

Navigator

Employee User Guide



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How to Register and Login:

1. To login to your iNavigator portal, you must first click the link in the registration email sent to you or follow the instructions provided via the iNavigator handout. The registration link will bring you to the following screen where you can create a username and password.

Create Your Account

Welcome,

Your account is almost ready -- just set up a username and password

Username
(company email is recommended)

Password
(minimum length of 6, number and symbol required)

[show it](#)

Last 4 Digits of SSN
(just to be sure)

☐ I agree with the [terms of use](#)

[Register »](#)

iNavigator

Welcome Complete!

Hello

On behalf of ABC Company, I would like to welcome you!

As you become more familiar with our company, you'll find that it's an exciting and vibrant place to work, with many talented people and diverse opportunities. We know that you'll be an integral part of our team, and hope that you'll take advantage of all that our company has to offer.

When starting a new job, there's a lot to do and learn. Please know that there are many people here to help you and to answer any questions you may have -- notably your supervisor, the human resources team, office administrators, and co-workers. We want you to get the direction, support, and resources you need to be successful here, so please don't hesitate to ask if you have questions.

Thank you for choosing us as the place where you can make a difference, learn, and grow. We're glad that you're here to contribute to, and share in our success!

[Next](#)

2. Once logged in, you will see any Getting Started onboarding tasks assigned to you by your employer. Enter the required information and select next to move on to the next task. You can see how far along you are through the tasks by looking at the progress bar at the top of the screen. These tasks often include reading a welcome message, providing Electronic Signature and Consent, address information, and tax information.





iNavigator

SALLY TEST PROFILE BENEFITS REQUIRED TASKS RESOURCES TIME OFF

You have 3 required tasks to complete [go →](#)

Welcome, Sally.

Employee Navigator is an online benefit management tool which will allow you to review your benefits anytime day or night. On this site you will be able to report any updates to your demographic information, report life events such as the birth of a child and make eligible benefit enrollment changes. You can also download the mobile app for Apple and Android smart phones to access this information. Welcome to the site!

 Profile Update personal information	 Benefits View and manage your benefits	 Required Tasks Complete required company tasks	 Resources Find other information
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How to Enroll in Benefits:

1. To enroll in benefits during New Hire Enrollment, select “Start Benefits.”

The screenshot shows the iNavigator user interface for a new hire named Sally. The top navigation bar includes links for PROFILE, BENEFITS, REQUIRED TASKS, RESOURCES, and TIME OFF. A blue banner at the top says 'Welcome, Sally.' and '57 days left to complete your benefit enrollment.' Below this, a message from ABC Company welcomes Sally and encourages her to start benefits. A red circle highlights a button labeled 'Start Benefits' with a heart icon and a right-pointing arrow.

2. On the “Personal Information” tab, ensure that your information is current and that you have your address entered. The “Dependent Information” tab is where you will enter information regarding your spouse or children (you may enter this information even if you chose not to enroll your dependents on your benefit plans). ***Be sure to continue selecting save.***

This screenshot shows the 'Edit Dependent' form. The left sidebar has a red circle around the 'Dependent Information' tab. The form fields include: First Name, Middle Name, Last Name, Suffix (dropdown), Relationship (dropdown), Gender (radio buttons for Male/Female), Date of Birth (month/day/year dropdowns), Age, SSN, Fulltime College Student (radio buttons for Yes/No), Disabled (checkbox), Tobacco User (radio buttons for Yes/No), and Address (dropdown with 'Home' selected). There are 'Save' and 'Cancel' buttons at the bottom.

You can also edit personal and dependent information by selecting “PROFILE” at the top of your employee home screen. Once there, select “edit” next to the information you wish to update.

