BENTEK USER GUIDE

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Getting Started

Bentek Overview

Bentek®is your home for employee benefits. Access your benefits information 24 hours a day, 7 days a week.

Enrollment

Use Bentek to enroll in benefits for New Hire, Open Enrollment and Life Events.

Access Bentek Year-round:

- View My Benefits
- Submit a Life Event
- View and update My Beneficiaries
- Upload My Documents
- Access Resources and Forms

> ℹ️ The Bentek Use Guide is intended to support the user experience. Depending on configuration, features and functionality may differ from the screens and behavior described in this guide. For benefit related questions contact your benefits administrator. For technical support contact Bentek at 1(888) 523-6835.

Bentek is mobile friendly and was created using a responsive design that is enabled to run on any mobile device. Bentek maintains support for common browsers, utilizes Adobe and Java. Our browser requirements include:
- Chrome version 44 and higher,
- Mozilla Firefox version 40 and higher,
- Microsoft Internet Explorer Version 11 or higher,
- Microsoft Edge 12 and higher, and/or
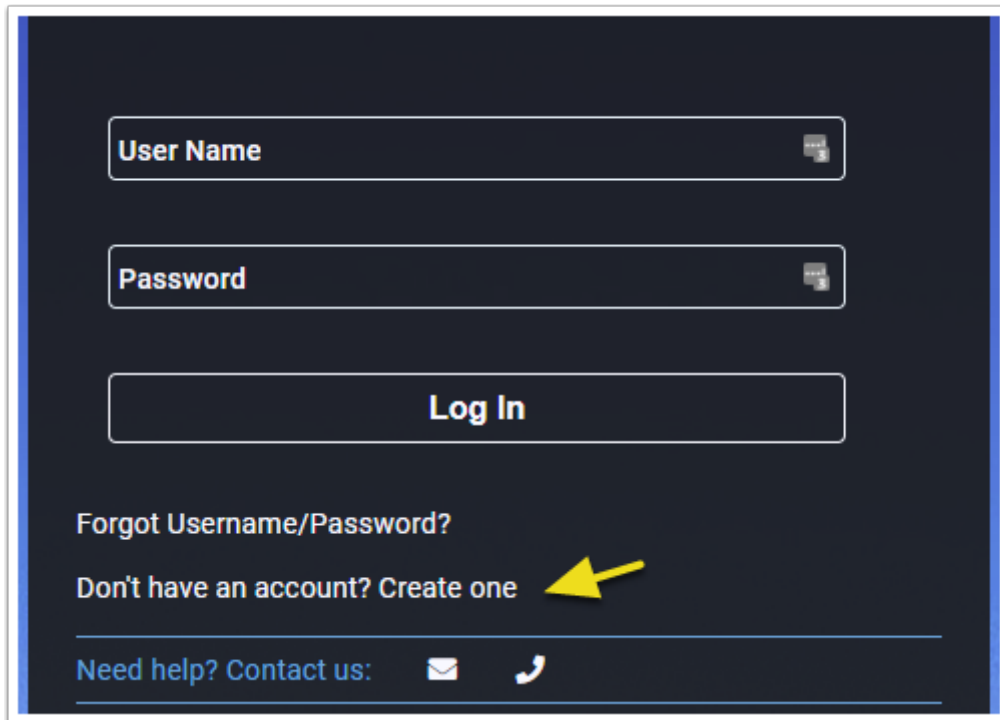- Safari 9 and higher.

> ℹ️ Site appearance may vary in mobile view.

Access the Bentek Legal Disclaimer

Create an Account

Bentek requires new users to create an account. Check out the Create an Account Video or follow instructions below.

Create an Account

If you do not have an account select the link, Don't have an account? Create one, and follow the prompts.

Users must enter profile information to establish identity. Enter a Social Security Number or Employee ID and Date of Birth in the appropriate fields, and select Next.

> ℹ️ Selecting the Eye icon in the Social Security Field or ID field can help confirm the value was entered correctly.
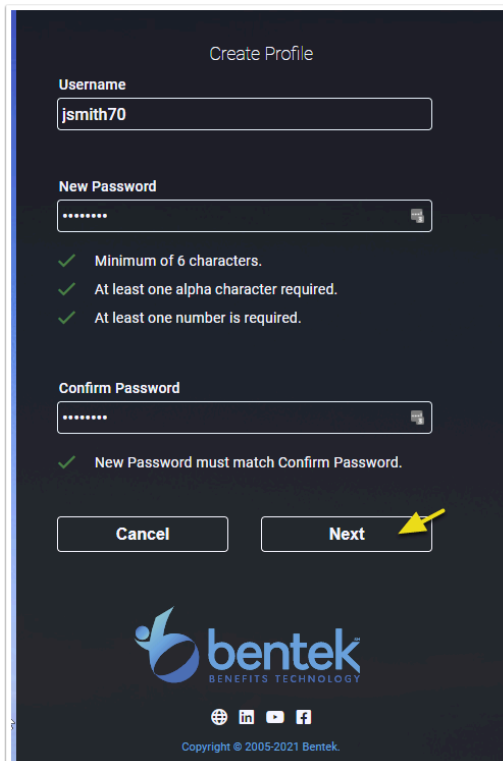
Create a username and password. Password requirements are confirmed with green check marks as you complete the form. All password requirements must be met to successfully create an account.
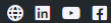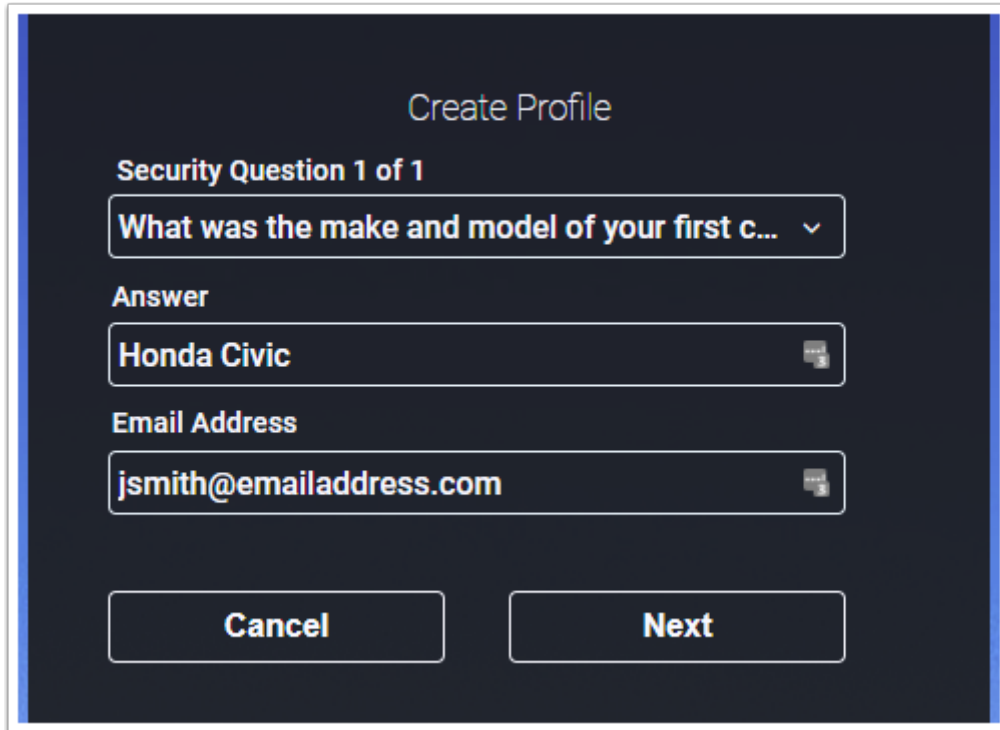
Users will then be asked to set up one or more security questions. Scroll through the drop-down box to select a security question. Or select the last option, to write your own.

