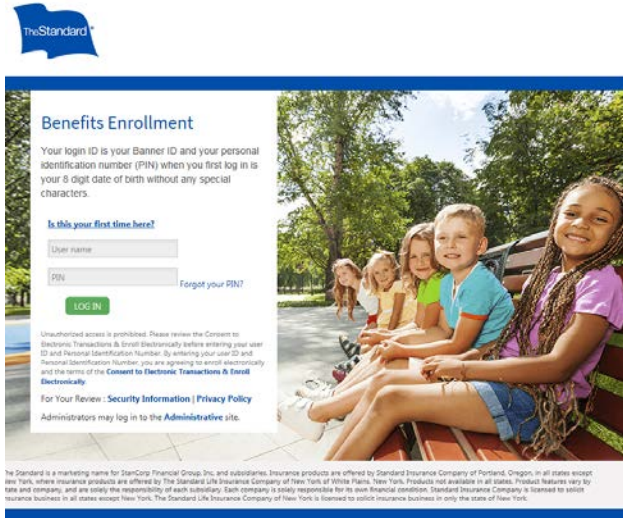


University of New Mexico

First Time Guide for Online Benefits Enrollment



Open the online portal site at:

<https://standard.benselect.com/unm>

- Your user name is your Banner ID.
- When you first log in, your personal identification number (PIN) will be your 8-digit date of birth without any special characters.
- For technical issues and/or questions regarding your benefits please contact enrollmentsystemsteam@standard.com or call 1-844-573-0229.

Change MY PIN

- You will be prompted to change your PIN the first time that you log in.
- You will enter in your new PIN of choice, answer a security question and enter in your email address.
- UNM strongly recommends creating a password/pin with at least all of the following criteria:
 - Minimum of eight characters
 - Passwords should not repeat a character more than twice in a row, ex., xx is acceptable, xxx is not acceptable
 - Passwords that are not personally relevant, such as dates of birth, names, or social security numbers
 - Passwords that contain characters from at least three of the following four character sets:
 - o Numbers: 0, 1, 2, ...
 - o Uppercase letters: A, B, C, ...
 - o Lowercase letters: a, b, c, ...
 - o Special characters: ! @ # % ^ & * ()

The screenshot shows the 'My Benefits' section of the portal. At the top, there is a navigation bar with 'Home', 'Me & My Family', 'My Benefits', 'Sign & Submit', and 'Logout'. A 'NEXT' button is visible in the top right. Below the navigation bar is a large image of a family hiking in a forest. To the right of the image is a box titled 'My Benefits' containing a list of options: Basic Group Life, Voluntary Employee Life, Voluntary Spouse Life, Voluntary Child Life, Voluntary AD&D, Voluntary Long Term Disability, and Voluntary Short Term Disability. Below the image is the heading 'Act Now to Help Protect What Matters Most' followed by a paragraph explaining the importance of insurance. Underneath, it states 'Benefits enrollment is easy! Just follow these steps.' and lists three steps: 1. Review and update information about you and your dependents. 2. Learn about each of your benefit options and make your choices. 3. Verify your benefit elections and agree to electronically sign to complete your enrollment. At the bottom, there is a 'Continue to review personal information and begin enrollment.' button with a 'NEXT' label.

Introduction & Information Screen

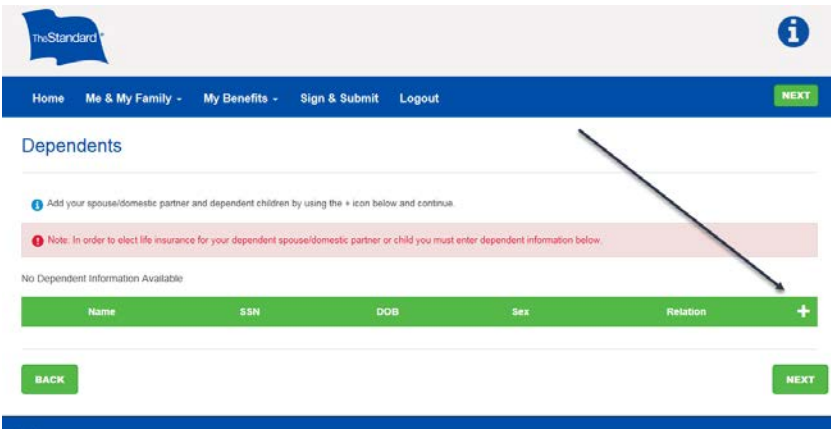
You will view an information screen about enrollment and use of the portal.