This screenshot shows the 'Profile Overview' page. The top navigation bar has 'PROFILE' circled in red. The left sidebar lists various profile sections. The main content area shows 'PERSONAL INFORMATION' with fields for Name (Sally Test), Gender (Female), Date of Birth (05/10/1995), and SSN (***-**-1111). Below this is the 'DEPENDENTS' section, which currently shows 'No dependents were found.' and has an 'edit' button. At the bottom is the 'EMERGENCY CONTACTS' section, also with an 'edit' button. A red arrow points from the text box above to the 'edit' button in the Dependents section.

- When selecting a benefit plan, you can compare all available plans or view the details of a specific plan by selecting “Compare” or “Details.” This opens a window that allows you to compare costs and details of the different plans side-by-side. To select a plan, click “Select Plan”, then “Save & Continue.”

Help me choose a plan

Things to Consider

Decision Support

Which plan do I want?

2017 AETNA - HIGH - NY OAMC \$20/\$30 - Copay POS

\$135.92

Effective on 01/01/17

Employee

Cost per pay period

select plan

compare details

2017 AETNA - LOW - NY OAMC 5000 - HDHP HSA

\$90

Effective on 01/01/17

Employee

Cost per pay period

select plan

compare details

2017 AETNA - MIDDLE - NY OAEPO \$25/\$40 - Copay EPO

HELPFUL RESOURCES

2017 AETNA - HIGH - NY OAMC \$20/\$30 - Copay POS Providers

2017 AETNA - LOW - NY OAMC 5000 - HDHP HSA Providers

2017 AETNA - MIDDLE - NY OAEPO \$25/\$40 - Copay EPO Providers

2017 Oxford PPO Plan Providers

HIGH Plan - Summary of Benefits and Coverage

LOW Plan - Summary of Benefits and Coverage

MIDDLE Plan - Summary of Benefits and Coverage

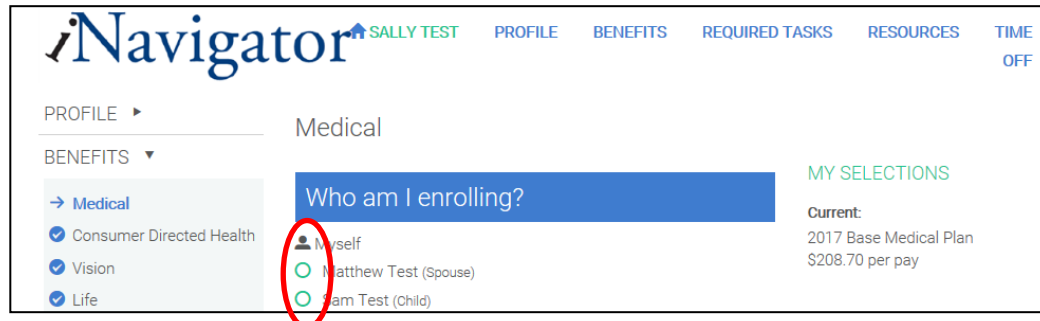
Oxford Demo Summary

Watch the Video

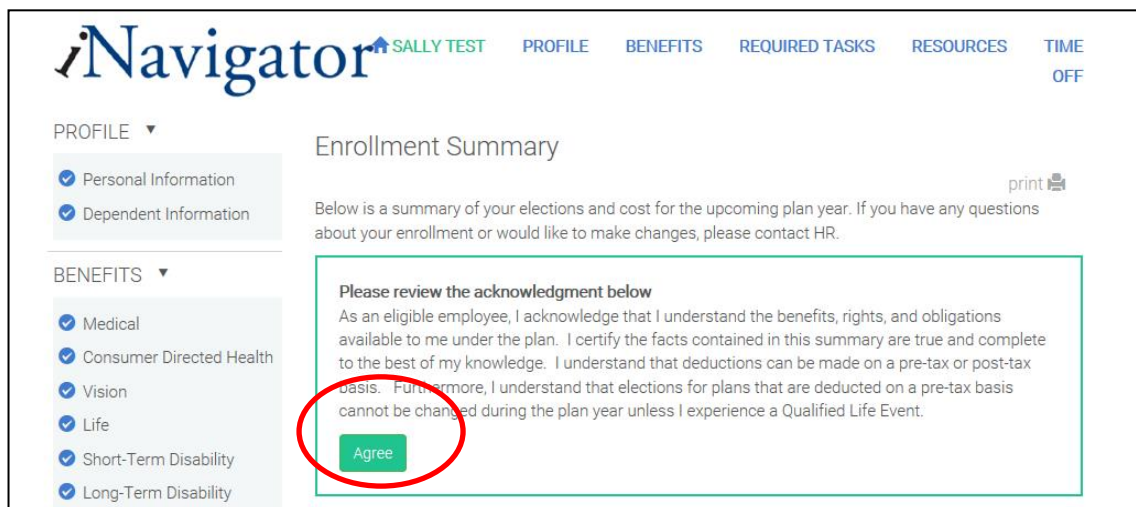
You can find valuable information on your plan options in the Helpful Resources section to the right side of the benefit enrollment screen.

