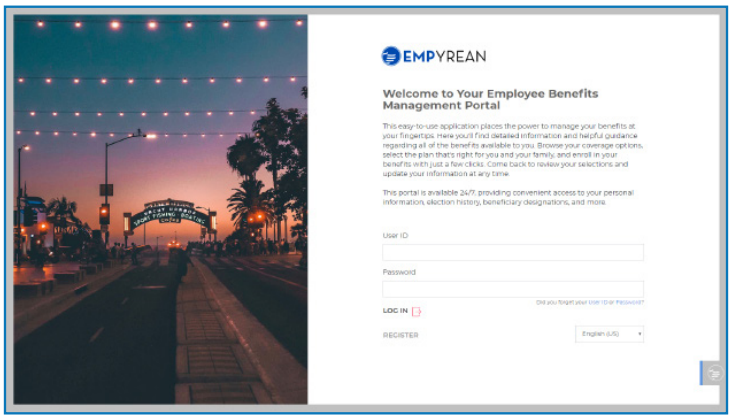


EMPYREAN

Step by Step Enrollment Guide

This guide explains our online benefits enrollment tool. Use it to reference key steps that maximize and lock in your benefits.

Start by Registering Your User Account - *Direct Access*



1. Visit milhaus-srgbenefits.com.
2. Click on ***REGISTER***.
3. Enter your
   - First, Last Name (as filed with employer),
   - Date of Birth
   - Social Security Number/Employee ID

—— CLICK *NEXT* WHEN FINISHED ——

4. Add a new User ID
   (work email address, for example).
5. Create a new password with at least:
   - eight characters
   - one letter
   - one number
   - one symbol (i.e., * & + # $)
6. Set a security question and answer (at least six characters), in case you forget your password.

—— CLICK *NEXT* WHEN FINISHED ——

7. Read the terms of use agreement. To continue enrolling, click I AGREE at the bottom of the page.

NOTE
You only register once. Return and log in with your user ID and password. Our system recognizes you.

HAVE THE FOLLOWING INFORMATION HANDY

Provide eligible dependents' and beneficiaries':
- Full names
- Dates of birth
- Social security numbers

NOTE
Your Plan may require you to provide documents to verify your dependents before they can be covered.

NOTE
Your Plan may require you to complete an Evidence of Insurability (EOI) during the enrollment process

Your registration is complete.
Please go to 'Get Ready to Enroll for Your Benefits' on page 3.

Get Ready to Enroll for Your Benefits.

LAUNCH YOUR ENROLLMENT

When you log in you'll see an open enrollment event screen. (figure 1) Click on Continue,

Begin on *My Information* step of the enrollment flow.

Follow the prompts in each step.

An indicator shows your progress per step on the right.

MY INFORMATION STEP — Personal information (figure 2)

1.1 Review your information, update, and
1.2 add missing information as needed.

—— Click *I'M DONE REVIEWING MY INFORMATION* when finished ——

USER TIPS

Your progress is saved when you click to continue to the next screen in the flow. You can log in later to finish your enrollment.

Click *BACK TO PREVIOUS PAGE* to review elections or make changes.

Make sure to finish your enrollment.
Elections are **NOT** recorded in the system **UNTIL** you save and accept them and get confirmation. (figure 10)

Questions
Answer the question about receiving text messages.
Click I'm Ready to Proceed.

