

# Quinnipiac

UNIVERSITY

## 2024 HEALTH AND WELFARE BENEFITS ENROLLMENT TUTORIAL

FOR FACULTY & STAFF

### Inside

#### How to:

1. Navigate to the website
2. Begin your online enrollment
3. Verify your personal information
4. Verify your dependent information
5. Elect Medical, HSA, Dental, Payment-in-lieu of Medical and Dental, and Vision benefits
6. Elect Voluntary benefits
7. Elect Flexible Spending Account benefits
8. Designate Beneficiaries
9. Review and confirm your elections
10. Logging Out



### 1. Navigate to the site

- You can go directly to our online enrollment site using the Web address **www.qubenefits.bswift.com**.

OR

- You can access our online enrollment site from the Human Resources page of MyQ. Click on “Benefits” at the top of the page and click on “Visit Your Employee Benefits Online Web Portal”.
- This site supports the following browsers: **Microsoft Internet Explorer version 11.0 and up, Mozilla Firefox version 35.0 and up, Google Chrome version 39+ and Safari 10.0 and up**. We encourage you to keep your browser updated.
- Log in with single sign-on using your Quinnipiac credentials. With single sign-on, you only need to remember one username and password.

### 2. Begin Your Enrollment

- To begin your enrollment from the Home page, click on the “**Enroll Now**” button.

### 3. Verify Your Personal Information

- Before making your elections, please verify the accuracy of all your personal information such as your address, DOB, etc. including your gender (male, female, or non-binary). Note that first time users will see that their gender is defaulted to male, so it is important that this information is verified. If you need to make any changes, please contact the Office of Human Resources **humanresources@qu.edu** or call **(203) 582-6486**.
- When done, check “**I agree**” and click “**Continue**”.

**IMPORTANT:** Although the online benefits enrollment site is a secure site, and your information is encrypted during transit, it is important that you log off when you have completed your session. Click the Log Off icon in the upper right-hand corner of the enrollment site to log off. For security purposes, the system will automatically logout if you leave your system idle for more than 30 minutes.

For successful navigation of the site, do NOT use the “back” button in your internet browser, as this will automatically log you out of the site. To navigate through the site, use the blue navigation bar located on the left hand side of the screen.

### 4. Verify Your Family Information

- Please be sure to add all dependents to the Family Information section before proceeding to the next section. Social Security Numbers are required for your dependents, unless the child is under one year of age. **NOTE:** Adding a new dependent will require the submission of documentation to your HR Department.
- To do this, click on the “**Add Dependents**” link.
- When all of your family information is entered, check “**I agree**” and click “**Continue.**”
- After verifying your personal and family information the system will guide you through your enrollment. If you are unable to complete the enrollment process in one sitting, you can log in at a later date and start where you left off.
- **IMPORTANT:** When enrolling new dependents you must provide proof of dependent eligibility prior to the effective date of your benefits (marriage certificate, birth certificate, copy of front page of your most recent 1040 tax filing, or court documents). You can either upload a copy of the dependent verification to your bswift record (My Profile/Employee File) or send a copy of your documents to the Office of Human Resources at **humanresources@qu.edu**. A complete list of acceptable documents will display on the next screen. Once you review, check “**I agree**” and click “**Continue**”.