- Following this introductory screen, you will begin your enrollment process by viewing and entering your elections for each benefit option.
- You may logout and re-enter the portal at any time to continue the process or modify your enrollments. Any changes or elections you make will be saved each time you logout.

The screenshot shows the 'Personal Information' form. At the top, there is a navigation bar with 'Home', 'Me & My Family', 'My Benefits', 'Sign & Submit', and 'Logout'. A 'NEXT' button is visible in the top right. Below the navigation bar is the heading 'Personal Information' and a note: 'If Personal Info corrections are needed, contact the UNM HR Service Center at (505) 277-MyHR (6947). Optional items are in italics.' The form is divided into two sections: 'Personal Info' and 'Contact Info'. In the 'Personal Info' section, there are fields for 'Name' (First, MI, Last, Suffix), 'Date of Birth' (11/02/1970), and 'Gender' (Male, Female). In the 'Contact Info' section, there are fields for 'Address' (Country: USA, 123 Main St).

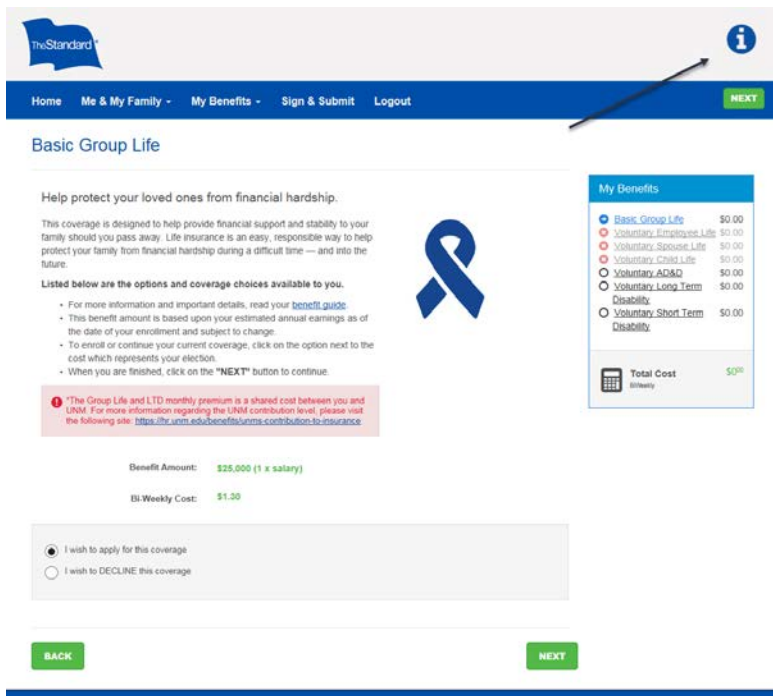
Personal Information Screen

- Please verify that your personal information is correct. If any information is not correct, please contact the UNM HR Service Center at (505) 277-MyHR (6947).



Dependents Screen

- Review and update your dependent information.
- Click the plus sign to add your spouse/domestic partner and/or dependent children.
- You will have the opportunity to enroll dependents from this list into available benefit plans during the enrollment process.



Benefit Election Screens

- Choose your benefit elections by selecting what level of coverage you want for you and your dependents.
- For more information on your benefits, you can click on the icon located in the upper right hand corner.

The Standard

Home Me & My Family - My Benefits - Sign & Submit Logout NEXT

Voluntary Employee Life

i The benefit amount you selected exceeds the guaranteed limit. Your application is pending receipt of additional information and further review. You will be prompted to complete a medical history statement after you submit your enrollment.

Amount Allowed as Guaranteed Issue Limit

Total Amount Requested

Amount Pending EOI Approval

BACK NEXT

Amounts Pending Approval

- If you have selected an amount of coverage over the guarantee issue amount, you will see the screen illustrated here which outlines the amount of coverage in force and pending.
- At the very end of your enrollment process, you will be prompted to complete an EOI form.

