



**BAY BRIDGE  
ADMINISTRATORS**

*“Your solutions begin  
at the Bridge”<sup>®</sup>*

# **BENEBRIDGE<sup>®</sup>**

## **SELF-ENROLLMENT GUIDE**

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## Introduction

The BeneBridge™ Benefits Enrollment System is designed to help facilitate the enrollment of new & existing employees. This enrollment manual is intended to help guide you through the process of Logging In, Creating a PIN and making your enrollment decisions.

As changes are made to the BeneBridge™ system, this guide will be updated and published on the BeneBridge™ website under the 'Help Me' section. Please check regularly to see if you have the most current copy at the following web address [https://secure.BeneBridge.com/brochures/common/BeneBridge\\_Self-Enroll\\_Guide.pdf](https://secure.BeneBridge.com/brochures/common/BeneBridge_Self-Enroll_Guide.pdf)

# Getting Acquainted with the BeneBridge<sup>®</sup> User Interface

# Logging In


Using your favorite browser, navigate to <http://www.benebridge.com>. You will be presented with the 'Log In' page shown below. If this is your first time logging into the BeneBridge portal, your default login credentials are:

**User Name:** *(in all lower-case)*

- 1st letter of the employee's First Name
- Followed by, the first 3 letters of the employee's Last Name
- Followed by, the last 4 digits of the employee's SSN

**The Password defaults to the employee's full SSN**

Once you have entered your login credentials and indicated the state you are currently in, click the [Login] button. You will be directed to the home page for your employer/organization.

 **BENEBRIDGE**  
BENEBRIDGE GLOBAL SETTINGS

Current User: anonymous user.  
Current Admin: [Log Out](#)

Welcome!

User Name

Password

[Forgot Login Info?](#)

State you are logging in from? ▼

Log in »

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VERIFIED BY  
**GeoTrust**  
Bay Bridge...  
CLICK 22.06.16 16:01 UTC

# Setting/Resetting Your Personal Identification Number (PIN)

If this is your first time logging in to BeneBridge you will be prompted with the warning message below and be forced to set your Personal Identification Number (PIN) before moving on. Your PIN will serve as your electronic signature on any applications you take throughout the enrollment process.

Your Personal Identification Number (PIN) needs to be set. Please enter your PIN before continuing.

## Editing PIN for Member Michael Bowron

Personal Identification Number (PIN) \* indicates information you are required to fill in

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identify the theft or loss to BBA and to request BBA to change or cancel my PIN.

Enter and confirm your Personal Identification Number (PIN)

Please enter a PIN that you can remember that is at least four characters long and contains at least one numeric character.

Enter PIN \*

Retype PIN \*

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To set your PIN, simply enter your desired combination into both boxes shown above and click the [Save] button. The following sections will discuss reviewing your benefits and making elections.

## Resetting Your PIN

If you have forgotten your PIN, it is very easy to reset. Under the Home tab, click on the 'Member Info' link highlighted below and then on the 'Change PIN' link from the Member Control Panel on the right side of your screen. From here, simply follow the steps mentioned above.

Home

Assn Benefit Info

- List Benefits
- Cafeteria Plan Description
- Claim Forms
- Other Forms

My Benefits

- Member Info
- Current Benefits
- Current Year SBA

## Benefits Enrollment Web Site

Welcome to your online enrollment system. From this site you can:

- [Enroll online for benefits](#)

# Self-Enrollment Assistant

# Beginning the Enrollment



Click the blue [Enroll] tab highlighted above. Read the instructions on the following screen and click the orange [Let's begin...] button.

## Enrollment Progress Panel

Enrollment Steps	
<i>Costs are for 12 deductions per year</i>	
Review Existing Info:	
1. <a href="#">My Info</a> .....	
2. My Current Benefits .....	
Core Benefit Elections:	
3. Health Insurance .....	\$235.21
4. Dental Plan .....	\$20.64
5. Cancer Insurance .....	
6. Accident Plan .....	
Statements & Acknowledgements	
Finalize Enrollment	
7. Review SRA .....	
Benefits Cost Summary	
Total Cost of Benefits:	\$255.85
Employer Contribution:	- \$145.64
Employee Cost:	\$110.21

On the left side of your screen, you will see the Enrollment Progress Panel. This panel will update with your enrollment decisions as you advance through the process. Once you have completed a given section, click the orange [Go To Next Step] button near the left side of the page.