Plan Comparison				
Pay Period Costs				
Coverage Level	2017 AETNA - HIGH - NY OAMC \$20/\$30 - Copay POS	2017 AETNA - LOW - NY OAMC 5000 - HDHP HSA	2017 AETNA - MIDDLE - NY OAEPO \$25/\$40 - Copay EPO	2017 Oxford PPO Plan
Employee	\$135.92	\$90	\$119.08	\$113.85
Employee + Spouse	\$338.77	\$168.92	\$274.62	\$230.91
Employee + Child(ren)	\$317.77	\$159	\$244.62	\$201.25
Employee + Family	\$445.15	\$251.08	\$401.54	\$344.61

4. When choosing a benefit plan, you have the ability to select any dependents you would also like to provide coverage for. Simply select the circle next to the name of the person you would like to add to your benefits.
- a. *Note: If your child or spouse is ineligible for a plan, iNavigator will inform you that one of your selected dependents is ineligible. Check the eligibility rules of the plan under plan details to determine why this may be.*



5. You can also elect not to enroll in any plan by selecting “Don’t want this benefit?” and entering your reason for declining coverage.
6. Follow the same steps for any other benefit options available to you (i.e. dental, vision, AD&D, life, etc.). *Note: For Life plans, you MUST designate a beneficiary.*
7. Once you have finished electing your benefits, you will be brought to your Enrollment Summary where **you must select agree** in order for your enrollments to be processed. ***Your benefits elections will not be processed until you click AGREE.***



Note: The enrollment process during Open Enrollment will be the same. Open Enrollment is a special enrollment period that allows you to make changes to your benefit elections once a year absent a qualifying life event.

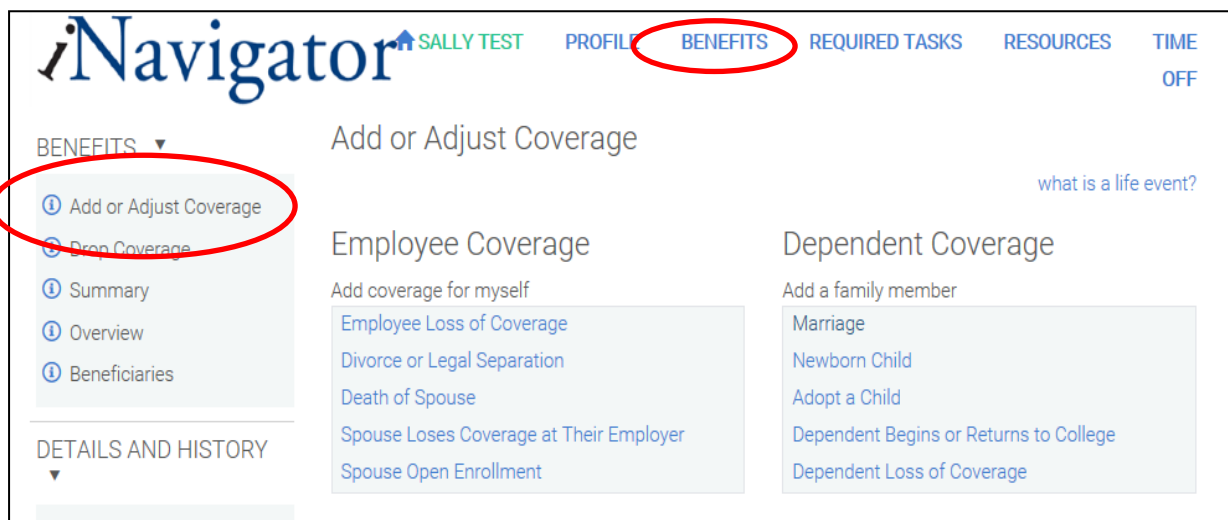
Defining a Qualifying Life Event:

