Benefits in Bear Trax

For All Benefit-Eligible Employees

Terminology

- **Enrollment Period—The period of time when organizations and their employees make changes to their elections, such as health insurance, life insurance and flexible spending.**

- **Life Event—Allows changes to certain benefit elections outside of the annual open enrollment period, such as birth, marriage, adoption, or loss of other coverage.**

- **Trainstop—An ordered workflow you must follow to elect or change your benefits. You must navigate through all screens.**

- **Contacts—Includes dependents or beneficiaries to be covered by Benefit plans.**

- **Beneficiary Organization- A Trust, Estate, or SSU Development Foundation.**

- **Guarantee Issue- The maximum coverage amount you can initially elect without requiring approval from Guardian.**

- **Interim Coverage – The default coverage amount effective until your elected coverage amount is approved by Guardian.**

- **Suspended Coverage – Requested coverage that needs approval.**

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Key Concepts

- **Bear Trax *does not* change benefits eligibility guidelines for SSU employees.**

- **Bear Trax *does* enable benefit-eligible employees to do the following:**
  - **View your current & future benefit enrollments**
  - **Modify your benefit elections**
    - *Note: This must be done during annual enrollment or as a result of a qualifying life event.*
  - **Add a beneficiary or change beneficiary designations**
  - **Submit required documentation.**

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The Benefits Selection Business Process

The benefit selection process follows a prescribed workflow with "trainstops" along the way.

- **Trainstops to Change Benefit Elections include:**
  - **Edit Medical Benefits > HSA > FSA > Voluntary Benefits**
  - **Employer Paid (Basic Life & AD&D)**
  - **Dependent Designation**
  - **Review.**
    - *Note: After you have initially completed each trainstop in order, you can select any trainstop you want to go to from the top of the page.*

- **After you submit your elections, if Evidence of Insurability is pending from Guardian, the Benefit Administrator will finalize the process.**

- **Employees can view the status in the system at any time.**

On Submitting Documentation

- **Certain benefit processes require employees to submit required documentation. This step is <u>required</u> before the change is complete.**

- In cases of life events, employees will not be able to make elections until documentation is submitted to the Benefit Administrator for approval.

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Fast Facts: How to Submit Documentation

If a step requires documentation, it will appear in your Pending Action Items. Follow these steps when required to submit documentation,

- Scan or email the required document to yourself.

- Save the file to the desktop of your computer.

- Navigate to the related Bear Trax action item from your Notifications.

- Select Add Attachment.

- Locate and select the required document. Click upload.

- Click Save.

- Navigate to Home then back to Benefits to confirm the document was saved.

Important! *For privacy, if you are using a shared computer, <u>delete</u> your document from the desktop of the shared computer.*

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Fast Facts for New Hires

New Hire employees have 30 days after the date of hire to complete their benefit elections.

If elections are not made within this time period, all benefits will be waived (without health waiver payment) with the exception of employer provided Basic Life and AD&D.

The End

Thank you for reviewing this Benefits overview.

Please contact your Department Bear Trax Coordinator or Human Resources for more information.