the Transportation Services department via email with instructions on how to proceed with obtaining the 2020-2021 Red permit. If you wish to cancel your pre-tax payroll deduction for 2020, please contact the Transportation Services Office at 7-1441, email parking@mtu.edu, or stop at the Transportation Services office in the Administration Building (Admin 100).

Benefit Summary After Completing Open Enrollment.

Subsidized Benefits Selected

Benefit	Plan Name	Provided by Employer	Your Monthly Cost
Subsidized Long Term Disability - 961	Subsidized Long Term Disa 60%	\$5.52	
Subsidized Short Term Disability - 966	Subsidized Short Term Disa	\$15.26	
HuskyCare HDHP - 991	2 Adults, 1 Child	\$1,185.00	\$12.00
Total		\$1,205.78	\$12.00

Buy Up Benefit Options Selected

Benefit	Plan Name	Provided by Employer	Your Monthly Cost
Optional Life Insurance - 850	Employee 2 x Annual Salary		\$14.40
Dependent Life Insurance - 852	\$25,000 Spouse/\$10,000 Child		\$7.95
Dental Opt Out - 947	Dental Opt Out		
Critical Illness Insurance 10K - 977	Non-Nic,Family,35-39		\$14.48
Dental 1 - 992	2 Adults		\$56.00
Vision - 997	2 Adults		\$18.86
Total			\$111.69

Matching Retirement Options Selected

Benefit	Plan Name
Retirement - 403(b) TIAA CREF Matching	Employer 7.5% + Employee 7.5%

Michigan Tech provides a \$1,290.00 subsidy for you to use towards your benefits.

Your total out-of-pocket expenses for benefits selected is \$39.47.

Reopen Open Enrollment Beneficiaries and Dependents

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