The total premium associated with each benefit you elect will be displayed on the right side of the panel. You will see any monies your employer is contributing at the bottom of the panel.

You may not skip steps but you can always go back to a step you've already completed by clicking the desired step in the Progress Panel.

## I. My Info

### Review/Update Member Information

You should review this information to ensure that everything is correct. If anything needs to be changed, click on the link titled 'Update Member Info'. You will then be taken to a page where you can edit this member's personal information. When you have verified the changes are correct, click the [Save] button and you will be returned to the above screen.

*It is important to enter all the information correctly and to include your E-mail address! Much of this information is used as rating and eligibility factors for benefits. Additionally, if the you ever forget your password to log into BeneBridge™, you can request that it be sent to the E-mail address from the log in screen.*



## Review/Update Dependent Information

You can modify the dependent information from the 'Dependent Information' section towards the bottom of the Review Member Info screen. The information entered here will be used for any benefit applications you have elected to extend coverage to a dependent. To edit or delete an existing dependent, simply click on the appropriate link under the 'Action' column in the row of the desired dependent.

To add a new dependent, click on the 'Add New Dependent' link below the table. Be sure to fill out as much information is possible. If the dependent is disabled or a full-time student it is important you correctly provide that information, as it is used for rating and eligibility factors for some benefits. Also, be sure to enter the dependent's address if it differs from yours. Once you confirm you have entered all the necessary information for the dependent click the [Save] button towards the bottom of the screen to save the new information to the database and be directed back to the Review Member Info page.

## Change Login Information

If you would like to change your User Name or Password, simply click on the 'Change Login Info' link next to 'Update Member Info'. On the screen that pops up, you will be prompted to enter a new User Name and Password. Please note, the User Name and Password can only contain alphanumeric characters. The Password must be *at least* 6 characters long while the User Name has no length requirements.

Once you have verified the information is correct, click the [Save] button at the bottom of the screen to save the changes and be directed back to the Review Member Info page.

## Completing Step 1

Once you have verified all the information on this page is correct and up to date, click the orange [Go To Next Step] Button towards the bottom of the page. This completes the first step and will take you directly to step 2 where you can make decisions on your the benefits you are currently enrolled in.

## II. Review Your Current Benefits

**Enrollment Steps**  
*Costs are for 12 deductions per year*

Review Existing Info:

1. My Info
2. My Current Benefits

Core Benefit Elections:

3. Health Insurance ..... \$235.21
4. Dental Plan ..... \$20.64
5. Cancer Insurance
6. Accident Plan

Statements & Acknowledgements

Finalize Enrollment

7. Review SRA

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**Benefits Cost Summary**

Total Cost of Benefits:	\$255.85
Employer Contribution:	- \$145.64
Employee Cost:	\$110.21

[View this number for enrollment](#)

Review of Michael Bowron personal info complete.

### Review Your Current Benefits

*Costs shown are based on 12 deductions per year.*

Keep Benefit	Benefit Name	Coverage	Benefit	Cur Yr Cost (EE / ER) ?	Next Yr Cost (EE / ER) ?	Sheltered	Eff Date
<input type="checkbox"/>	Health Insurance - Humana Option 1 (EHDHP 14)	E	1	104.89 / 125.00	110.21 / 125.00	Y	01/01/2014
<input type="checkbox"/>	Dental Plan - Ameritas Dental - Low Option	E	1	0.00 / 20.64	0.00 / 20.64	Y	01/01/2014

\* indicates a benefit with a future termination date.

You can elect to keep any of the benefits shown by clicking on the corresponding check box in the column labeled 'Keep Benefit' then clicking on the 'Continue With Enrollment' button. If you decide later that you would like to change or drop any of these benefits, you can always do that in the appropriate enrollment step.

**All Done => Go To Next Step**

The table in the step will list any benefits that you are currently enrolled in. The Coverage column indicates who is covered for the particular benefit (i.e. 'E' is Employee only, 'E+S' is Employee and Spouse, etc.) The premium you are currently paying is listed in the Cur Yr Cost field. The premium you will be paying if you choose to keep the benefit is listed in Next Yr Cost. The amount in blue is the Employee portion of the premium and the amount in green is the Employer portion.

