

BENEFIT STARTER® EASY ENROLLMENT GUIDE

↖ check them off!

1 Registration

You will receive an email link from BenefitStarter®. Didn't get an email? Go to **benefitstarter.com** and enter your username/password, or select "forgot username/password." If you're not already registered, select "not registered yet" to create your account. You'll need the 6-digit group code from your HR department.

2 Verify your personal information

If something looks incorrect, contact your HR department to have the change made.

3 Add dependent(s)

If you have dependent(s) you need to add, this is where you can do it, so make sure you have their SSNs and DOBs.

4 Select your benefits

The portal will walk you through each benefit offered by your employer. If you want to elect a benefit, simply add it to your cart. If you want to add your dependent(s) to a benefit, select the **+ sign** next to their name. Once the **+ sign** turns blue, you've selected that dependent and can now add it to the cart. Not interested in a particular benefit? Select "no thank you, waive coverage" at the top of the page.

5 Health savings account (HSA)

If an HSA is offered and you want to contribute money, you can enter the amount here. (*Don't* include employer contributions; they're already accounted for.) If you do NOT want to contribute money from your paycheck but would still like to receive employer contributions (if applicable), enter \$0.00 and add the benefit to the cart. If you waive this benefit, your employer will not be able to make employer contributions.

6 Basic life insurance

If offered, this benefit is 100% employer-paid and must be added to your cart. At least one primary beneficiary is required. Additional beneficiaries are allowed, but your allocation must total 100%.

7 Supplemental life insurance

If offered, you can purchase additional life insurance on this screen. To adjust your amounts, simply use the **up/down** arrows near the requested benefit amount. At least one primary beneficiary is required. Additional beneficiaries may be added, as long as your allocation equals 100%. Be sure to download the Evidence of Insurability (EOI) form, if applicable. You can also request this form from your Kairos member services coordinator or download it from the Kairos website.

8 Shopping cart

Review your benefit selections here. If everything is correct, hit "Complete Enrollment" and answer the remaining benefit questions.

9 Confirmation of benefits

Print a confirmation for your records using the printer icon in the middle of the screen.

NOTE: You can log in and make changes anytime during the enrollment period. Keep in mind, though, if you decide to make a change, you'll need to complete the entire enrollment process again and print a new confirmation. If you don't complete the entire process, **all** of your benefits will be "wiped clean," and no coverages will be in effect.

Once the enrollment period closes, you can't make changes to your benefits until the next plan year (unless, of course, you experience a qualifying life event).