> ℹ️ Answers to security questions are case and space sensitive. Be sure to use something you will be able to remember and answer correctly.

Create Profile

Security Question 1 of 1

What was the make and model of your first c... ⌄

Answer

Honda Civic

Email Address

jsmith@emailaddress.com

Cancel　　Next

Enter your email address in the appropriate field as a means for recovering your password. Select Next to finish creating your Bentek account.

> ℹ️ You will receive an email from no-reply@mybentek.com with a link to verify your email address. You must verify the email in order to use it for password recovery. Navigate to your email account to verify it now or remember to do so later.

Log in to Bentek

Navigate to your employer's Bentek website. Contact your benefits administrator if you do not have the web address (or link). Enter your username and password within the appropriate fields and select Log In. If you have not yet created an account, follow this link for additional help.

> ℹ️ If you do not remember your username or password, select the Forgot Username/Password link. Follow the prompts to retrieve your username or password. For additional technical support contact Bentek at 1(888) 523-6835.
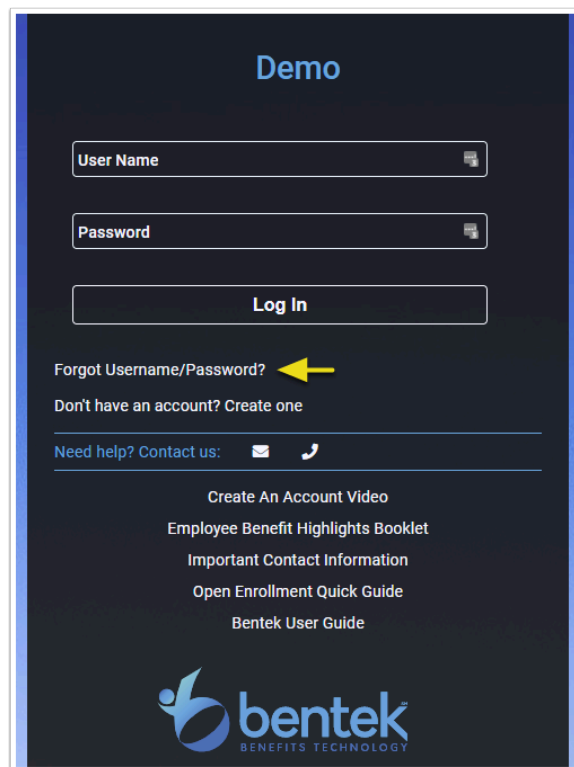
Bentek Help

Help is always available on-screen.

Use the search field in the banner to search help articles.
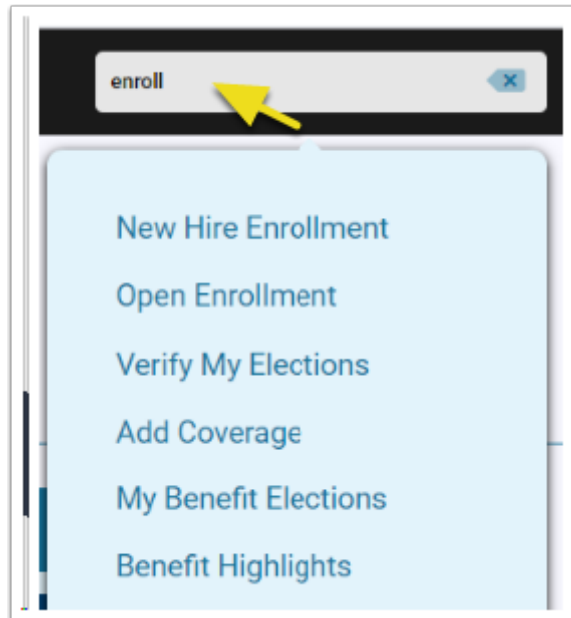
Additional help is available in the menu and from your launchpad.
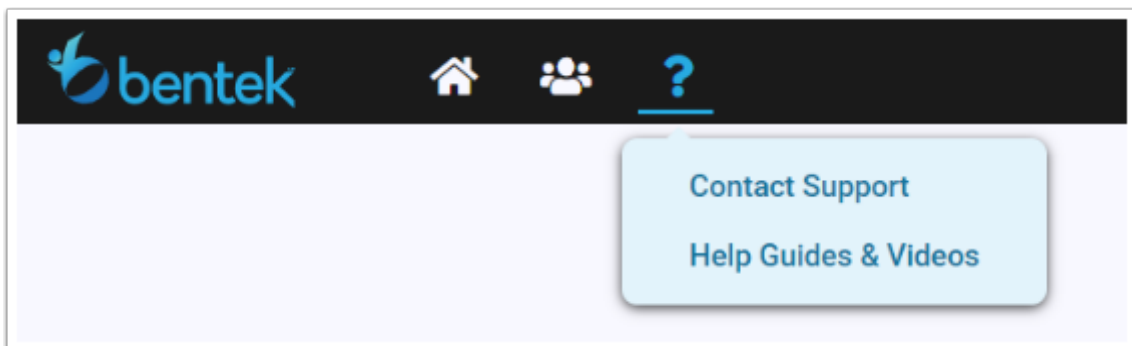
Select Contact Support, to send a message to Bentek or see the phone number to call.