If know you would like to keep any of these benefits as is, simply click the "Keep Benefit" check box next to the desired benefit(s) and you will skip past those benefit(s) in the upcoming steps. You can go back later on and change your election by clicking on the name of the desired benefit in the Enrollment Progress Panel.

Once you indicated you would like to keep your desired benefits, click the orange [Go To Next Step] button.

### III. Core Benefit Elections

#### Health Insurance Choices

##### Make Health Insurance Elections:

[View more info about your Health Insurance plans...](#)

*Costs shown are based on 12 deductions per year.*

Humana Option 1 (EHDHP 14) (current benefit)	Humana Option 2 (AGHDHP 14)	Humana Option 3 (TXNPOS 14)
<b>Features:</b>	<b>Features:</b>	<b>Features:</b>
Deductible \$2,500/\$5,000	Deductible \$1,000/\$3,000	Deductible \$1,200/\$3,600
OOP Max \$6,350/\$9,200	OOP Max \$6,000/\$12,000	OOP Max \$6,350/\$9,200
Coinsurance 80%/20%	Coinsurance 80%/20%	Coinsurance 80%/20%
Preventive Care 100%	Preventive Care 100%	Preventive Care 100%
<b>Your Costs:</b>	<b>Your Costs:</b>	<b>Your Costs:</b>
E \$235.21	E \$265.07	E \$318.59
E+S \$552.32	E+S \$583.15	E+S \$700.89
E+C \$498.71	E+C \$503.63	E+C \$605.32
F \$809.68	F \$848.22	F \$1,019.47
<b>Your Current Benefit Elections:</b>	<b>Enroll For This Plan</b>	<b>Enroll For This Plan</b>
Coverage: E		
Benefit: 1		
Cur Yr Deduction: \$104.89		
Next Yr Deduction: \$110.21		
<b>Keep Current Plan</b>		
<b>Change Election</b>		
<b>Drop Benefit</b>		

You will know make an enrollment decision for each benefit listed in the Enrollment Progress Panel. Any benefits you elected to keep in the previous step will be skipped and marked as completed.

Certain benefits will display a video describing the benefit before allowing you to make an enrollment decision.

In the example above, the employee currently has the Humana Option 1 Medical Plan. You have the option to keep the benefit, change the election or drop the benefit. If you would like to change the health benefit to include coverage for your family members, you would click the orange [Change Election] button. If you would like to enroll in a plan other than Option 1, you would like the orange [Enroll For This Plan] button under the desired plan.

In this example, the employee decides to keep the plan as is and clicks the orange [Keep Current Plan] button. The enrollment assistant will now display the next benefit in the Enrollment Progress Panel for you to make an enrollment decision.

## Make Dental Plan Elections:

[View more info about your Dental Plan plans...](#)

Costs shown are based on 12 deductions per year.

Ameritas Dental - Low Option (current benefit)		Ameritas Dental - High Option	
<b>Your Costs:</b>			
E	\$20.64	E	\$30.40
E+S	\$41.48	E+S	\$61.00
E+C	\$55.76	E+C	\$79.20
F	\$76.60	F	\$109.80
<b>Your Current Benefit Elections:</b>			
Coverage:	E		
Benefit:	1		
Cur Yr Deduction:	\$0.00		
Next Yr Deduction:	\$0.00		
<a href="#">Keep Current Plan</a> <a href="#">Change Election</a> <a href="#">Drop Benefit</a>			
<a href="#">Enroll For This Plan</a>			

Dental is the next benefit. In our example, this employee currently has employee only coverage for the Ameritas Dental - Low Option. He wishes to change the election to extend coverage to the rest of his family so will click the orange [Change Election] button. This will take him directly into the previously completed application (shown below) to make any desired changes.

To extend coverage to the rest of your family, change the Choice of Coverage from 'Employee Only' to 'Family' by changing the option in the highlighted drop-down box. This will automatically select the highlighted check-boxes in the 'Cover' column of the dependent table. You will want to ensure this table correctly reflects the dependents you wish to cover.

Once you have made your desired changes, click the [Next - Validate and Sign] button at the bottom of the page. If there is any missing information on the application, you will see a red box appear near the top of the screen instructing you how to correct it. Once done, click the [Validate and Sign] button again.