iNavigator will allow you to make changes to your benefits within 30 days of a qualifying life event. If you have missed this deadline, please contact your Human Resources Office for assistance. **Qualified life events include (but are not limited to):**


- Marriage
- Divorce
- Legal separation
- Birth
- Death
- Adoption (or placement for adoption) of a dependent
- Death of your spouse or a dependent
- Change in the eligibility status of a dependent
- Termination or commencement of your spouse's employment
- Change in benefit eligibility due to you or your spouse moving from part-time to full-time employment (or vice versa)
- You or your spouse taking an unpaid leave of absence

How to Process an Enrollment Change:

1. Login to your portal and select the “BENEFITS” tab at the top of the screen.
2. In the “Add or Adjust Coverage” tab, select the reason from the list of employee or dependent options. In the below example, marriage is selected as the reason for adding a new spouse to coverage.



3. Enter the date of the qualifying event. *Remember: You have a limited number of days after the event date to process enrollment changes.*
4. If applicable, select the dependent you wish to add to the plan from the dependents you have entered under your profile or add a new one.
5. Select the benefit plans you would like to enroll yourself or your dependent in. **Be sure to save.**

 [SALLY TEST](#) [PROFILE](#) [BENEFITS](#) [REQUIRED TASKS](#) [RESOURCES](#) [TIME OFF](#)

Add Dependent Coverage


Marriage:

Getting married can have a big impact on your health and life insurance, taxes and finances. Don't forget to talk with your spouse about the choices that make the most sense for your new family. **Generally you have a limited number of days after your marriage to change benefits, so don't miss the deadline. Otherwise, you must wait for the next open enrollment.**

The following tasks will need to be completed, please check your home page after finishing:

- Marriage Certificate

Enter the date of this event



Select the dependent you wish to add

Matthew Test ▼

 or [add a new one +](#)

Benefits

☐

 Medical will change from \$43.20 to \$216.72

☐

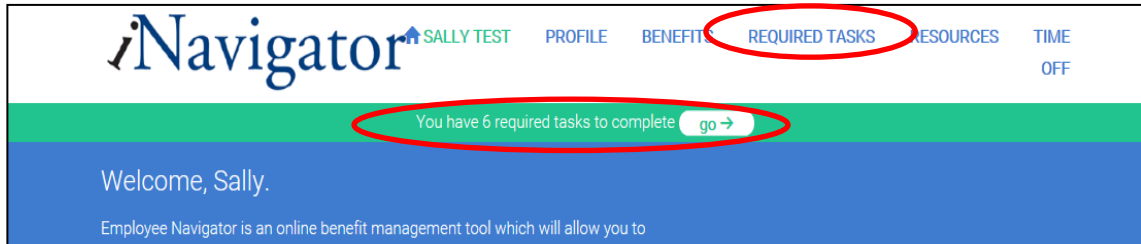
 Vision will change from \$0.83 to \$3.20

[Save](#)