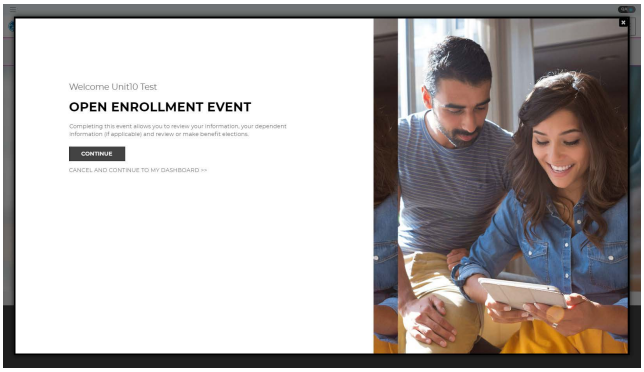


figure 1

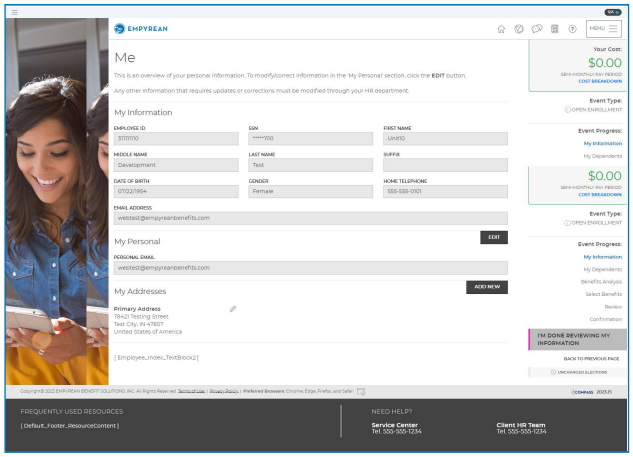


figure 2

Continue Your Enrollment

MY DEPENDENTS STEP - My family (figure 3)

2.1 To add Spouse and/or Child(ren), Click *ADD NEW*.
2.2 Click the *pencil icon* to make changes.

—— CLICK *I'M DONE WITH DEPENDENTS* WHEN FINISHED ——

NOTE
If proof of a dependent's relationship to you is required, *PENDING* appears in the *Verification Status* column.

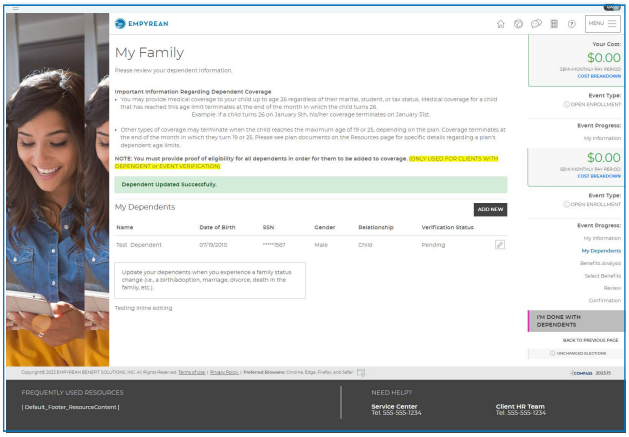


figure 3

BENEFITS ANALYSIS STEP

3.1 Answer questions to receive medical plan recommendations or click Exit The Survey to proceed with enrollment

SELECT BENEFITS STEP - Select your benefits plans (figure 4)

4.1 Review high level benefit details on the tile (Plan Selected, Cost Per Pay Period, etc.)

To make a change...

4.2 Select *CHANGE* on the Medical benefit tile.
4.3 Select the dependent(s) you wish to cover and then select the plan you want. (figure 5)
—— CLICK *I'M DONE WITH* SELECTING BENEFITS ——

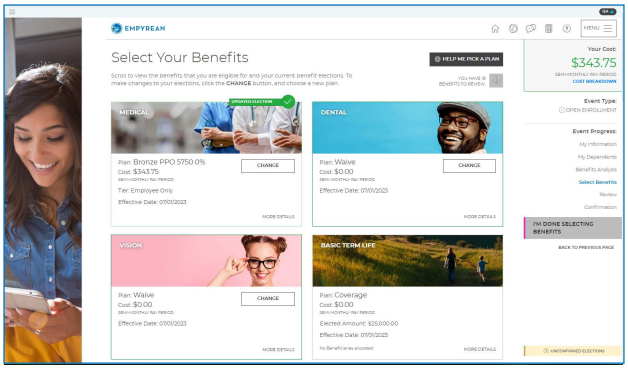


figure 4

NOTE
A previously eligible dependent that appears in Step 2 may not appear here (for example, if they aged out). Otherwise, to add a dependent click *ADD DEPENDENTS* and revisit Step 2 in this guide.

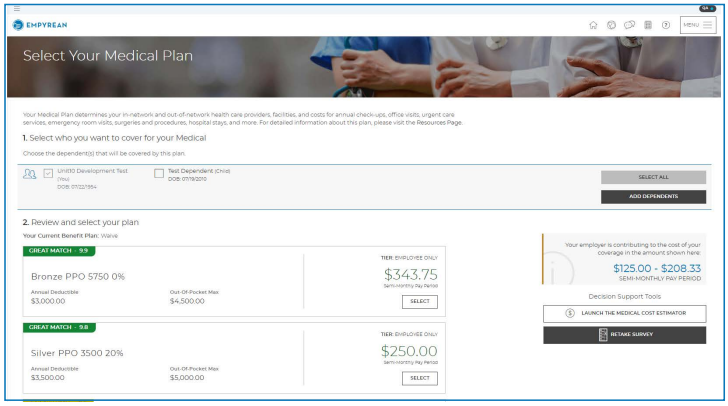


figure 5

SELECT BENEFITS STEP — Review your selected plan (figure 6)

