

Open Enrollment Guide

This guide includes:

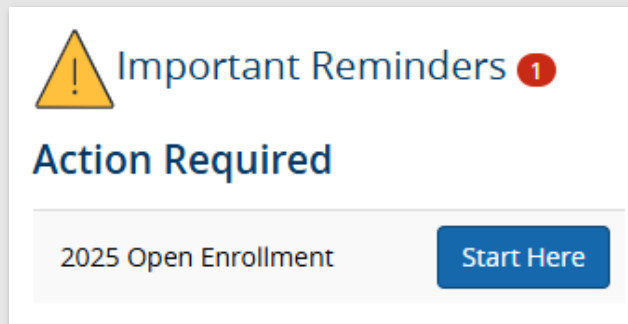
- Navigation to and through your Open Enrollment event.
- Dependent Verification
- The process for new hires who start during Open Enrollment and need to complete both events.
- How to make an FSA-only Open Enrollment change and keep your other benefits the same without reviewing all coverages.

If you have any questions about the information provided in this guide, please reach out to the Benefits Team at benefits@arco1.com.

Open Enrollment Navigation

1. Navigate to your My Benefits Portal through UKG. Please see the [My Benefit Portal Access Guide](#) for detailed instructions.
2. Once you land on the My Benefits homepage, you will see a banner on the top of the page notifying you that you are eligible to complete your Open Enrollment Event. You will also see a notification, under your Important Reminders on the right-hand side of your home page. See below for examples. Click on the **Start Here** button to open the event.





The notification card features a yellow warning triangle icon with an exclamation mark on the left. To its right, the text reads "Important Reminders" in blue, followed by a red circle containing the number "1". Below this, the heading "Action Required" is displayed in a larger blue font. At the bottom of the card, there is a white horizontal bar containing the text "2025 Open Enrollment" on the left and a blue button with the white text "Start Here" on the right.

3. You then see the Open Enrollment welcome screen. Please review the important details provided prior to moving on to the event. Please note the third paragraph which explains that you will need to verify any dependents you will be adding to the medical, dental, or vision coverages. Please see the verification guide for the detailed process and what documents you can submit. You will have the option to upload the documentation as soon as you complete your enrollment or until the dependent verification deadline of **December 1st, 2024**. Dependents who are not verified will not be added to your coverages.

This Open Enrollment period begins **November 11th** and ends midnight CST/10:00pm PST/1:00am EST on **November 22nd**. During the enrollment period, you can enroll, cancel, waive, enroll additional eligible dependents, or make other necessary changes to your benefit plans. The changes made during Open Enrollment will be effective January 1, 2025. As a reminder, you will have to wait until next year's open enrollment or until you have a qualifying life event to make changes to your coverages after the enrollment period ends.


As a reminder, associates will have the ability to renew their benefits elections through a passive enrollment. This means that for those associates who do not wish to make any changes to their current elections, all of your current benefit elections will roll forward with the exception of flexible spending accounts (FSA). **You must re-enroll in an FSA each year.** If you don't wish to make any changes or enroll in an FSA for 2025, you do not have to complete open enrollment.

If you are planning on adding dependents during this time, please have their date of birth, SSN, and a document verifying their dependent status. Please note that you can complete your enrollment and upload your verification documents later. The due date for dependent verification is **December 1st, 2024**.

Once you have completed your 2025 Open Enrollment elections, you will be prompted to submit your elections for approval. If you need to stop and exit Benefitsolver, your changes will be saved up to the last step you completed.

4. You will be introduced to Sofia. She is your virtual benefits assistant. You can ask her a question at any point during your enrollment, and she will provide you with an answer or resources.

Hi, I'm Sofia, your trusted benefits advisor!



Consider me your trusted benefits guide as you make your way through your benefits elections. If at any point you have a question, simply click on the **"Ask Sofia"** link in the upper right hand corner of the page.


As an automated, personal benefits assistant, I'll do my best to answer your questions quickly. However, if I'm unable to assist, I'll get you connected to someone who can.

Let's get started!

[Start Enrollment](#)

5. The next page will be your personal information. Please review for accuracy. If your personal information needs to be updated, please update in UKG after submitting your enrollment.


About You



Your Information

6. Next, you will review your dependents and add any new dependents at this time. You will add each dependent individually. Please ensure you have their Social Security Number and Date of Birth added to their dependent profile. If you need to add a dependent click on the button **+ Add a New Dependent**.

Your Family



Review Your Dependents

Please add/edit your dependent information.

Name	Relationship	Gender	Date of Birth	
<input type="text"/>	Spouse	Male	<input type="text"/>	<input type="button" value="Edit"/>
	Child	Female		<input type="button" value="Edit"/>

7. After adding your dependents, you will be asked how you would like to complete your enrollment. You will have three choices as shown in the example below.

How would you like to enroll?



