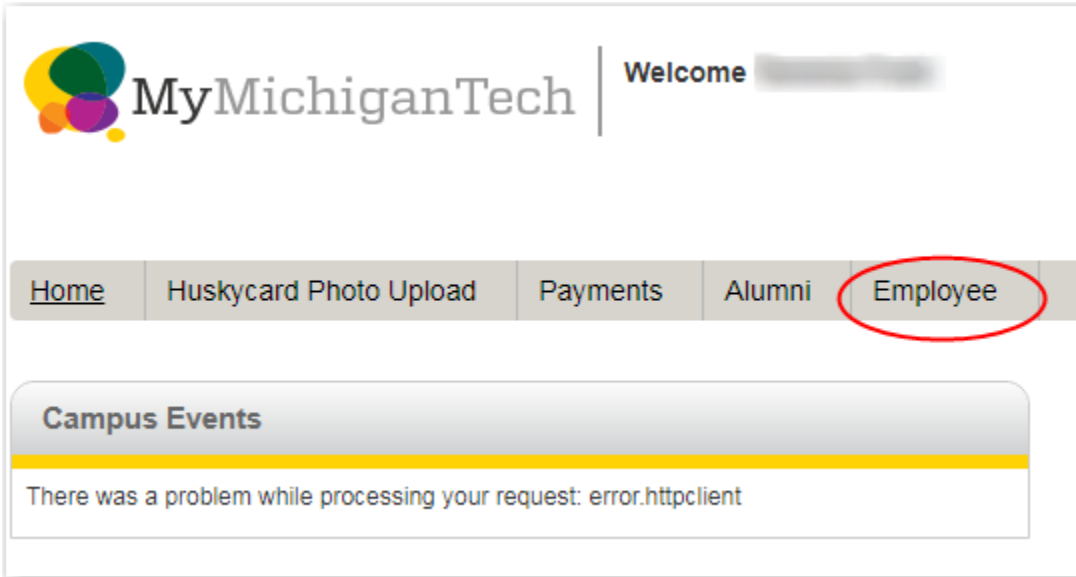


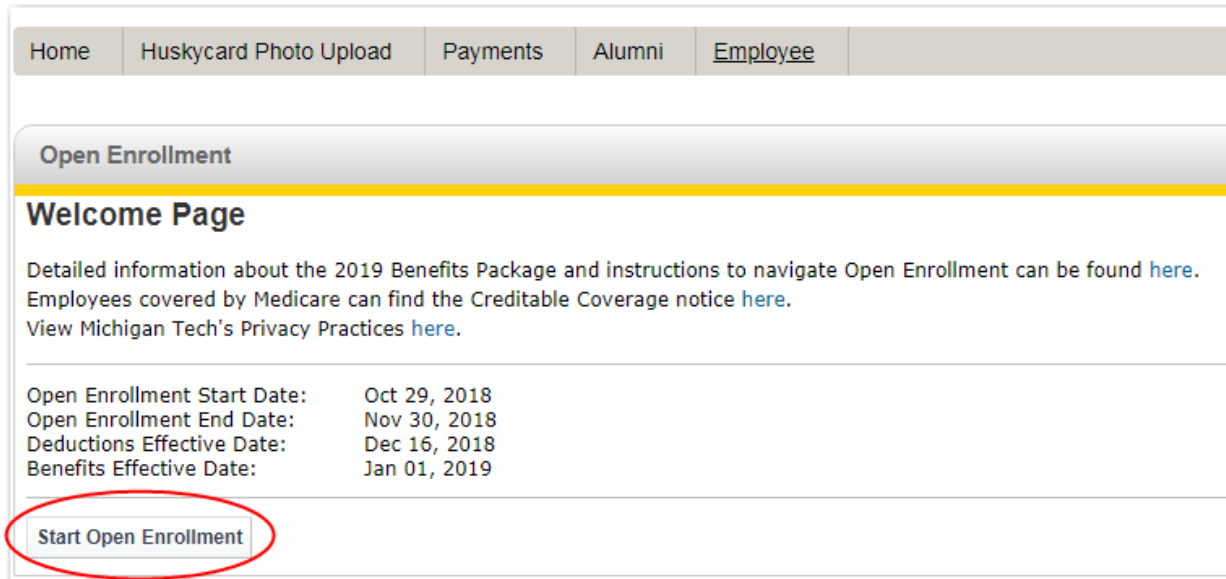
Login to MyMichiganTech using your ISO user name and password.