4.4 The plan you selected appears showing the cost per pay period for your coverage level (per dependents covered).

4.5 Review your selection. If it impacts other benefits, an alert (in the shaded box) will explain. (figure 6)

4.6 Click *VIEW COST BREAKDOWN*, if available, to see cost details.

—— CLICK *SAVE MY ELECTION* WHEN FINISHED ——

SELECT BENEFITS STEP — Continue selecting benefits (figure 6a)

4.7 Click *CHANGE* on another benefit tile to select or update.

4.8 Repeat until all available benefits are selected or waived.

—— CLICK I'M DONE SELECTING BENEFITS WHEN FINISHED ——

NOTE
Plans provided by your employer, at no cost to you, will not have a *CHANGE* button…enrollment is automatic.

NOTE
Elections screens vary per benefit (*i.e., health vs. life vs. HSA or FSA*).

NOTE
To learn more about a benefit, click *MORE DETAILS* in the lower right corner of the associated benefit tile.

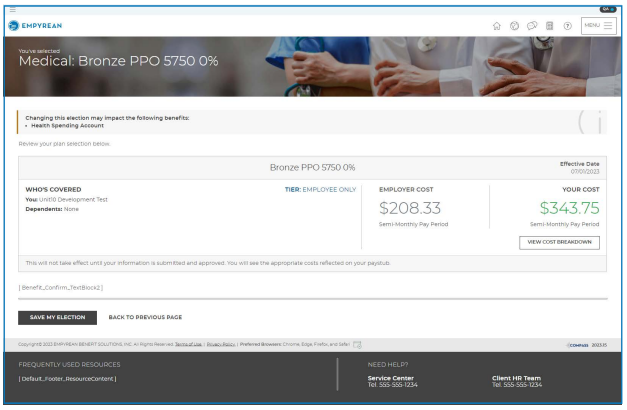


figure 6

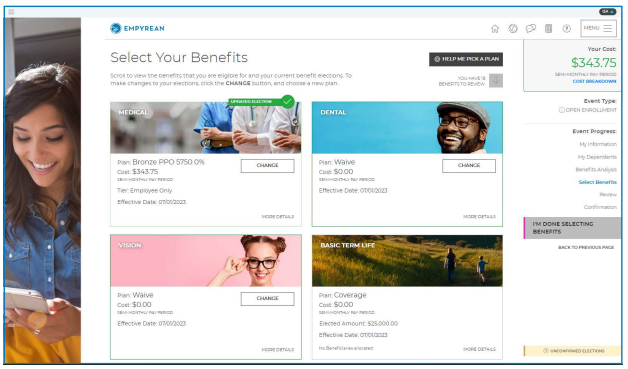


figure 6a

EVENT REVIEW STEP — Review Beneficiary Allocation (figure 7)

5.1 Review, update or change designated beneficiaries.
5.2 Click *ADD NEW BENEFICIARY* to add one.

a. Click on the *pencil icon* to edit data.
b. To delete a beneficiary, click on the *X icon*.
c. Click on *CHANGE ALLOCATION* to change allocations.

—— CLICK *I'M DONE WITH BENEFICIARIES* WHEN FINISHED ——

NOTE

A red warning sign / flag and message appears if:

- A (required) beneficiary is not designated;
- You didn't allocate a portion to each beneficiary;
- Less than 100% is allocated to primary beneficiary/ies.
- Follow message prompts.

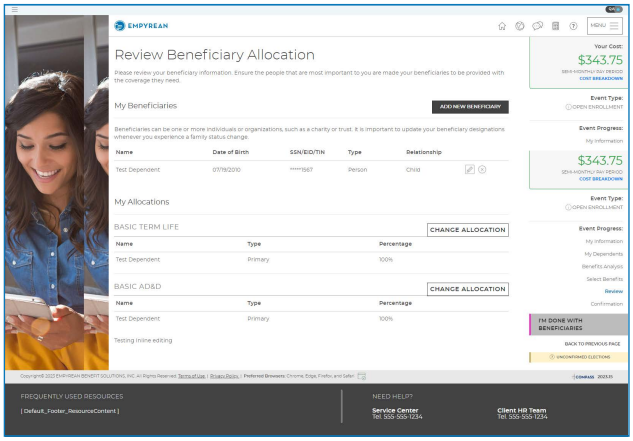


figure 7

REVIEW STEP — Evidence of Insurability (EOI), Dependent Verification and/or Event Verification (figure 8)

6.1 If applicable, complete/provide EOI.
6.2 If required by your employer, verify eligibility for any dependent added for coverage by uploading required documentation.
6.3 If required by your employer, upload required documentation if the enrollment needs to be verified.
6.4 A checkmark means additional verification is not required at this time.