I'd Like Help Choosing Plans

Help me find plans that best match my needs



I Know What I Want

I know which plans I'd like to enroll in



Keep The Same Plans

I just want to re-enroll in my current plans

Choose this option to take a short questionnaire and receive best match benefits based on your answers.

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[Start Enrollment >](#)

- Please note that if you added new dependents, you will only see the **I'd Like Help Choosing Plans** and **I know What I Want** buttons.
 - I'd Like Help Choosing Plans** - If you would like assistance deciding which insurance plans are right for you, you can use this enrollment support tool. This tool will ask a series of questions about your lifestyle and then make recommendations for which plans you should enroll in. You can choose to decline or accept each recommendation.
 - I Know What I Want** – You will be taken through each coverage ARCO offers and will accept or waive coverage.
 - Keep the Same Plans** – You will be taken to the summary screen to see a full view of all plans you are enrolled in, and all plans that ARCO offers. You can still make edits to your coverage on the summary screen by clicking the **Edit** button to the right of the coverage. This option may be the quickest way to make one or two changes and submit your elections. This option also would be the quickest way to re-enroll in an FSA account for 2025 if that is the only action you need to take during open enrollment. **Please note:** you will not see

this option if you are adding a new dependent since you will need to add them to each coverage during the event.

- 8. Once you select your coverages, you will be taken to the review. Here you can review all coverages selected and waived. Please make sure to click the **approve** button at the bottom of the review page to complete your Open Enrollment event.

Review Enrollment



You're almost done! Please review your enrollment below.
You must click the **Approve** button before you will be enrolled in any plans.

[▶ About You](#)

[▶ Dependents - 0](#)

[▶ Beneficiary Information](#)

Your Elections

Your Cost	
Total Premium <small>Total cost of all plan premiums</small>	\$335.54 <small>W Bi-Weekly</small>
Total Savings Contributions <small>Total amount contributed to savings plans</small>	\$125.00 <small>W Bi-Weekly</small>
Total Cost	\$460.54 <small>W Bi-Weekly</small>

*Total associate cost represents the total approved cost of benefits included on the summary. Other benefits not displayed are not included.

The information submitted may be subject to further review and/or approval. The deduction amounts are based on rates and calculations stored in the Benefitsolver system at the time of elections. To verify actual elections and/or deduction amounts, please contact your benefits administrator.

Employer remains responsible for any and all loss or damages, and in no event shall Businessolver be liable for any amount, including, but not limited to, insurance premiums, stop-loss deductibles, reinsurance fees, health plan or other claims, cancellation or reinstatement fees, or penalties, for a failure to pay a carrier/vendor or for failure to provide appropriate billing information in a timely manner, unless such delay is caused by the negligent acts of Businessolver.

Every effort has been made to report information accurately, but the possibility of error exists. In case of any conflict between your benefits election confirmation and an official plan document, the plan document will be the final authority. Please note, some insurance coverage elections only become effective upon approval of your evidence of insurability (EOI) by the carrier.

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[✔ Approve](#)

9. Once your enrollment is complete, you will see a confirmation page with your confirmation number and a PDF of your elections.

Thank You!

Transaction Complete Benefit Summary PDF

Your information has been submitted.
Select Home to return to your benefits home page or Log Out to end this session.

Thank You.

Confirmation Number
157-92-86-4764

Dependent Verification

Any newly added dependents will need their dependent eligibility verified. This will help ARCO continue to keep costs down for associates by only covering eligible dependents.

- If you add a dependent during your Open Enrollment event, you will be prompted to upload documentation after you submit your changes. You can upload your documents at that time if you have them ready. Please see the example below. If you do not have your documents ready, you will receive several messages to your message center inbox giving you detailed directions on how and where to upload your documentation. The deadline to submit your verification documentation is **December 1st, 2024**.

⚠ Required Action 1 of 1

Pending Dependent Verification

You have requested to have dependents added to your benefit elections that have not yet been verified. Documentation is required to verify your dependent(s) eligibility under the ARCO benefit program. Until the requested documentation is submitted, your coverage changes will not be approved.

If documentation is not received by the deadline provided in your Verification Initial Letter, your changes will not be approved.

You may submit the document(s) following the steps detailed below. Once all documentation is received, action will be taken to update your elections and send the requested changes to your insurance providers.