### 5. Make Your Medical, Dental, Payment-in-lieu of Medical and Dental, and Vision Benefit Elections

- Please review each plan and make your election whether you are choosing the benefit or waiving the benefit. **NOTE:** You are required to elect or waive each plan in order to save your enrollment elections. To view benefit options click “**View Plan Options**”.
- Note that if you are not ready to complete your benefits enrollment you do have an opportunity to save your elections and finish at a later time. To do so, click on the “**Save and Finish Later**” button to save your progress and return later. If you choose to save and finish later, be aware that your saved elections will not show until you log back into your account.
- The system will ask “**Who will be covered by this plan?**” and if you have dependents already added you will see their names. In order to cover a dependent you will need to check the box next to their name, then click “**Continue**”. If you forgot to add dependents you can click on the “**Add Dependents**” link.
- If you have more than one plan to choose from you can click on “**Compare**” to view the plans side by side. You will make your election by clicking on the “**Select**” button.
- If you elect the Consumer Choice/Value HSA medical plan, you will also be eligible to participate in the Health Savings Account (HSA). Quinnipiac will fund a portion of the HSA and you are also able to make your own contributions. **NOTE:** Employees who are enrolled in the HSA are not eligible for the traditional Health Care FSA under current IRS regulations, however, employees are eligible to enroll in the Limited Purpose Health Care FSA which can be used for dental and vision expenses only. You will also be enrolled automatically for a \$5,000 Employee Critical Illness plan benefit at no cost to you.
- Upon completing your election the box next to the benefit type will be checked, you will see that your election is marked as “**Completed**” and you will be taken to the next benefit plan where you will need to click on “**View Plan Options**”.
- If you do not enroll in Medical & Dental, you may be eligible to enroll in the Payment-in-lieu of Medical and Dental plan. If eligible, to enroll choose ‘Payment-in-lieu of Medical and Dental’ and be sure to waive medical and dental coverage.
- If you enroll in Medical and/or Dental, choose “**I don’t want this benefit (waive)**” for Payment-in-lieu of Medical and Dental, since you will not be eligible for this benefit.
- Basic Life/AD&D – You have 2 Basic Life/AD&D options: 2x annual salary or a Flat \$50,000. The default option is 2x annual salary which means you will automatically be enrolled in this plan. If you wish to waive this plan and elect the Flat \$50,000 plan you must contact your HR Department or the Benefits Help Desk to process the change.
- When you are satisfied with all of your benefit plan elections, click on the “**Continue**” button. **NOTE:** Adding a new dependent will require the submission of documentation to your HR Department.

### 6. Make Your Supplemental/Voluntary Benefit Elections

#### Supplemental/Voluntary Life and AD&D Insurance

- Supplemental Life and AD&D insurance coverage through Sun Life is offered at an additional cost. You may enroll in increments of \$10,000, up to \$500,000. For elections over \$10,000 or to apply for an increase in your current amount in excess of \$10,000, you will need submit Evidence of Insurability (EOI), or proof of good health. When you enroll online, there will be a pop-up screen on bswift. Your elected coverage amount will be pending until Sun Life approves your EOI application.
- Guaranteed issue for spouse/domestic partner coverage is available up to 50% of your coverage amount, in \$5,000 increments. The maximum amount you can elect is \$50,000. If you elect spouse/domestic partner insurance in excess of \$5,000; or apply for an increase in your amount, you will need to provide EOI. \$10,000 of coverage is available for each child.
- Supplemental coverage rates for you and your spouse/domestic partner are based on your age and are shown in the table below. The coverage cost you will see on bswift will be calculated based on your age and the coverage you elect.

#### Voluntary Benefits

##### Accident Insurance

- Pays you benefits for specific injuries and events resulting from a covered accident.
- You can use this money however you like, for example: deductibles, child care, housecleaning, groceries or utilities.
- Accident Insurance is a limited benefit policy.
- You can enroll in this plan and cover yourself and/or your dependents.

##### Hospital Indemnity Insurance

- Pays a daily benefit of \$200 if you have a covered stay in a hospital, critical care unit or rehabilitation facility.
- You can use this money for any purpose you like, for example: to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home health care costs or any of your regular household expenses.
- Hospital Indemnity Insurance is a limited benefit policy.
- You can enroll in this plan and cover yourself and/or your dependents

##### Voluntary Critical Illness

- Voluntary Employee Critical Illness. The benefit is in \$5,000 increments up to a maximum of \$15,000. The plan includes a benefit for child(ren) from Birth to 26 years. The child(ren) benefit is 50% of the employee's lump sum benefit.
- Voluntary Spouse Critical Illness. You must elect Voluntary Employee Critical Illness in order to elect this benefit. You must also add your spouse as a dependent in the bswift system. Spouse coverage is available up to 50% of the employee coverage amount up to a maximum of \$7,500 in \$2,500 increments.
- Voluntary Partner Critical Illness. You must elect Voluntary Employee Critical Illness in order to elect this benefit. You must also add your domestic partner as a dependent in the bswift system. Partner coverage is available up to 50% of the employee coverage amount up to a maximum of \$7,500 in \$2,500 increments.



### 7. Make Your Flexible Spending Account (FSA) Plan Elections (Health FSA and Dependent Care FSA)

- The system will now ask you to enroll in the Flexible Spending Account.
- These enrollments differ from the Medical, Dental & Vision plans. When choosing this benefit, you will not need to select dependents to be covered, but you will need to choose whether you would like to enroll in the plan and enter an annual coverage amount for the 2024 plan year. **NOTE:** Employees who are enrolled in the HSA are not eligible for the traditional Health Care FSA under current IRS regulations; however, employees are eligible to enroll in the Limited Purpose Health Care FSA which can be used for dental and vision expenses only.
- When you are satisfied with all of your benefit plan elections, click on the **“Continue”** button.