Select Help Guides & Videos to open the help page.

- Bentek Videos - quick how-to videos

Getting Started

- Bentek Guides - access the complete Bentek User Guide
- My Employer Videos & Guides - resources provided by your employer

> ℹ️ For benefit related questions contact your benefits administrator. For technical support contact Bentek at 1(888) 523-6835.

Manage My Account

Change My Password

Change your username or password under My Account. You must be logged in. Select the blue person icon in the top right corner of any page.
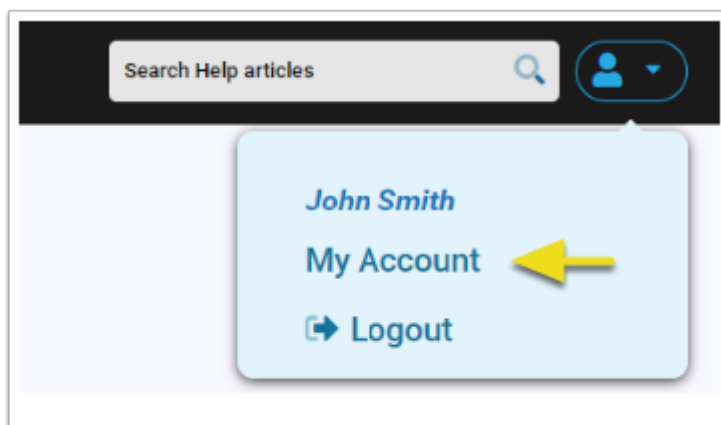
Use the Edit icon (pencil) to make changes to the Account Information, Change Password, or Change Security Question sections.

ℹ️ Passwords must meet minimum requirements:

1. Minimum of 6 characters
2. At least one alpha character
3. At least one number

Notification Settings

Find your Notification Settings under My Account, the blue person icon in the top right corner of any page.

Under Profile Information, confirm you have an email address or cell phone saved, whichever is your preferred method to receive notifications.

Don't Have an Email or Cell Phone Setup?

- If you don't already have an email or cell phone on file, edit the information to add one.
- You will receive an email from *no-reply@mybentek.com* or a text with link to verify.
- You must verify the email address or cell phone number in order to receive notifications.

Set Your Notification Settings

Select Notification Settings from the sub-menu on the page.

Use the quick buttons to Subscribe All or Unsubscribe All. Or pick and choose preferred notifications under each category and select the Apply button at bottom of each section.

Manage My Account

Profile Information   **Notification Settings**   **Multi-Factor Authentication**

My Notifications

| Subscribe All Email | Unsubscribe All Email | Subscribe All SMS/Text | Unsubscribe All SMS/Text |

∨ Document Center

Document Approved	Document Denied	Documentation Submitted
Email ◯ SMS/Text ◯	Email ◯ SMS/Text ◯	Email ◯ SMS/Text ◯

∨ Life Event

| Enrollment Not Completed	Note Added To Life Event
Email ◯ SMS/Text ◯	Email ◯ SMS/Text ◯

Multi-Factor Authentication Login

Multi-Factor Authentication (MFA) is an added layer of security. If MFA is enabled on your account, Bentek will send a unique code via email or text each time you login.

If you do not already have a verified email or cell phone on record, a setup form will appear to provide the default method for receiving your unique verification code.

Multi-factor Authentication settings can be updated under My Account (see icon in the top right banner).

> ⓘ   If MFA is required by your employer, the ability to enable/disable it will be locked.
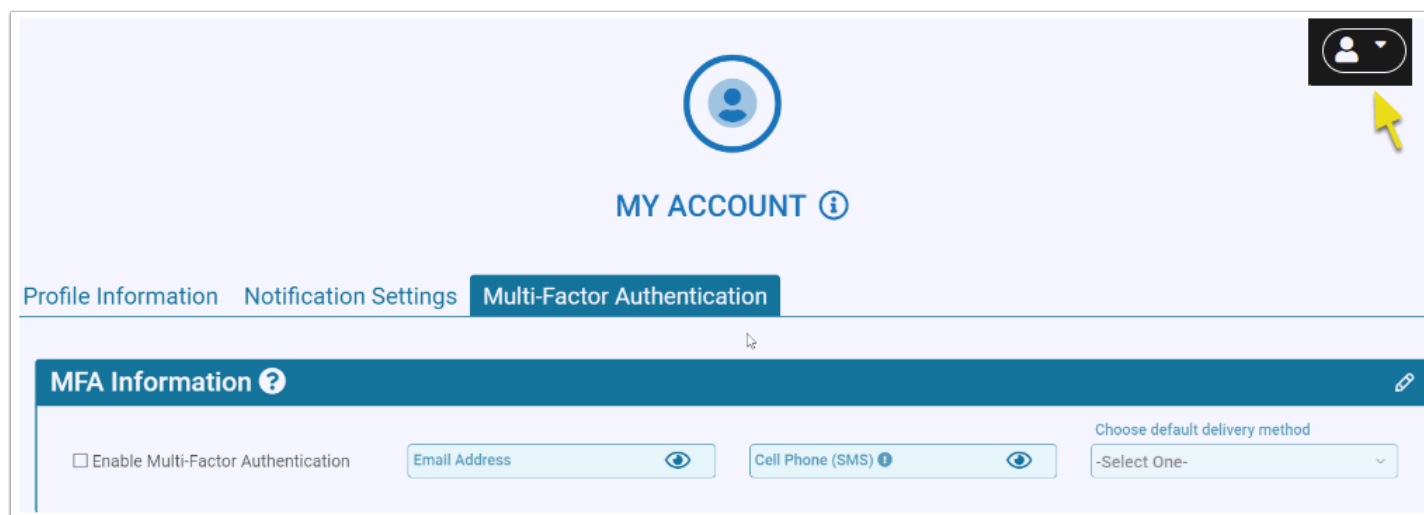
Once you have completed MFA setup, you will be presented with verification screen to enter a 6 digit code each time you login to Bentek (as long as MFA is enabled). You have 10 minutes to enter the verification code before it expires.