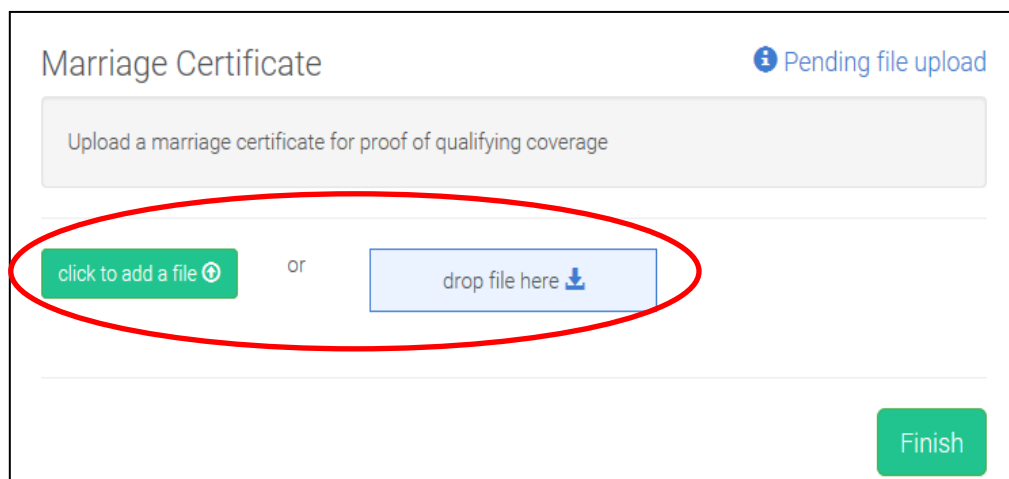
Certain life events may trigger a task that you must complete in order to process your new enrollment. In this example, you would now be tasked to upload a copy of your marriage certificate in order to provide coverage to your spouse.

How to Complete Tasks:

1. From your home screen, you can either select “REQUIRED TASKS” at the top of the page or “Go” on the task bar across the screen to enter the task area.



2. Incomplete tasks will have an open circle next to the name. Completed tasks will have a filled in circle with a check mark. Some tasks are as simple as reading the message and selecting next (i.e. a CEO Message) and some tasks require you to sign or acknowledge that you read them (i.e. E-Signature and Consent). Follow the directions on the page to complete each task.
3. Some tasks require you to upload a document in response. For example, after adding new spouse coverage with marriage as the life event, you may be required to upload your marriage certificate in order to add your spouse to your benefit coverage. You would simply click to add a file from your computer or drop the file on the page and select finish.

The image shows a task page titled 'Marriage Certificate'. At the top right of the page, there is a status indicator: a blue circle with an 'i' icon followed by the text 'Pending file upload'. Below the title is a light gray rectangular box containing the text 'Upload a marriage certificate for proof of qualifying coverage'. Underneath this box, there are two options for uploading a file, separated by the word 'or'. The first option is a green button that says 'click to add a file' with a small plus icon in a circle; this button is circled in red. The second option is a light blue box that says 'drop file here' with a download icon; this box is also circled in red. At the bottom right of the page, there is a green button labeled 'Finish'.

How to Access Resources:

You have access to dozens of valuable resources about your benefits and your company through your iNavigator portal. Some of these documents can be seen when enrolling in benefits in the Helpful Resources column, but **all** documents are also stored on the Resources tab of your portal.

To access these resources, enter the RESOURCES tab from your employee home screen. Here you can see important links, news, articles, compliance documents, HR documents that pertain to your organization, and important plan and benefit documents.



Reminders and Tips

- Always remember to press *save and continue* as you move through the benefit election process. Avoid clicking through the tabs along the left side of the enrollment screens
- Do not forget to *select AGREE* on the Enrollment Summary – your enrollments will NOT be processed until this is done
- There is only a 30 day period to make enrollment changes when a qualifying life event occurs
- It's easy to compare benefit plans! Select compare and see a side-by-side view of your options