### 8. How to Choose a Primary Beneficiary for Life, Supplemental Life & Voluntary Life

- You must choose a Primary beneficiary for Life Insurance. If you don't have any dependents on file, the system defaults your beneficiary to My Estate but does not designate the percentage amount. If you have dependents on file, the system lists them as beneficiaries but does not designate the percentage amount(s). You can add another person(s) or Trust by clicking on the **“Add New Beneficiary”** link. The person or people you designate must total 100%. You may also designate a Secondary/Contingent beneficiary in the event the Primary beneficiary is no longer living.

### 9. How to Review and Confirm Your Elections

- **Almost Finished!** You will now be on the final review page. Please review all of your benefit elections and read through the agreement text. Once you've completed your review, check **“I agree, and I'm finished with my enrollment”** and click the **“Complete Enrollment”** button.
- It is highly recommended that you keep a copy of your elections. To do so, click on the **Print** icon and you will be directed to Adobe. You can also have the Confirmation Statement e-mailed to you by clicking on the **E-mail** icon.

### 10. Logging Out

- When you are finished working in the bswift portal, be sure to logout of the system and always close your browser to ensure a secure and complete logout. Although logging in through SSO is secure, with the added access through a single login, it is extremely important to protect your password.

**Special Enrollment**

**Almost Finished!**

You must designate a Primary beneficiary for Life Insurance. The system defaults to "My Estate" and adds the names of the dependents you added to your profile, if any. You can add another person(s) by clicking the "Add New Beneficiary" button. The person or people you designate must total 100%. You may also designate a Secondary/Contingent beneficiary in the event the Primary beneficiary is no longer living at the time of claim.

**Basic Employee Life**

Please choose your beneficiaries

Primary Beneficiaries (required)

Name	Percentage	Note
My Estate (employee)	0%	

Total: 0% (must equal 100%)

[Add New Beneficiary](#)

▼ Add Secondary Beneficiaries (optional)  
Secondary beneficiaries receive money if your primary beneficiaries are unable to inherit.

Your Cost per pay period: **\$0.00**

[Continue](#)

I understand that my benefit elections above are in effect for the entire or remainder of the benefit plan year unless I experience a qualifying life event. If a qualifying event occurs, I understand that I have 30 days from the date of the event in which to make changes to my elections and to provide substantiation of the event to Human Resources. I understand that documentation proving the eligibility of all added family members and/or dependents is also required.

I authorize all payroll deductions for the benefit election chosen above. I understand that payroll deductions for medical, dental and vision will automatically be taken on a pre-tax basis unless domestic partner coverage is elected and that if applicable, contributions for flexible spending accounts (FSA) or a health savings account (HSA) will also be pre-tax.

I understand that copies of all Summary Plan Descriptions (SPDs), Summary of Benefit Coverage (SBCs), Summary of Material Modifications (SMMs), Summary Annual Reports (SARs) and other required Notices for the University's Group Benefit Plans will be posted in the Library section of this site.

I understand that if the "Payment-in-lieu of Medical and Dental Plan" is elected, I must first waive participation in both medical and dental coverage. I also understand that in order to receive a cash supplement, I must first provide satisfactory proof to the University that I have "minimum essential coverage" along with my covered dependents and that this coverage is not Medicare or Tricare. I understand that coverage also cannot be individual marketplace coverage, whether obtained through the individual marketplace or state exchange. I understand that proof of other coverage will be required each plan year in which I enroll in the "Payment-in-lieu of Medical and Dental" plan.

I understand that to ensure I fully understand the benefits available, as well as my obligations as a plan participant, it is important to familiarize myself with the information contained within each of the SPDs.

I understand that the University may modify, suspend or discontinue any benefit plan at its sole discretion, and that I will be notified of any changes affecting my rights under the plans.

I understand that I am entitled to request and obtain a paper copy of any electronically furnished document, free of charge, by contacting the Quinipiac University Health and Welfare Benefits Help Desk at (877) 373-6535 or Laura Lepeska at (203) 582-3881, or [Laura.Lepeska@quinipiac.edu](mailto:Laura.Lepeska@quinipiac.edu), or the Office of Human Resources at (203) 582-6486, or [humanresources@qu.edu](mailto:humanresources@qu.edu).

I agree, and I'm finished with my enrollment.