If you did not receive the verification code or it expired, select Resend code.

> ⓘ   If you setup and verified more than one method of contact, you can select which method to have the verification code sent to.

Benefits Enrollment

Open Enrollment

The Open Enrollment module allows members to manage their benefits enrollment. Each year during annual Open Enrollment, users can add or remove dependents, change benefit elections, and review beneficiary designations.

During Open Enrollment, access to the module is available from the Launchpad.

Select the Open Enrollment module to get started.
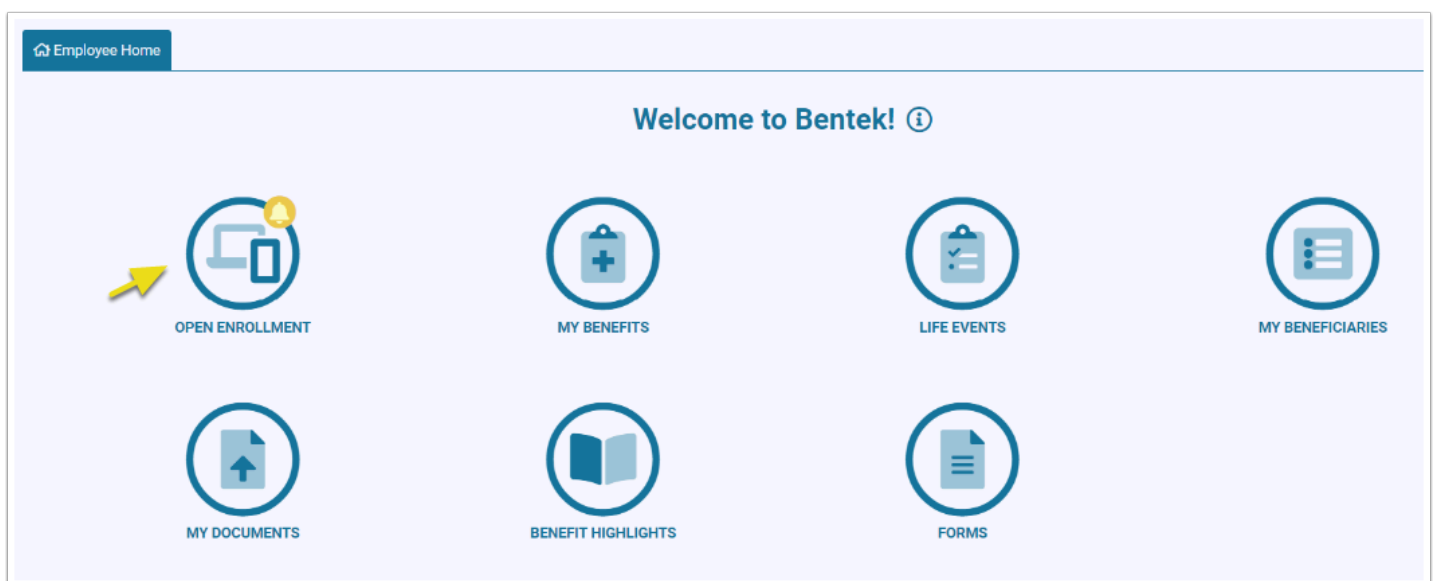
Members should select I Want to Make Changes to begin making elections for the new plan year. Members may see an option to Make No Changes (depending on site configuration), which allows them to simply confirm and continue existing elections.

For step by step help through open enrollment, continue to [My Information](#) article.

> ℹ️ Employees hired right before Open Enrollment may have access to both modules at the same time, New Hire Orientation and Open Enrollment.
> **New Hires should complete New Hire Orientation first, and then complete Open Enrollment.** The order is important since New Hires often have additional enrollment options such as guaranteed issue, etc.

New Hire Enrollment

New Hire Enrollment allows new employees to enroll in benefits. Users can add dependents, review benefits information, make elections, and setup beneficiaries.

> ℹ️ Gather information before starting, such as Dependent Social Security Numbers, and any benefits materials for reference.

Access New Hire Enrollment from the launchpad during your enrollment window. Contact your benefits administrator if you don't see the module available.

Select the New Hire module to get started.
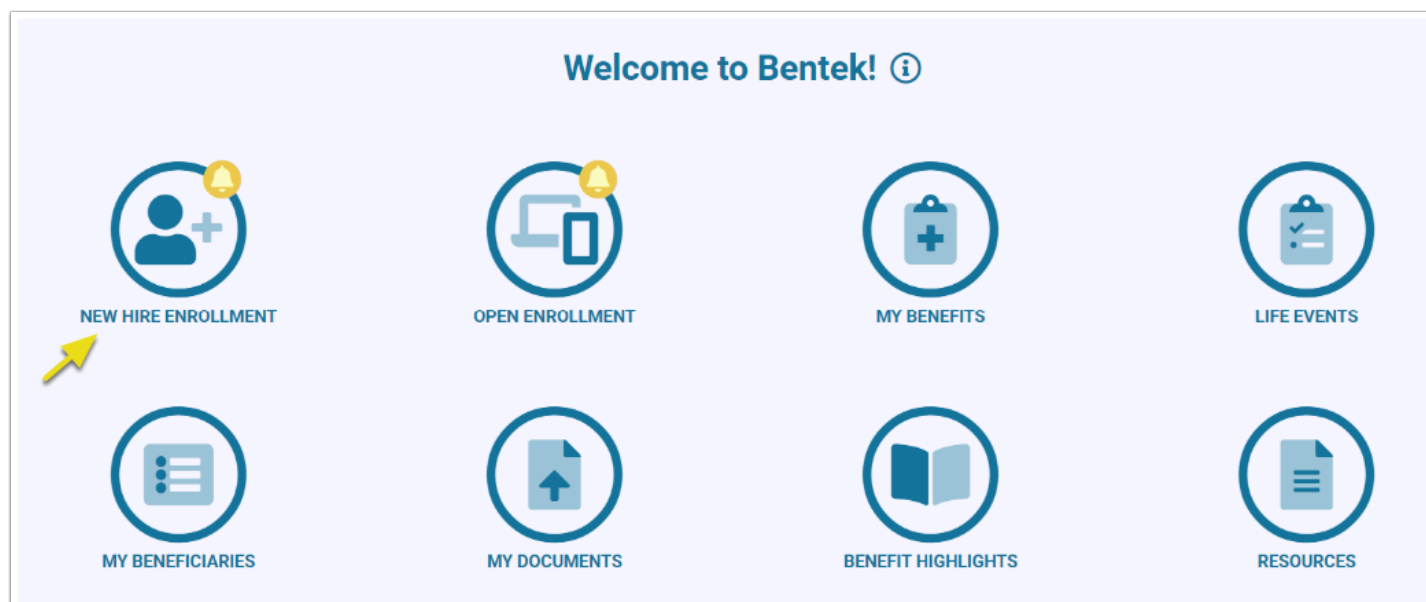
For step by step help through New Hire Enrollment, continue to My Information article.