<https://mymichigantech.mtu.edu/>



The screenshot shows the MyMichiganTech homepage. At the top left is the logo, which consists of four overlapping circles in yellow, green, purple, and orange, followed by the text "MyMichiganTech". To the right of the logo is a "Welcome" message with a blurred name. Below the logo and welcome message is a horizontal navigation bar with five tabs: "Home", "Huskycard Photo Upload", "Payments", "Alumni", and "Employee". The "Employee" tab is circled in red. Below the navigation bar is a "Campus Events" section with a yellow header bar. Underneath this section, a message reads: "There was a problem while processing your request: error.httpClient".

Click on employee tab to start open enrollment



The screenshot shows the "Open Enrollment" page. At the top is a navigation bar with five tabs: "Home", "Huskycard Photo Upload", "Payments", "Alumni", and "Employee". The "Employee" tab is underlined. Below the navigation bar is a "Welcome Page" section with a yellow header bar. The text on the page reads: "Detailed information about the 2019 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](#)." Below this text is a table with the following information:

Open Enrollment Start Date:	Oct 29, 2018
Open Enrollment End Date:	Nov 30, 2018
Deductions Effective Date:	Dec 16, 2018
Benefits Effective Date:	Jan 01, 2019

At the bottom of the page, there is a button labeled "Start Open Enrollment", which is circled in red.

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.

Open Enrollment

Health Care

Health Care Signup

If you are switching health plans or making ANY dependent changes, you must update your coverage allocations after you press Complete. Instructions will be provided upon completion of Open Enrollment.

Health Plan Options

Benefit	Plan Name	Additional Information	Provided by Employer	Your Monthly Cost	Action
HuskyCare HDHP code: 991	2 Adults	Scheduled to be continued.		\$790.00	Make Change
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.			Start Benefit

DEI Health Plan Options

Benefit	Plan Name	Additional Information	Provided by Employer	Your Monthly Cost	Action
DEI HuskyCare HDHP code: D91		You have not selected this benefit deduction.			Start Benefit
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			

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

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

DEI HuskyCare HDHP

If you select a DEI on the HDHP, you should not use the money in your HSA to pay for their medical expenses; the dependent must be a dependent as def

Please see Michigan Tech's DEI policy before choosing this option to see if this applies to your situation. Go to <http://www.mtu.edu/hr/cu>

Select Plan: Number of Adults Number of Children

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.

HuskyCare HDHP

If you are removing or adding any dependents, you must update your Beneficiaries/Dependents after you complete Open Enrollment.

If you have any questions, please call the Benefits Office at (906) 487-2517.

Under National HealthCare reform, dependents can be covered on your health/dental/vision plans (regardless of student or marital status) to the age of 26. Coverage for your dependent will end on the month that they turn 26.

Please indicate the number of adults and children that will be covered on your plan. You must enter a number in **both** drop-down boxes. Adults are 18 years old and up. Children are under 18 years old.

Select Plan: Number of Adults Number of Children Semimonthly Amount

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 adding any dependents, you must update your Beneficiaries/Dependents after you complete Open Enrollment.

If you have any questions, please call the Benefits Office at (906) 487-2517.

Under National HealthCare reform, dependents can be covered on your health/dental/vision plans (regardless of student or marital status) to the age of 2

Please indicate the number of adults and children that will be covered on your plan. You must enter a number in **both** drop-down boxes. Adults are 18 ye

Select Plan: Number of Adults Number of Children

2 Adults 1 Child

[Submit Change](#) [Stop Benefit](#)

[Return to Previous Screen](#)

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.

Health Opt Out

Enroll in this option to Opt Out of Health coverage.

You are not currently enrolled for this benefit.

[Add Benefit](#)

[Return to Previous Screen](#)

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. Instructions are available in the Help section.