The Standard

Home Me & My Family - My Benefits - Sign & Submit Logout NEXT

Basic Group Life

i Choose Beneficiaries

A beneficiary is a person, trust, or organization to whom benefits will be paid. A contingent beneficiary will receive benefits if your primary beneficiary is no longer living at the time of your death.

- Place a checkmark next to each desired primary and contingent beneficiary. The percentage allocations will automatically calculate.
- You may change the percentage amounts, as long as the total equals 100%. To make these changes please enter the percentage amount in the percentage box below.
- Click Add (Plus sign) if you do not see the desired person or trust in the list.
- Beneficiaries may not be both primary and contingent at the same time.

i Note: If you edit a beneficiary who is insured as a dependent (such as a spouse, domestic partner or dependent child) the change you make will also edit the dependent information that was entered into the dependent section. If you do not want to make any changes to your dependent record, please click on the (+) sign and select "other" to add a new beneficiary.

Beneficiary	Relationship	Primary	Contingent	
Jane Smith	Spouse	<input type="checkbox"/> <input type="text" value="0.00%"/>	<input type="checkbox"/> <input type="text" value="0.00%"/>	<input type="checkbox"/>
Standard Order of Survivorship ?		<input type="checkbox"/> <input type="text" value="0.00%"/>	<input type="checkbox"/> <input type="text" value="0.00%"/>	<input type="checkbox"/>

BACK NEXT

Choosing your Beneficiary

- You will be prompted to add a beneficiary after selecting a coverage that requires a beneficiary designation.
- Adding a beneficiary is required. Select the plus sign to add a new beneficiary.

The screenshot shows the 'My Benefits' page with a dropdown menu open. The menu items are: Basic Group Life, Voluntary Employee Life, Voluntary Spouse Life, Voluntary Child Life, Voluntary AD&D, Voluntary Long Term Disability, and Voluntary Short Term Disability. The 'UNLOCK' button is circled in red. Below the menu, there is a table for 'Beneficiary Information' and a 'Total Cost' summary.

Name	Relationship	Address	Phone	Percent	Type
Jane Smith	Spouse	7000 Louisiana Blvd NE, Apt 600, Albuquerque, NM 871093975		100.00	Primary

Total Cost: \$1.30

Navigating the enrollment screens

- If at any point you click the 'Back' Button and it does not take you back to the prior screen, you can use the 'My Benefits' drop down menu to return to the product you are interested in.
- If you elect or decline a benefit at any time and decide you want to make a change, click the Unlock button to make a change.

The screenshot shows the 'Verify Your Benefit Elections' screen. It includes a table of benefit plans and a table of forms to be signed. The 'NEXT' button is highlighted.

Plan	Description	Pretax Cost	Posttax Cost
Basic Group Life	Standard Life - SB; \$25,000	\$0.00	\$1.30
Voluntary Employee Life	Standard Life - SB; \$20,000	\$0.00	\$0.92
Voluntary Spouse Life	\$40,000	\$0.00	\$1.16
Voluntary Child Life	N/A		
Voluntary AD&D	Waived		
Voluntary Long Term Disability	Waived		
Voluntary Short Term Disability	Group Short Term Disability Insurance, \$223.68	\$0.00	\$0.31
Total		\$0.00	\$3.69

Form Name	Status	Date Signed/Reviewed
Enrollment Summary	Unsigned	

Verify Your Benefit Election Screen

- When you are ready to finalize your benefits enrollment, you must first verify and sign your elections.
- When you come to the Verify Your Benefit Elections screen, your enrollment is not yet complete. You must click Next to complete your enrollment.