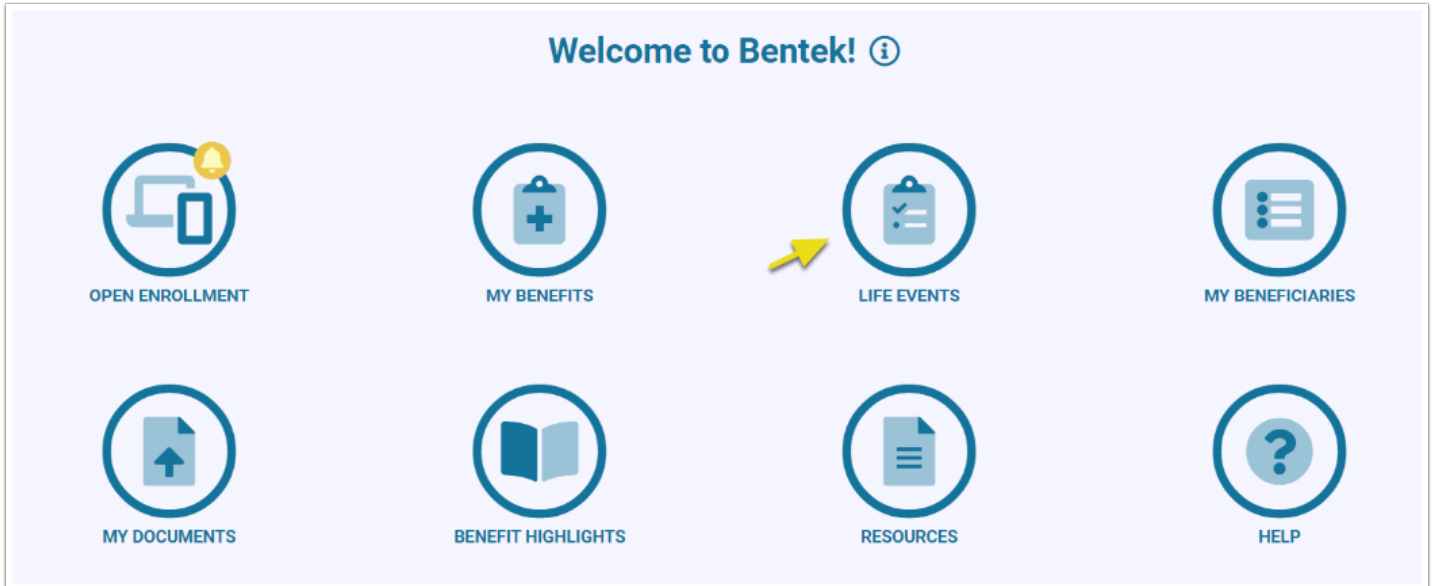# Life Event

The Life Events module allows members to make special mid-year enrollment changes. Members can access the Life Event module year-round to report a qualifying life event and change benefit elections.

Access the Life Events module from the Launchpad.

Select Add Life Event to begin.

Choose your Life Event, enter the Event Date and Start.

- Use the Add Dependent button to add any new dependents
- Enter enrollment changes on My Benefit Elections page
- Update My Beneficiaries as needed

Benefits Enrollment

- [Verify My Elections](#) - review your changes and Submit

> ℹ️ Enrollment is not complete until you Submit the Life Event. Your benefits administrator reviews submissions for approval.

> ℹ️ Upon submission, you may be redirected to the [Documents Center](#), where you can upload supporting documentation. Contact your benefits administrator for questions around required documentation.

My Information

Step 1 of enrollment is to review My Information for accuracy. Review Demographics and Contact Information sections. When finished, use the progress bar to continue, Next.

ℹ️ You won't be able to edit information on this page. Contact your HR/benefits administrator if you need to make changes.

| My Information | My Dependents | Benefit Highlights | My Benefit Elections | My Beneficiaries | Verify My Elections | Next > |

My Information

Demographics

First Name*
John

Middle Name

Last Name*
Smith

Prefix
-Select One-

Suffix

SSN (no dashes or hyphens)
000012345

Gender*
Male

Date of Birth*
📅 1/1/1970

Marital Status
Married

Medicare Beneficiary Identifier

Contact Information

Street Address 1*
123 Sample Street

Street Address 2

City*
Sample City

State/Province*
Florida

Zip/Postal Code*
12345

Country*
United States of America (the)

My Dependents

During enrollment, My Dependents page allows you to add, edit, and remove dependent records. You must create a dependent record for each dependent you will enroll in benefits.

Add Dependent

Select Add Dependent button to open dependent form for editing. Enter demographic and contact information, and Save new dependent.

> ℹ The Social Security Number can be left blank for newborns and dependents who do not yet have one. Be sure to update the dependent SSN as soon as available.

Edit Dependent

Edit existing dependents by selecting any field and making changes. Once you begin editing, buttons to Discard changes or Save changes will appear.

Remove Dependent

Select the Remove icon (trash can) to remove a dependent. Once removed, you will no longer have access to view the record.

