

- I. Reviewing your Benefit Elections and Covered Dependents
- II. Open Access Changes
  - A. Emeriti Retiree Health Voluntary Plan
  - B. Life Insurance Beneficiaries
  - C. “Checking Out” (finalizing your changes)

## I. Reviewing your Benefit Elections and Covered Dependents

Log into the eBS platform

<https://cas.coloradocollege.edu/cas/idp/profile/SAML2/Unsolicited/SSO?providerId=EBenefits>

Click the “Benefits Statement” button at the bottom of the page:

Your Account Messages Help Contact Us Log Out

COLORADO COLLEGE

Home Benefits Documents Extra Benefits Voluntary Benefits

Welcome

**Open Access Changes**  
Employees are able to enroll in Voluntary Emeriti Contributions and update beneficiary designations at any time.  
Enroll Now

**BENEFITS STATEMENT**  
Download your benefits statement

**LIFE EVENTS**  
Have you recently been married or had a child or any other life changes?

The next page shows the employees current plan elections as of the current date: which plans the employee is enrolled in and which dependents are covered by each plan. It also shows financial information such as coverage level and contribution amounts.

- “Employer Contributions per Pay” are paid by CC
- “Your Cost per Pay Period” is paid by the employee

**Note:** Retirement plans through TIAA are not in visible on eBenefits. [Log into your TIAA account.](#)

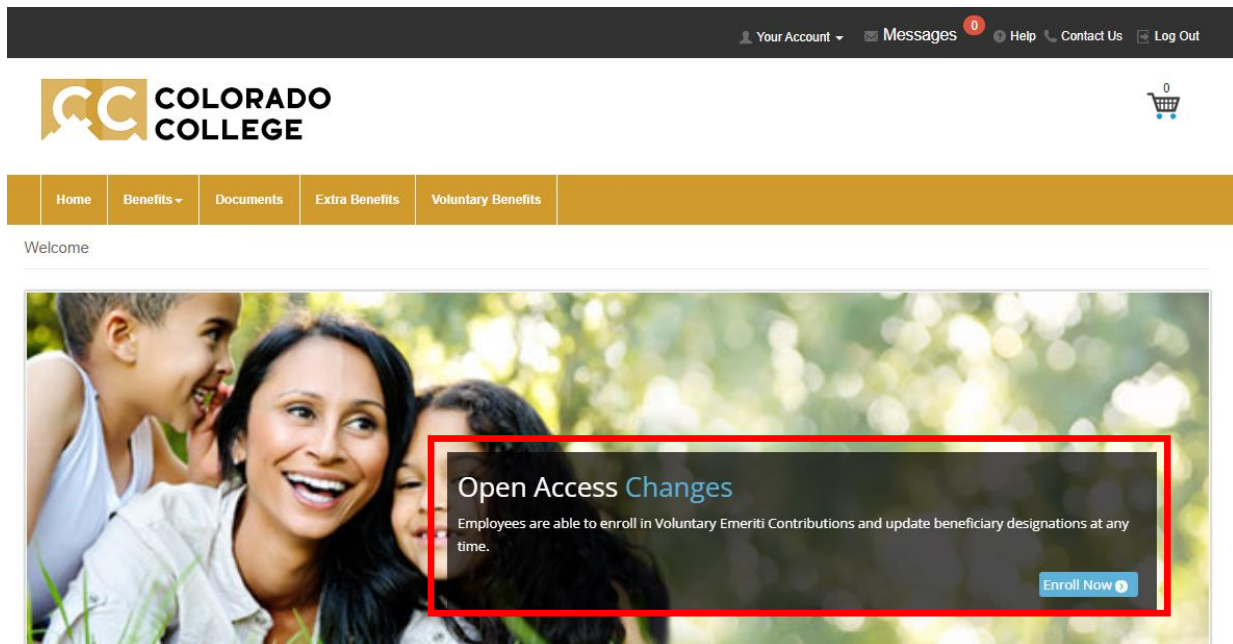
## II. Open Access Changes

Per the CC plan document, there are two benefits that employees may update at any time of the year:

- Emeriti Retiree Health Voluntary Plan –
  - CC pays \$699.36 into an Emeriti Plan for employees when they turn 40. This is called the “Mandatory” plan (employees are automatically enrolled, but CC pays for it).
  - Separately, the “Voluntary” plan is used if the employee wants to contribute an additional amount out of their paycheck.
- Life Insurance Beneficiaries – CC provides life insurance in the amount of 1.5x your annual salary. You may add or update the beneficiaries of your life insurance in eBS at any time.