If you have correctly completed the application, you will be asked to review the app and enter the PIN you created at the bottom of the page before clicking [Sign and Save It].

Review Existing Info:

- 1. My Info
- 2. My Current Benefits

Core Benefit Elections:

- 3. Health Insurance \$235.21
- 4. Dental Plan \$20.64
- 5. Cancer Insurance
- 6. Accident Plan

Statements & Acknowledgements

Finalize Enrollment

- 7. Review SRA

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**Benefits Cost Summary**

Total Cost of Benefits:	\$255.85
Employer Contribution:	- \$145.64
Employee Cost:	\$110.21

[View this member's enrollment](#)

[Return Home](#)

### Step 1 - Edit Dental Plan - Ameritas Dental - Low Option

Please make your desired entries in the benefit form below and click the 'Next - Validate and Sign' button when you are finished. If you don't want to save your changes, you can click the 'Close With No Changes' button.

**Enter Benefit Options**

Select Your Choice of Coverage: Employee Only

Premium Amount - [Update Premium](#) \$20.64 *Deduction Frequency: 12 times per year*  
*(Employee cost may be reduced by employer contribution)*

**Select Dependents Covered Under This Benefit**

If you have selected a coverage other than Employee Only or Individual, you must click on the checkbox to the right of each of the dependents you want to cover.

Relation	Name	DOB	Cover	Eff Date	Cancel Date
SPOUSE	Bowron, Peggy	11/05/1986 (29)	<input checked="" type="checkbox"/>	-	-
CHILD	Bowron, Mark	10/09/2013 (2)	<input checked="" type="checkbox"/>	-	-

[Add New Dependent](#)

Coverage Effective:

Original Coverage Effective:

Next - Validate and Sign
Close With No Changes

After you enter you sign the application you will directed to the next benefit in the Enrollment Progress Panel. In this example, the Cancer Insurance benefit is next and a video describing the benefit starts to play.

Once the video is finished, the enrollment options are presented (shown right). Here, we have option to enroll in the Low Plan or the High plan or Decline this Benefit.

In this example, we will decline the benefit. Clicking the [Decline This Benefit] button will take us on to the next benefit in the list.

## Cancer Insurance Choices

Learn more about Cancer Insurance:

Make Cancer Insurance Elections:

[View more info about your Cancer Insurance plans...](#)

*Costs shown are based on 12 deductions per year.*

Humana Cancer - Low Plan		Humana Cancer - High Plan	
Your Costs:		Your Costs:	
E	\$17.29	E	\$29.77
E+S	\$35.23	E+S	\$60.69
E+C	\$23.82	E+C	\$41.36
F	\$41.76	F	\$72.28
<a href="#">Enroll For This Plan</a>		<a href="#">Enroll For This Plan</a>	

Or ...

[Decline This Benefit](#)

Accident is the next in the list. After the video is done playing we will choose to enroll in the plan by clicking the orange [Enroll For This Plan] button. This takes us directly into the application (shown below) where we can make our enrollment decisions answer the basic questions and click the [Next - Validate and Sign] button near the bottom of the page.

**Enrollment Steps**  
*Costs are for 12 deductions per year*

Review Existing Info:

1. My Info
2. My Current Benefits

Core Benefit Elections:

3. Health Insurance \$235.21
4. Dental Plan \$76.60
5. Cancer Insurance
6. Accident Plan

Statements & Acknowledgements

Finalize Enrollment

7. Review SRA

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**Benefits Cost Summary**

Total Cost of Benefits: \$311.81  
Employer Contribution: - \$145.64  
Employee Cost: \$166.17

[View this member's enrollment](#)

[Return Home](#)

### Step 1 - Create Accident Plan - Humana Group Accident

Please make your desired entries in the benefit form below and click the 'Next - Validate and Sign' button when you are finished. If you don't want to save your changes, you can click the 'Close With No Changes' button.