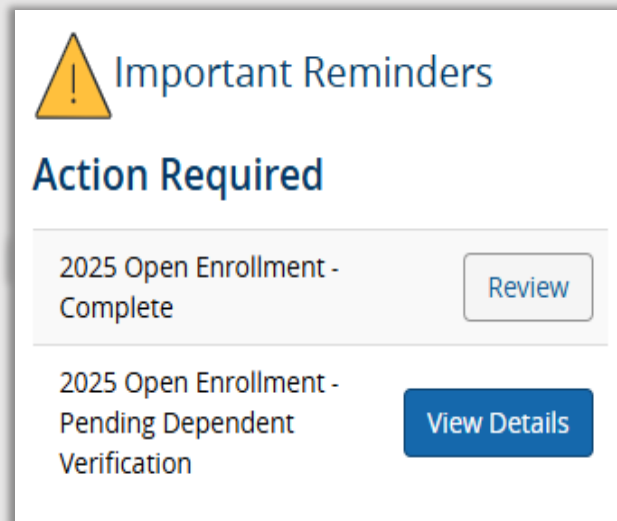
- If you have your documentation ready, click **Upload Now**.
- If you need to know which documents to provide, visit your **Personal Documents** and review the **Verification Initial Letter** for detailed requirements. Your Personal Documents can be found by clicking the link under your name at the top of this page.
- Once you have the requested documentation, login to this site and visit your **Message Center**. Your Message Center can be found at the top of this page.
- View the "You need to submit documentation to verify your eligibility" message.
- Upload your document(s) directly to the message (PDF or JPEG file types are recommended).


If you have any questions, click **Sofia** in the lower right-hand corner of this page.

- test test

Upload Now Next >

- You will also have an **Action Required** under your **Important Reminders** section on your My Benefits Homepage reminding you that to need to upload verification documentation.



 Important Reminders

Action Required

2025 Open Enrollment - Complete	Review
2025 Open Enrollment - Pending Dependent Verification	View Details

- You will also receive messages to your My Benefits Portal Message Center inbox.
- The deadline to submit your verification documentation is **December 1st, 2024**.
- For additional screenshots and guidance on how to upload your verification documents, please review the [Verification Guide](#).

Please see below the required documentation for each dependent relationship.


Relationship	Required Documentation
Spouse	Tax Return identifying dependents from most recent tax filing year OR Marriage Certificate
Ex-Spouse	Divorce Decree
Foster Child	Court documentation confirming legal guardianship showing the employee and/or verified spouse as the parent
Stepchild	Legal Guardianship Doc OR Birth Certificate
Court Ordered Dependent	Qualified Medical Child Support Order (QMCSO) or National Medical Support Notice (NMSN)
Child - Biological	Birth Certificate (naming the associate as the parent) Hospital Birth Information - less than 6 months old (naming the associate and/or verified spouse as the parent) OR Tax information (naming the associate and/or verified spouse as the parent)

New Hire Enrollment Period During Open Enrollment

- If you are in your new hire enrollment period during Open Enrollment, you will be given the opportunity to complete both events. Due to your new hire effective date being earlier than the 1/1/25 Open Enrollment effective date, you will be required to complete the New Hire Enrollment first. After your complete the New Hire Life Event, you can decide if you want to complete Open Enrollment or not. As a reminder, the elections you select

in your new hire event will automatically roll forward with the exception of a Flexible Spending Account. You must enroll in an FSA each year.

- When you open your New Hire Life Event, you will see something like the example below.

 **Important! You have two enrollments to complete**

Because you have started your enrollment during your Annual Enrollment window, you have two enrollments to complete.

1. New Hire Enrollment
2. 2025 Open Enrollment

Step 1: New Hire Enrollment

As a newly hired employee, you first need to enroll in your benefits that will cover you for the rest of this plan year.

Coverage will be effective based on
10/31/2024

[Begin Enrollment](#)

Not Started

Step 2: 2025 Open Enrollment

Once you complete your enrollment for this plan year, you will need to enroll in your benefits for the following plan year.

If you had added or removed a dependent that is pending approval in the system, you will need to edit your open enrollment elections to add them to coverage for 2023.

Any add or change in coverage will be effective on
01/01/2025

[Begin Enrollment](#)


Must Complete New Hire Enrollment First

- **Please note:** if you are adding a dependent(s) in your new hire event that needs to be verified, you will need to add them to the intended coverages again if you choose to complete the Open Enrollment event due to their pending eligibility status. Since they will not be added to your coverages until their eligibility has been verified, they will not show up as covered in your open enrollment event. Dependent coverages will be in a pending status for both events until they have been verified.


2025 FSA Enrollment

- As mentioned in Step 7, if you want your current enrolled coverages to roll forward and only need to re-enroll in the FSA you can choose the **Keep the Same Plans** option at the beginning of your Open Enrollment event.
 - **Keep the Same Plans** – You will be taken to the summary screen to see a full view of all plans you are enrolled in, and all plans that ARCO offers. You can still make edits to your coverage on the summary screen by clicking the **Edit** button to the right of the coverage. This option may be the quickest way to make one or two changes and submit your elections. This option also would be the quickest way to re-enroll in an FSA account for 2025 if that is the only action you need to take during open enrollment. **Please note:** you will not see this option if you are adding a new dependent since you will need to add them to each coverage during the event.


How would you like to enroll?



I'd Like Help Choosing Plans
Help me find plans that best match my needs



I Know What I Want
I know which plans I'd like to enroll in



Keep The Same Plans
I just want to re-enroll in my current plans

Choose this option to take a short questionnaire and receive best match benefits based on your answers.

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If you have any questions about the open enrollment process, please reach out to benefits@arco1.com.