—— CLICK *I'M READY TO FINALIZE MY ELECTIONS* WHEN FINISHED ——

NOTE

A warning sign and message box will indicate pending actions. Follow message prompts to fulfill them.

If you continue enrolling without completing the pending actions, certain coverage may not fully apply until they are met.

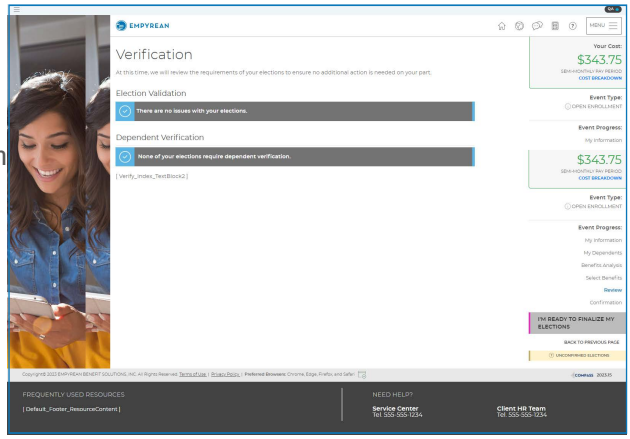


figure 8

EVENT REVIEW STEP — Final Review (figure 9)

7.1 Carefully review cost summary, benefit elections, and dependent data for accuracy.

7.2 Click the pencil icon to make changes.

—— CLICK *SUBMIT MY ELECTIONS* WHEN FINISHED ——

One last pop-up message appears...

7.3 To continue reviewing or updating click on *DENY* or to confirm your enrollment click *ACCEPT*.

NOTE

When you click ***ACCEPT***, updates are recorded into the system and ready to go into effect when annual enrollment closes.

If you do not click *ACCEPT*, pending updates will not take effect

CONFIRMATION STEP — Confirmation (figure 10)

8.1 Review the final confirmation summary and use the confirmation number for future reference.

NOTE

Total costs will not match approved costs in the first four columns if:

- A part of additional life insurance is pending EOI, and/or
- Proof (as required) of a dependent's relationship to you has not been provided.

8.2 To print for your records, click *PRINT*, or to print later, login and click *Benefits History* from the *Home page.*

—— LOG OUT WHEN FINISHED ——

Return to manage your benefits whenever you need. See page 9 for more information.

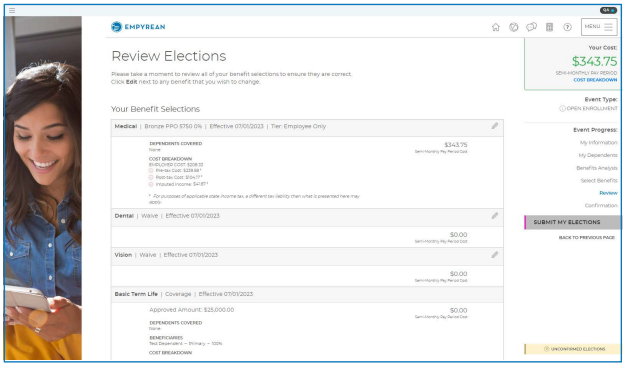


figure 9

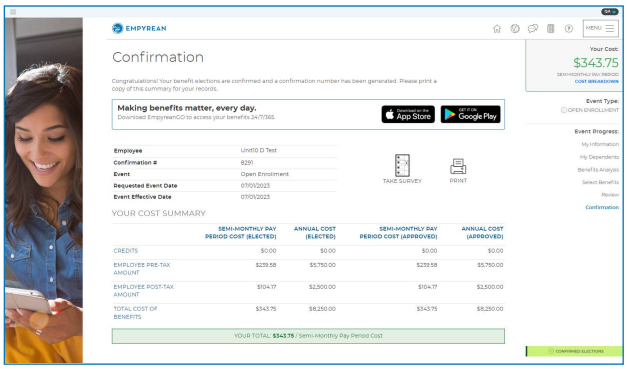


figure 10

Congratulations! You're enrolled.