**ACTIVELY AT WORK**

Is the proposed insured actively at work now and has she/he worked at least 17.5 hours a week for the last 6 months (except for minor illness or injury of one week or less or for normal pregnancy)?  Yes  No

If 'No', please explain:

**SELECTION OF COVERAGE:**

Base Accident Plan Benefit:

Base Coverage Level:

Additional Benefit Rider:

Premium Amount - [Update Premium](#)  *Deduction Frequency: 12 times per year*

[Next - Validate and Sign](#) [Close With No Changes](#)



## IV. Finishing Enrollment

The final step in the enrollment assistant is to review and sign your Salary Reduction Agreement (SRA). This is a summary of all the benefit elections you have made throughout this process. If you are happy with your elections, enter your PIN in the box near the bottom of the page and click [Sign SRA].

Costs are for 12 deductions per year

Review Existing Info:

1. My Info
2. My Current Benefits

Core Benefit Elections:

3. Health Insurance \$235.21
4. Dental Plan \$76.60
5. Cancer Insurance
6. Accident Plan \$9.40

Statements & Acknowledgements

Finalize Enrollment

7. Review SRA

**Benefits Cost Summary**

Total Cost of Benefits: \$321.21  
 Employer Contribution: - \$145.64  
 Employee Cost: \$175.57

[Reset this member for enrollment](#)

[Return Home](#)

Accident Plan - Humana Group Accident was successfully edited.

### Review & Sign SRA

Buy N' Large  
 SECTION 125 CAFETERIA PLAN SALARY REDUCTION AGREEMENT

Michael Bowron - XXX-XX-9637 - Employee ID# 0846  
 709 W Live Oak St, Austin, TX 78704

Deduction Frequency: 26 times per year  
 Location: C

WHEREAS I, **Michael Bowron** understand that the **Buy N' Large** Section 125 Cafeteria Plan offers me the opportunity to obtain benefits under IRC Section 125, 105, 106, 129, and any other applicable Sections, as amended. I understand that my Benefit Elections are binding for the Plan Year (01/01/2017 - 12/31/2017). I understand that I may revoke my Election to participate only at the end of a Plan Year unless there is a qualifying change in my family status (i.e. marriage, divorce, death, birth, adoption, change of employment, or significant change in premiums/coverage) and I make the change with my Employer's Benefit Office within 30 days of the event.

I hereby authorize **Buy N' Large** to deduct from my compensation the deduction frequency amounts listed below *after the effective date of this election* (which is the later of the first of the month following this election, or the first of the month following employment). The actual cost and effective date of insurance benefits is determined by the Insurance Company based on the coverage applied for and the individual information provided on the application.

Benefit Name	Proposed Eff Date	Proposed Term Date	Coverage	Benefit	Pre-Tax	Before Tax Amt	After Tax Amt	Employer Pd Amt	Enrollment Result	Issued?
Health Insurance - Humana Option 1 (EHDHP 14)	01/01/17		E	1	Y	\$50.87	\$0.00	\$57.69	No Change	Yes
Dental Plan - Ameritas Dental - Low Option	01/01/17		F	1	Y	\$25.83	\$0.00	\$9.53	Changed	Yes
Accident Plan - Humana Group Accident	01/01/17		I	1	Y	\$4.34	\$0.00	\$0.00	Added	Yes
<b>Subtotal Pre/Post Tax</b>						\$81.04	\$0.00			
<b>Total for all Deductions</b>						\$81.04	\$67.22			

Buy N' Large is the amount by which my compensation is reduced, making it a pre-deduction. My period of election will be to reflect changes in the

Enter your PIN number to indicate agreement with the above SRA:

[Sign SRA](#) [Cancel](#)

Once you sign the SRA you will see the page below confirming you have completed the enrollment process for this plan year. If you entered an email address in the first step, you will receive and copy of your SRA via email.

Enrollment Steps

Costs are for 12 deductions per year

Review Existing Info:

1. My Info
2. My Current Benefits

Core Benefit Elections:

3. Health Insurance \$235.21
4. Dental Plan \$76.60
5. Cancer Insurance
6. Accident Plan \$9.40

Statements & Acknowledgements

Finalize Enrollment

7. Review SRA

**Benefits Cost Summary**

Total Cost of Benefits: \$321.21  
 Employer Contribution: - \$145.64  
 Employee Cost: \$175.57

Congratulations, you have successfully completed your open enrollment for next year benefits. Thanks for using the Buy N' Large benefit enrollment system. An Email containing a link to your updated Salary Reduction Agreement has been delivered to michael@buynlarge.com

### Success!

You have completed all the steps required for us to update your benefit elections.