To make changes to either of these benefits, click the “Enroll Now” button on the Open Access Changes tile on the dashboard.

*Note – if you are eligible for multiple events at the same time (i.e. a New Hire, Life Event, or Open Enrollment), you may need to “flip” between tiles until you see the Open Access Changes tile.*



A. Emeriti Retiree Health Voluntary Plan

To skip this page, or to end a current deduction, click the “Waive & Continue” link (circled in red below).

To contribute to the Voluntary plan:

1. Enter the amount you want to contribute in the “Per Pay Check Deduction” field (circled in green below), then
2. Click the “Add to Benefits Cart & Continue” button

**CC COLORADO COLLEGE**

Home Benefits Documents Extra Benefits Voluntary Benefits

Enrollment Progress (1/2) Home / Emeriti Retiree Health Voluntary Plan Life Insurance Beneficiary or Voluntary Emeriti Contribution

Emeriti Retiree Health Voluntary Plan

Basic Life

**Emeriti Retiree Health Voluntary Plan**

Per Pay Check Deduction	100
Employer Contribution	\$0.00
Annual Employee Contribution	\$2,400.00
Tax Status	After Tax
Per Pay Check Deduction	<b>\$100.00</b>

Add to Benefits Cart & Continue

Waive & Continue

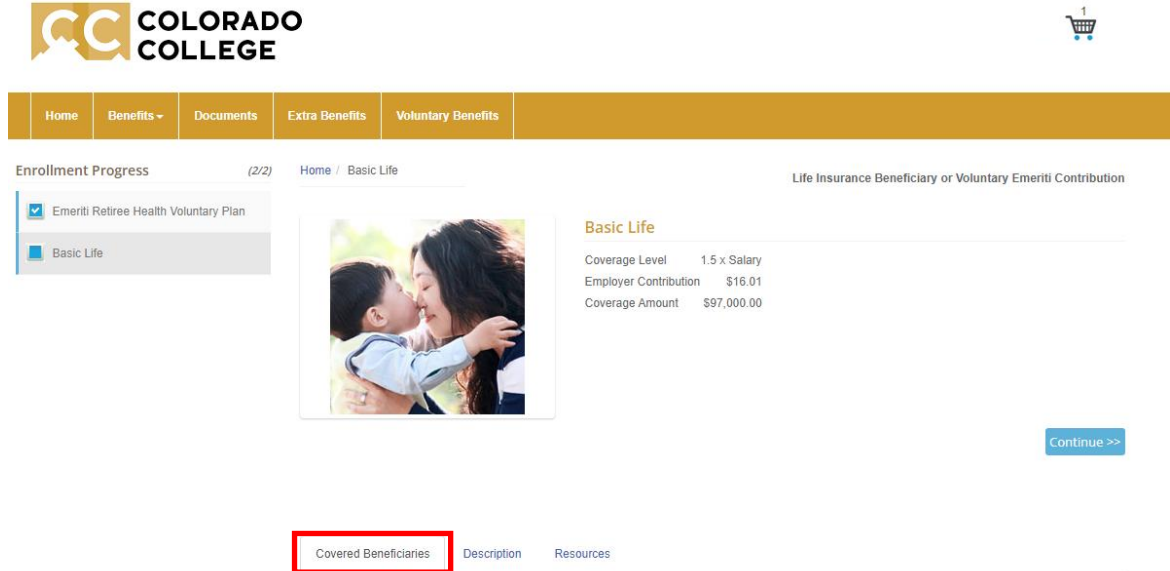
Notes:

- CC issues paychecks semimonthly, so this amount will be taken twice per month.
- Voluntary Emeriti contributions are post-tax.
- This amount can be changed at any time, although if you are making a change right before a payday, the change may not be reflected until the following paycheck.