My Dependents	⊕ Dependent
› James Smith | Dep. Child | 21 yrs old	🗑
› Mary Smith | Spouse | 51 yrs old	🗑

Benefit Highlights

The Benefit Highlights page is a detailed view of benefit enrollment options available to the member. Links throughout the page point members to the Employer Benefit Booklet, Plan Summaries, and SBCs, all materials in support of enrollment decisions.

When enrollment decisions have been finalized, select Next to continue to the elections page.

My Benefit Elections

Members enter their elections on My Benefit Elections page.

Scroll down the page to review enrollment under each coverage, and make desired changes. Select the benefit card for the plan and tier you wish to enroll in. Benefit cards turn green when selected, indicating enrollment.

If enrolling dependents, be sure to review available dependents under your coverage choice. Select the button to Cover or Remove dependents as appropriate.

Expand My Benefits cart at the top right. Use the cart to confirm costs per pay period and totals. The coverage names are links to quickly navigate the page.

Carefully review each coverage on the page, making selections for yourself and dependents.

Plans may require selection of primary care physician (PCP) or primary dental provider (PDP). Select the arrow next to Find PCP or Find PDP to search for provider and enter required physician number.

Benefits such as Flexible Spending Accounts may require an annual benefit amount. Enter annual benefit amount desired and select Calculate to display deduction per pay period.

Some benefits use a slider to set the benefit amount. To set desired level of coverage: click, hold, and drag the slider until you reach desired amount. The deduction per pay period is displayed below and also in the benefits cart.

ℹ️   When electing supplemental life insurance, an alert will appear if you select a benefit amount greater than the Guaranteed Issue. Any amount above GI may be pended until approved by the Carrier. Contact your benefits administrator if unsure about forms required for supplemental life.

When all elections have been made on the page, Next to continue.

My Beneficiaries

Members have access to review and update beneficiaries during enrollment as well as year-round.

At least one primary beneficiary must be designated for each benefit on the page.

- Use the Add Person or Add Trust buttons to add new beneficiary
- Edit existing beneficiary by selecting their name
- Choose beneficiary level (primary, contingent, etc.) in the Group column drop-down
- Enter percentage amount in Percentage column

> ℹ While Social Security Numbers are not required to designate beneficiaries, entering as much identifying information as possible is recommended.

> ℹ The sum of beneficiary percentages must always equal 100%. If you add or remove a designation, you may need to adjust designated percentage(s) to equal 100.

The form changes to red when editing. Once complete, buttons to Save or Discard changes are at the top.

Remove a Beneficiary

Select No Designation from the drop-down to indicate a person is no longer the beneficiary for a benefit.

To delete a beneficiary from all plans, select the beneficiary's name to edit. A button to Remove This Beneficiary From All Plans is at the bottom.

ℹ️ All beneficiary designations are effective upon enrollment submission. New designations submitted will override prior designations. Members can return to Bentek to edit beneficiaries year-round.

Verify My Elections

The final step of enrollment, Verify My Elections, provides a summary of all elections, deductions and dependent coverage.

> ℹ Enrollment is not complete until you review and select Submit on this page.

Review

Review your elections and deductions. Scroll down the page to review covered dependents.

Status	Coverage Type	Coverage Elected	Pre-Tax Per Pay	Post-Tax Per Pay	Employer Contribution Per Pay
Active	Health	Choice POS: Employee + Family	$382.70	$0.00	$323.08
Active	Dental	Dental PPO: Employee + Family	$62.48	$0.00	$0.00
Active	Vision	Waived	$0.00	$0.00	$0.00
Active	Short Term Disability	Waived	$0.00	$0.00	$0.00
Active	Basic Life/AD&D	$20,000.00	$0.00	$0.00	$2.22
Active	Supplemental EE Life/AD&D	Waived	$0.00	$0.00	$0.00
Active	Supplemental Dep Life	Waived	$0.00	$0.00	$0.00

Totals

Summary of Deductions

Total Pre-Tax Deductions	$445.18

Dependents Information

∨ Mary Smith | Spouse | 51 yrs old

Status	Coverage Type	Coverage Elected
Active	Dental	Dental PPO: Employee + Family
Active	Health	Choice POS: Employee + Family

∨ James Smith | Dependent Child | 21 yrs old

Status	Coverage Type	Coverage Elected
Active	Dental	Dental PPO: Employee + Family
Active	Health	Choice POS: Employee + Family

Beneficiary Acknowledgment & Disclaimer

Towards the bottom of page, find two check boxes confirming, "I Agree."
- Read acknowledgment and disclaimer
- Check, I Agree

Submit

When ready, select Submit button to officially complete and submit your enrollment.

Once submitted, a confirmation statement automatically generates, and can be printed for your records.

If any enrollment choices require a form, you may be redirected to the Documents Center, where you can submit documents to the administrator.

> ℹ️ Members can complete enrollment in Bentek as many times as needed during the enrollment window. If you Submit a new enrollment, the prior enrollment is replaced.

Beneficiary Acknowledgement

I acknowledge that I have reviewed my beneficiary record ... maintaining the accuracy of my beneficiary designations.

Congratulations!

Your confirmation statement will generate automatically.

Your employer requires you to upload supporting documentation. If you have questions please contact your Benefits Administrator.

OK

Disclaimer

I certify that the information shown on my Summary of Benefits t... ...ave selected to cover on the City's insurance program are my legal dependents that meet the eligibility requirements determined ... ...tal, vision, flexible spending accounts and some supplemental insurance plans are deducted from gross income before income is taxed as governed by IRS regulations.

I Agree ☑

My Benefits Cart

My Benefits Cart facilitates member enrollment on the Benefits Election page. The cart provides a preview of plan costs and totals, as well as links to quickly navigate the page.