Submit Your Enrollment



University of New Mexico

Enrollment Summary

Name	Date of Birth	Home Phone	Work Phone	Address
John Smith	03/06/1976	(505) 555-4555		7000 Louisiana Blvd NE Apt 808 Albuquerque, NM 87110-3875
Employee ID	Hire/Elig Date	Gender	E-mail Address	
101789113	08/01/2017	M	jsmith@unm.edu	
Location	Department	Reason for Completing Form		
UNM	HR	Initial Enrollment		
Job Class	Title			
Class 3	Custodian			

Benefit Plan	Coverage Termination	Effective Date	Total Approved Benefit Amount	Deduction Frequency	Total Pending Coverage Amount		Employee Cost per Benefit Deduction		
					Benefit	Cost	Pre-tax	After-tax	
Basic Group Life	EO	10/01/2017	\$ 20,000.00	26			\$ 0.00	\$ 1.30	
Voluntary Employee Life	EO	10/01/2017	\$ 20,000.00	26			\$ 0.00	\$ 0.90	
Voluntary Spouse Life	EO	10/01/2017	\$ 40,000.00	26			\$ 0.00	\$ 1.70	
Voluntary HDBD	Waived								
Voluntary Long Term Disability	Waived								
Voluntary Short Term Disability	EO	10/01/2017	\$ 223.88	26			\$ 0.00	\$ 0.21	
					Total:			\$ 0.00	\$ 3.80

* EO = Employee Only | SO = Spouse Only | CO = Children Only | FA = Family | ED = Employee/Spouse | EC = Employee/Children | SC = Spouse/Children | Total: \$ 0.00 \$ 3.80
 ** The Group Life and LTD amounts provided are a shared cost between you and UNM. For more information regarding the UNM contribution level, please visit the following link: <https://unm.edu/benefits/unm-contribution-information>. **Please note:** benefit amounts listed above are based upon estimated probability earnings as of the date of your enrollment and are before any deductibles, income and subject to change.

Page 1 Download Form

Electronic Signature: By clicking the button marked "I Agree," I acknowledge that I am signing this document electronically. I understand that this electronic signature shall be enforceable under the applicable state or federal law and is equivalent to a printed signature.

I AGREE

Submit Your Enrollment

- Once you are prompted to this screen, [be sure to click the green 'I Agree' button on the bottom of the screen.](#)
- You may print these forms as a permanent record of your benefits enrollment once you have clicked the 'I Agree' button.

Sign/Submit Complete

Step 2 of 3
 Congratulations!
 Your enrollment is now complete. You may login to the system at any time during the year to review your benefit elections.

Recap of Your Elections
 Listed below is a recap of your elections including who is covered under each benefit plan and your named beneficiaries. Scroll down to the bottom of this screen to view a list of your completed enrollment forms.

Basic Group Life

Benefit Amount	Cost
\$25,000.00 (1 x salary)	\$1.30

Beneficiary information

Name	Relationship	Address	Phone	Percent	Type
Jane Smith	Spouse	7000 Louisiana Blvd NE Apt 606, Albuquerque, NM 871093975		100.00	Primary

Voluntary Employee Life

Benefit Amount	Cost
\$20,000.00 (1 x salary)	\$0.12

Voluntary Spouse Life

Benefit Amount	Cost
\$40,000.00	\$1.16

Voluntary Child Life
 You have elected to WAIVE coverage under this plan.

Voluntary AD&D
 You have elected to WAIVE coverage under this plan.

Voluntary Long Term Disability
 You have elected to WAIVE coverage under this plan.

Voluntary Short Term Disability

Benefit Amount	Cost
\$225.68 (50% x weekly salary)	\$0.31

Completed Forms
 Following is a list of forms reviewed and/or signed during the enrollment. Click on the form name to view or print. Press Logout to exit the website.

Form Name	Date Signed/Reviewed
Enrollment Summary	5/6/2017

BACK RETURN

Sign/Submit Complete

- Once you reach this screen, you have successfully completed your enrollments.
- You may print copies of your enrollment summary from this screen by clicking the form name at the bottom of the screen.

Important

IMPORTANT! You have applied for a coverage that exceeds the guaranteed limit. There is additional information and review required. Please complete the [online medical history statement](#) To complete this process you will need to enter your policy number, which is 649112, group name UNM (University of New Mexico) and pending amount.

COMPLETE THE EOI FORM NOW

OK

Submit Your EOI Form

- This alert will appear if Evidence of Insurability (EOI) is required for any of your elected amounts.
- If you are ready to complete the EOI form, you can click the "Complete the EOI Form Now" button to be directed to a separate site where you will be able to complete and submit your EOI form by following the prompts.
- Please note that you will need the UNM policy number which is 649112.
- Medical records and/or exams may be required.