B. Basic Life (adding Life Insurance Beneficiaries)

Employees must have at least one primary life insurance beneficiary, though they can set up multiple primary or contingent beneficiaries. To list a beneficiary:

1. Click the “Covered Beneficiaries” tab



2. Use the checkbox to select at least one primary beneficiary, using the “Add Another” button to list an additional person if necessary. If adding multiple Primary beneficiaries make sure the amount fields add up to 100% but do not include the “%” sign in the field.
3. Optionally – use the checkboxes to select at least one contingent beneficiary, using the “Add Another” button to list an additional person if necessary. If adding multiple Contingent beneficiaries, make sure the amount fields add up to 100% but do not include the % in the field.
4. If adding a Free Will Beneficiary (as either Primary or Contingent):
  - Type the information into the Free Will Beneficiary Box, then
  - Check the “FreeWill” checkbox as a Primary or Contingent Beneficiary, then
  - Enter the amount
5. After adding all of your beneficiaries, click the Save button
6. After clicking the Save button, click the Continue button towards the top of the page.

*See next page for sample and notes*



Enrollment Progress (2/2) Home / Basic Life

Life Insurance Beneficiary or Voluntary Emeriti Contribution

- Emeriti Retiree Health Voluntary Plan
- Basic Life



**Basic Life**

Coverage Level 1.5 x Salary  
 Employer Contribution \$16.01  
 Coverage Amount \$97,000.00

Continue >>

Covered Beneficiaries Description Resources

**Primary Beneficiaries**

<input checked="" type="checkbox"/>	Spouse	(Spouse/ Partner's Name)	100
<input type="checkbox"/>	Child	(Beneficiary's Name)	0%
<input type="checkbox"/>	FreeWill		0%

Add Another

**Contingent Beneficiaries**

<input type="checkbox"/>	Spouse	(Spouse/ Partner's Name)	0%
<input checked="" type="checkbox"/>	Child	(Beneficiary's Name)	50
<input checked="" type="checkbox"/>	FreeWill		50

Add Another

**Free Will Beneficiaries**

(Name of Trust) - (Information about Trust)

Save

Notes:

- Dependents covered by medical/dental/vision insurance will already be listed.
- Click the “Add Another” button (under either Primary or Contingent Beneficiaries) to list an additional name not covered by insurance plans.
- “Free Will Beneficiaries” are non-person entities that you would like to list as a life insurance beneficiary. This may include trusts, charities, etc. Multiple Free will
  - Multiple free will beneficiaries may be listed in the single field.
  - Type as much legal or identifying information as possible into the Free Will Beneficiary text box.

C. “Checking Out” (finalizing your changes)

Click the “Continue” button on the Life Insurance Beneficiary page. This will take you to the checkout process. (You can also click the shopping cart icon in the top right corner).

1. Scroll down and review to ensure accuracy.
  - Changes to plans will be displayed in the “New Coverage” column.
    - If a plan is listed in the “Current Coverage” column and not listed in the “New Coverage” column, there are no changes to your current enrollment.
    - If a plan is listed in the “New Coverage” column and not listed in the “Current Coverage” column, you are not currently enrolled in this plan and are adding it.
    - Click the red trash can to delete/waive that benefit.
  - The bottom of the page will have Totals for Current Coverage and New Coverage.
    - The Total amount in the “New Coverage” column will reflect the change in coverage
    - (in the screenshot below, the current amount of \$160.79 will be added to the \$25 new amount; for a total paycheck contribution of \$185.79 going forward).

Name		Emeriti Retiree Health Voluntary Plan	
Description		25	
Your Defined Contribution		\$0.00	
Your Cost Per Pay Period		\$25.00	
Enrollment Status		Pending	
<b>Total</b>	<b>\$160.79</b>	<b>\$25.00</b>	

**Terms and Conditions**

I understand the provisions of the plans that I have selected. By entering my initials below and clicking the “Submit Enrollment” button I hereby authorize my employer to reduce my salary by the amount indicated above, if any, for those benefits that so qualify, on a pre-tax basis.

I understand that once these elections have begun I am only able to make changes if a qualifying event such as marriage or divorce, birth or death of a dependent, or change in my or my spouse’s employment status occurs. If my employer has offered a Flexible Spending Arrangement program, it is governed by IRS rules and regulations. If the monies allocated to each account are not used for qualified expenses during the period I am participating in the program, I understand that my employer cannot by law refund the balance to me.

I also declare that all the information I have submitted in my enrollment is true and correct to the best of my knowledge.

I have read and agree to the terms and conditions stated above.

Your Initials

**Submit Enrollment**

2. Read and Accept the Terms and Conditions statement.
3. Type your initials
4. Click the “Submit Enrollment” button

You will receive a confirmation message. Your enrollment is done!