Expand the cart. As you scroll down the page, the cart remains in a fixed position, updating in real-time with your changes.
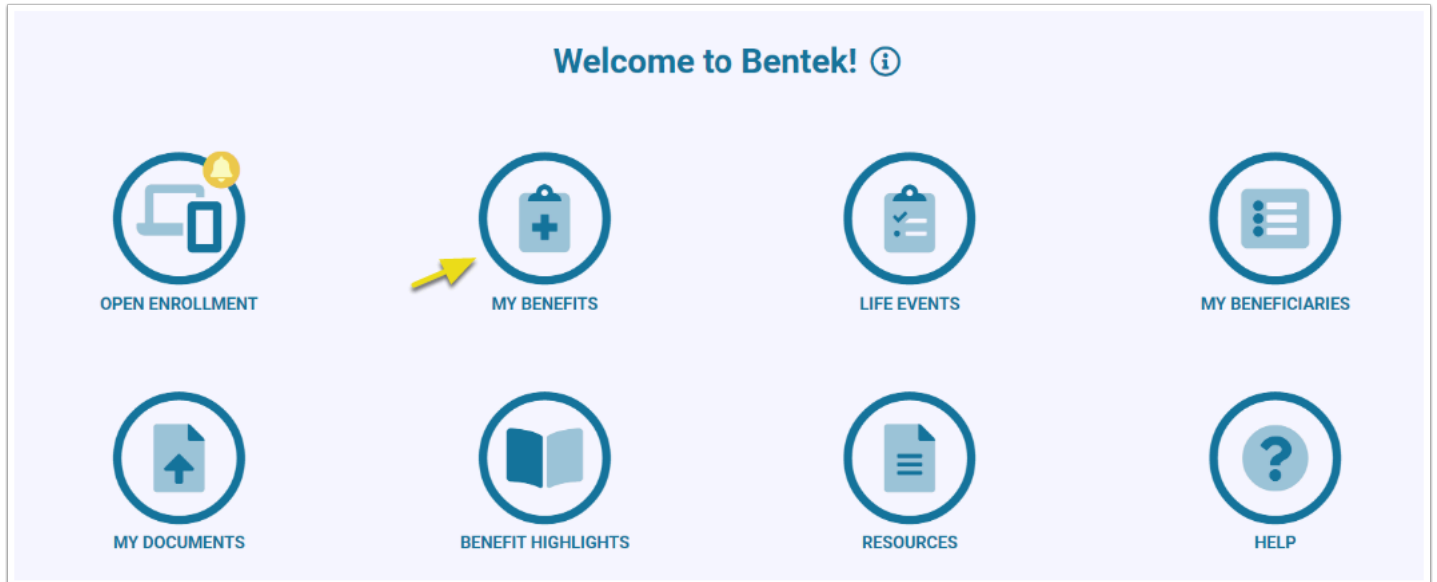

Each coverage name in the cart is a link. Use the links to navigate directly to that section of the elections page.

Access Bentek Year-Round

View My Benefits

Access My Benefits from the employee launchpad year-round to view your benefit enrollments.

Two tabs are available on the page:
  • Current Elections displays: current benefit elections and dependents
  • Open Enrollment displays: future benefit elections as of the next open enrollment and dependents

The benefits may be the same if open enrollment has not yet occurred or no changes are made.

For a copy of your enrollment summary select the PDF icon on the right. Your statement generates for download or printing.

CURRENT BENEFITS

Benefits as of 3/10/2021

Status	Coverage Type	Coverage Elected	Pre-Tax Per Pay	Post-Tax Per Pay	Employer Contribution Per Pay
Active	Health	Choice POS: Employee + Family	$382.70	$0.00	$323.08
Active	Dental	Dental PPO: Employee + Family	$62.48	$0.00	$0.00
Active	Basic Life/AD&D	$20,000.00	$0.00	$0.00	$2.22

Totals

Summary of Deductions

Total Pre-Tax Deductions	$445.18
Total Post-Tax Deductions	$0.00
Adjusted Total Payroll Deductions	$445.18

My Beneficiaries

Members have access to review and update beneficiaries during enrollment as well as year-round.

At least one primary beneficiary must be designated for each benefit on the page.

· Use the Add Person or Add Trust buttons to add new beneficiary
· Edit existing beneficiary by selecting their name
· Choose beneficiary level (primary, contingent, etc.) in the Group column drop-down
· Enter percentage amount in Percentage column

> ℹ While Social Security Numbers are not required to designate beneficiaries, entering as much identifying information as possible is recommended.

> ℹ The sum of beneficiary percentages must always equal 100%. If you add or remove a designation, you may need to adjust designated percentage(s) to equal 100.

Basic Life: $20,000.00			⊕ Person	⊕ Trust

Name	Group	Percentage	Group	Percentage
› Mary Smith	Spouse	Primary ⌄	100	Primary	100%
› Michael Smith	Brother	Contingent Group 1 ⌄	100	Contingent Group 1	100%
› Anna Smith	Sister	No Designation ⌄			

The form changes to red when editing. Once complete, buttons to Save or Discard changes are at the top.

✖ Discard changes for Basic Life: $20,000.00	✔ Save changes for Basic Life: $20,000.00

OPEN ENROLLMENT ℹ

Basic Life: $20,000.00				

Name	Group	Percentage	Group	Percentage
Mary Smith	Spouse	Primary ⌄	100	Primary	100%
Michael Smith	Brother	Contingent Group 1 ⌄	100	Contingent Group 1	100%
Anna Smith	Sister	No Designation ⌄			

Remove a Beneficiary

Select No Designation from the drop-down to indicate a person is no longer the beneficiary for a benefit.

To delete a beneficiary from all plans, select the beneficiary's name to edit. A button to Remove This Beneficiary From All Plans is at the bottom.

All beneficiary designations are effective upon enrollment submission. New designations submitted will override prior designations. Members can return to Bentek to edit beneficiaries year-round.

My Documents

Access My Documents from the employee launchpad year-round to view or submit documents to your benefits administrator.