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 Health

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

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. Instructions

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 Health

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

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 you will need to start the benefit for Long Term Disability Core benefit (60%) or the Long term disability buy up benefit (70%)

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	<input type="button" value="Make Change"/>
Basic Life Insurance Premium MTU code: 952		This choice is not an option with: —Optional Life Insurance			
Long Term Disability Core code: 961		You have not selected this benefit deduction.			<input type="button" value="Start Benefit"/>
Long Term Disability Buy Up code: 962		You have not selected this benefit deduction.			<input type="button" value="Start Benefit"/>
Short Term Disability Core code: 966	Short Term Disability Core	You have asked to start this benefit.	\$15.25		

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

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 Core Benefit Elections.

Subsidized Core Benefits Selected

Benefit	Plan Name	
Long Term Disability Core - 961	Long Term Disability Core 60%	\$
Short Term Disability Core - 966	Short Term Disability Core	\$
HuskyCare HDHP - 991	2 Adults	\$
Total		\$

Buy Up Benefit Options Selected

Benefit	Plan Name	
Optional Life Insurance - 850	Employee 3 x Annual Salary	
Total		

Michigan Tech provides a \$ 895.00 subsidy for you to use towards your benefits.

You have a remaining taxable subsidy balance of \$62.63 to use towards your out-of-pocket expenses.

[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.

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 2018 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.

Health Care | Life Insurance/Disability | Core Summary | **Dental**

Dental Plan Signup

If you are switching dental plans or making ANY dependent changes, you must update your coverage allocations after you press Complete. Instructions will be provided upon completion of Open Enrollment.

Dental Plan Options

Benefit	Plan Name	Additional Information	Your Monthly Cost	Action
Dental Opt Out code: 947		This choice is not an option with: —Dental 1		
Dental 1 code: 992	2 Adults	Scheduled to be continued.	\$56.00	Make Change
Dental 2 code: 993		This choice is not an option with: —Dental 1		

DEI Health Plan Options

Benefit	Plan Name	Additional Information	Your Monthly Cost	Action
DEI Dental 1 code: D92		You have not selected this benefit deduction.		Start Benefit
DEI Dental 2 code: D93		This choice is not an option with: —Dental 1		

Michigan Tech provides a \$ 895.00 subsidy for you to use towards your benefits.

You have a remaining taxable subsidy balance of \$6.63 to use towards your out-of-pocket expenses.

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.

Your benefit was stopped.

Dental 1

If you are removing or adding any dependents, you must update your Beneficiaries.

If you have any questions, please call the Benefits Office at (906) 487-2517.

Under National HealthCare reform, dependents can be covered on your health/medical plan.

Please indicate the number of adults and children that will be covered on your plan.

Select Plan:

Dental Opt Out

Enroll in this option to Opt Out of Dental coverage.

You are not currently enrolled for this benefit.

For Vision coverage you will see your 2018 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.

Vision Plan Signup

If you are switching vision plans or making ANY dependent changes, you must update your coverage allocations after you press Complete. 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		This choice is not an option with: —Vision		<input type="button" value="Make Change"/>
Vision code: 997	2 Adults	Scheduled to be continued.	\$18.86	

DEI Health Plan Options				
Benefit	Plan Name	Additional Information	Your Monthly Cost	Action
DEI Vision code: D97		You have not selected this benefit deduction.		<input type="button" value="Start Benefit"/>

Michigan Tech provides a \$ 895.00 subsidy for you to use towards your benefits.

Your total out-of-pocket expenses for benefits selected is \$12.23.

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.

Your benefit was stopped.

Vision

If you are removing or adding any dependents, you must update your Beneficiaries.

If you have any questions, please call the Benefits Office at (906) 487-2517.

Under National HealthCare reform, dependents can be covered on your health/

Please indicate the number of adults and children that will be covered on your plan.

Select Plan: **Number of Adults** 2 Adults ▼

[Submit Change](#) [Stop Benefit](#)

[Return to Previous Screen](#)

Vision Opt Out

Enroll in this option to Opt Out of Vision coverage.

You are not currently enrolled for this benefit.

[Add Benefit](#)

[Return to Previous Screen](#)

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.

Elective Benefits Signup
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](#).

Elective Plan Options				Action
Benefit	Plan Name	Additional Information	Your Monthly Cost	
Accidental Death & Dismemberment code: 414		You have not selected this benefit deduction.		Start Benefit
Dependent Care FSA code: 450		You have not selected this benefit deduction.		Start Benefit
Health Care FSA code: 451		You have not selected this benefit deduction.		Start Benefit
Dependent Life Insurance code: 852	\$25,000 Spouse/\$10,000 Child	Scheduled to be continued.	\$7.95	Make Change
Accident Insurance code: 976		You have not selected this benefit deduction.		Start Benefit
Critical Illness Insurance 10K code: 977		You have not selected this benefit deduction.		Start Benefit
Critical Illness Insurance 20K code: 978		You have not selected this benefit deduction.		Start Benefit

Michigan Tech provides a \$ 895.00 subsidy for you to use towards your benefits.

Your total out-of-pocket expenses for benefits selected is \$1.32.

[Go Back](#) [Continue](#) [Reset OE](#)

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

Accidental Death & Dismemberment

Please select a family type and coverage amount from the drop-down menu below.

Select Plan:

[Submit Change](#)

[Return to Previous Screen](#)

Plan

- Select Plan
- Select Plan
- Employee \$10,000 - \$.25
- Employee \$15,000 - \$.38
- Employee \$20,000 - \$.5
- Employee \$25,000 - \$.63
- Employee \$30,000 - \$.75
- Employee \$35,000 - \$.88
- Employee \$40,000 - \$1

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

Dependent Life Insurance

Please Note:

You may choose to participate in the following plans without the life insurance company's approval:

\$3,000 Spouse/\$2,000 Child
\$6,000 Spouse/\$4,000 Child

However, if you did not choose the \$25,000 Spouse/\$10,000 Child plan when you were hired and would not elect a plan, your dependent life insurance amount will become effective.

Select Plan:

Plan

- \$25,000 Spouse/\$10,000 Child - \$ 7.95 ▾
- Select Plan
- \$3,000 Spouse/\$2,000 Child - \$.69
- \$6,000 Spouse/\$4,000 Child - \$ 1.69
- \$25,000 Spouse/\$10,000 Child - \$ 7.95**

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

Accident Insurance

Please select a coverage type from the drop-down menu below.

Select Plan:

Plan

- Select Plan ▾
- Select Plan**
- Employee Only - \$5.55
- Employee+Spouse - \$11.09
- Employee Only+Dependent(s) - \$14.52
- Family - \$21.08

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.

Elective Benefits Signup
Flexible Spending Accounts must be elected each year.
For information about Flexible Spending Accounts please click here.

Benefit
Accidental Death & Dismemberment code: 414
Dependent Care FSA code: 450
Health Care FSA code: 451
Dependent Life Insurance code: 852
Accident Insurance code: 976
Critical Illness Insurance 10K code: 977
Critical Illness Insurance 20K code: 978

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

Critical Illness Insurance 10K

Please Note:
This will enroll you into the Critical Illness Insurance benefit for \$10,000 worth of coverage.
Please select your tobacco usage and family type from the drop-down menu below.

Select Plan:

Plan

Select Plan
Select Plan
Nicotine,EE+ Children,35-39 - \$6.42
Nicotine,EE+ Spouse,35-39 - \$9.62
Nicotine,Employee,35-39 - \$6.01
Nicotine,Family,35-39 - \$10.12
Non-Nic,EE+ Children,35-39 - \$4.53
Non-Nic,EE+ Spouse,35-39 - \$6.72
Non-Nic,Employee,35-39 - \$4.12

For Retirement matching you will see your current 2018 election. To make changes to Retirement you will need to select **make change** button.

Retirement Plan Signup

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.

Retirement Plan Options			Action
Benefit	Additional Information	Plan Name	
Retirement - 403(b) TIAA CREF Roth Matching code: 914	Scheduled to be continued.	Employer 0.0% + Employee 0.0%	Make Change
Retirement - 403(b) Fidelity Roth Matching code: 915	Scheduled to be continued.	Employer 0.0% + Employee 0.0%	Make Change
Retirement - 403(b) TIAA CREF Matching code: 927	Scheduled to be continued.	Employer 7.5% + Employee 7.5%	Make Change
Retirement - 403(b) Fidelity Matching code: 928	Scheduled to be continued.	Employer 0.0% + Employee 0.0%	Make Change

Michigan Tech provides a \$ 895.00 subsidy for you to use towards your benefits.

Your total out-of-pocket expenses for benefits selected is \$1.32.

[Go Back](#) [Continue](#) [Reset OE](#)

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

Retirement - 403(b) TIAA CREF Matching Plan

Select Plan:

[Submit Change](#) [Stop Benefit](#)

[Return to Previous Screen](#)

Prior to completing open enrollment you will see a summary screen with the elections you have made for 2019. 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 Core Benefits Selected

Benefit	Plan Name
Long Term Disability Core - 961	Long Term Disability Core 60%
Short Term Disability Core - 966	Short Term Disability Core
HuskyCare HDHP - 991	2 Adults
Total	

Buy Up Benefit Options Selected

Benefit	Plan Name
Optional Life Insurance - 850	Employee 3 x Annual Salary
Dependent Life Insurance - 852	\$25,000 Spouse/\$10,000 Child
Dental 1 - 992	2 Adults
Vision Opt Out - 996	Opt Out
Total	

Matching Retirement Options Selected

Benefit	
Retirement - 403(b) TIAA CREF Matching	E

Michigan Tech provides a \$ 895.00 subsidy for you to use towards your benefits.

Your total out-of-pocket expenses for benefits selected is \$1.32.

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

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

Go Back **Complete**

Below the example provides a comparison of 2018 and 2019 monthly benefit costs.

Plan Name	Provided by Employer	Your Monthly Cost	
Long Term Disability Core 60%	\$5.52		
Short Term Disability Core	\$15.25		
2 Adults	\$790.00		
	\$810.77	\$0.00	
		2019 Costs	2018 Costs
Plan Name	Provided by Employer	Your Monthly Cost	
Employee 2 x Annual Salary		\$14.40	Employee Life \$7.20
\$25,000 Spouse/\$10,000 Child		\$7.95	Dependent Life \$7.95
Employee+Spouse		\$22.18	New Benefit N/A
Non-Nic,EE+ Spouse,35-39		\$13.44	New Benefit N/A
2 Adults		\$56.00	Dental \$14.00
2 Adults		\$18.86	Vision \$4.00
		\$132.83	2018 Total \$33.15

In 2018 the employee had a monthly out of pocket expense of \$33.15 for elected benefits. In 2019 the employee is electing same benefit elections with additional new accident and critical illness insurance. Using the 2019 subsidy for voluntary benefits this employee has an out of pocket expense of \$48.60/month in 2019 compared to \$33.15/month in 2018.

Michigan Tech provides a \$ 895.00 subsidy for you to use towards your benefits.

Your total out-of-pocket expenses for benefits selected is \$48.60.

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.

Congratulations! You completed open enrollment and your elections have been recorded. Due to HIPAA, you must log out of the system and log back in to the Banweb. Navigate Employees/Summary of Current and Future Deductions.

PARKING PERMITS: If you are enrolled for payroll deductions, you can visit the [Michigan Tech Parking Page](#) can be found [here](#).

Benefit Summary After Completing Open Enrollment.

Subsidized Core Benefits Selected

Benefit	Plan
Long Term Disability Core - 961	Long Term Disability Core 60%
Short Term Disability Core - 966	Short Term Disability Core
HuskyCare HDHP - 991	2 Adults
Total	

Buy Up Benefit Options Selected

Benefit	Plan
Optional Life Insurance - 850	Employee 3 x Annual Salary
Dependent Life Insurance - 852	\$25,000 Spouse/\$10,000 Child
Dental 1 - 992	2 Adults
Vision Opt Out - 996	Opt Out
Total	

Matching Retirement Options Selected

Benefit
Retirement - 403(b) TIAA CREF Matching

Michigan Tech provides a \$ 895.00 subsidy for you to use towards your benefits.

Your total out-of-pocket expenses for benefits selected is \$1.32.

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

[Reopen Open Enrollment](#) [Beneficiaries and Dependents](#)