If you recently completed New Hire, Open Enrollment, or a Life Event that requires documentation, you may be automatically routed to My Documents.
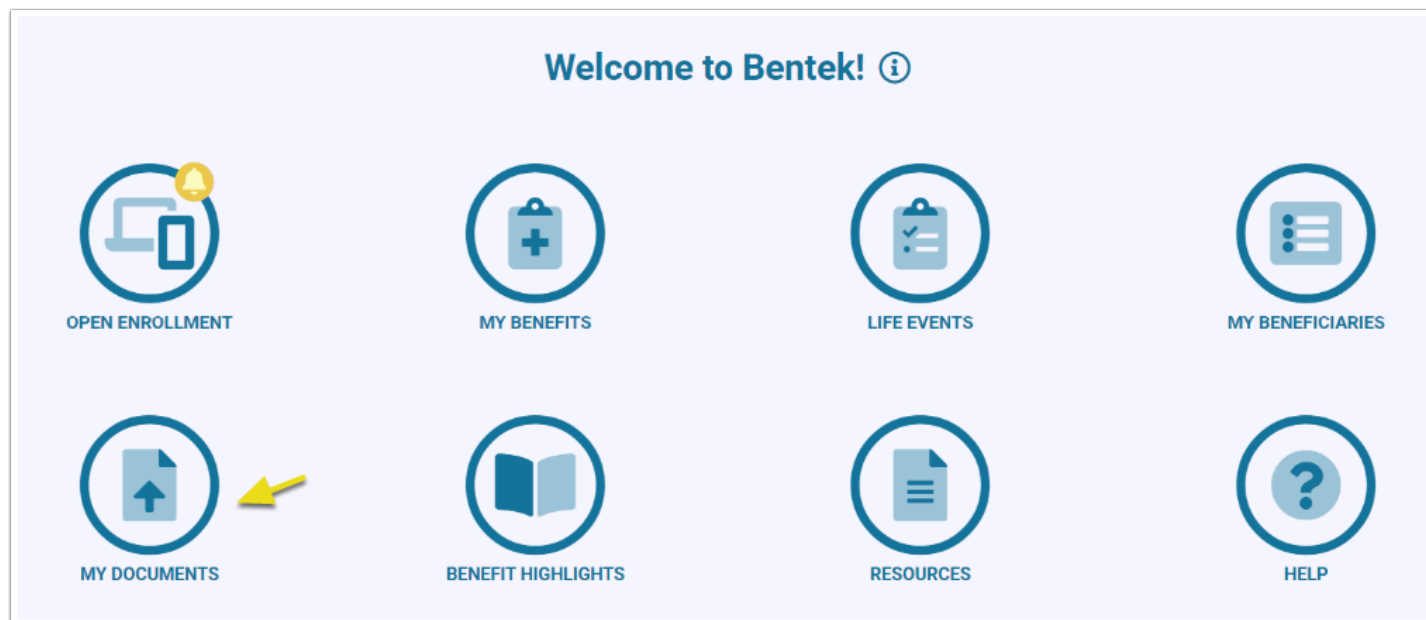
Select a reason for your document submission in the drop-down.

1. Upload a file in the drag and drop box or select the box to browse for the file. Accepted file formats are: txt, pdf, jpeg, jpg, or png). Files may take a few seconds to upload.
2. Uploaded files appear under File Name. Select Submit Document and the file is sent to your benefits administrator for review.
3. File Status appears as Pending until the benefits administrator approves. You can check back to see the status of your submission or setup a notification.

Completed documents you've previously submitted are available at the bottom of the page.

If a document is denied, check the History icon under Actions to view administrator comments.

Benefit Highlights

The Benefit Highlights page is a detailed view of benefit enrollment options available to the member. Links throughout the page point members to the Employer Benefit Booklet, Plan Summaries, and SBCs, all materials in support of enrollment decisions.
When enrollment decisions have been finalized, select Next to continue to the elections page.

Resources

Access Resources from the employee launchpad year-round to view or download plan documents, forms, and other notices.
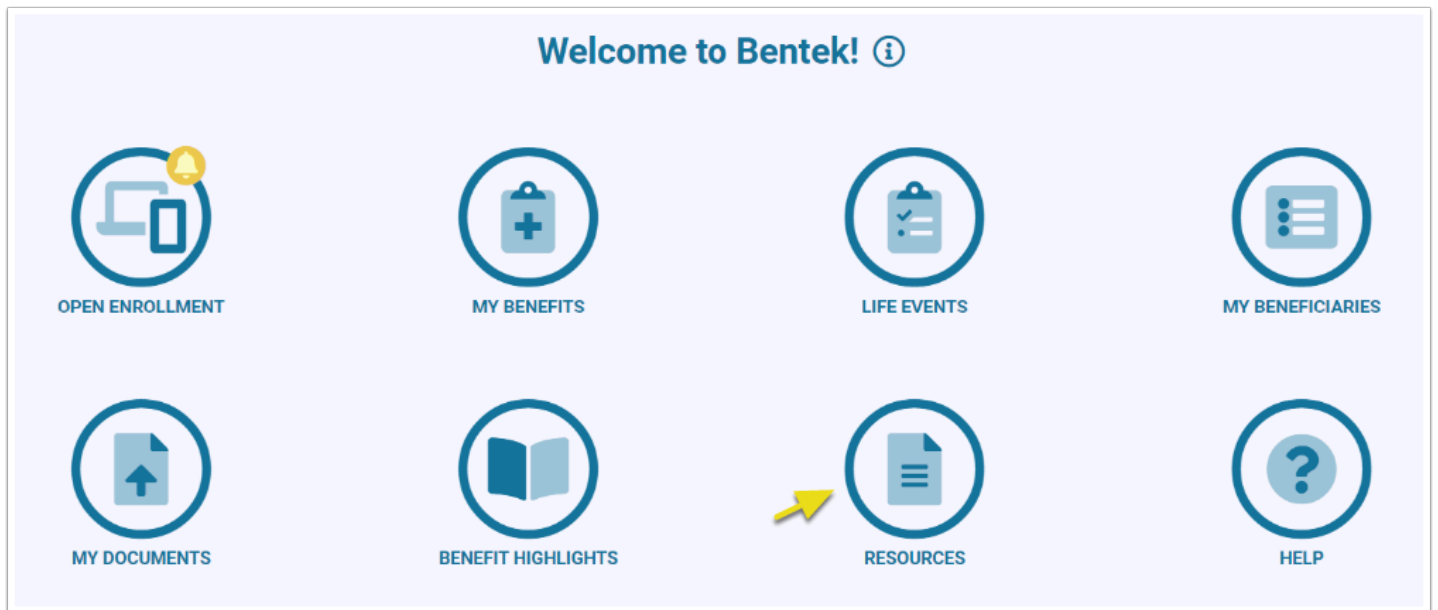
Resources are grouped on the page in sections.

If Resources are available in multiple languages, you may see a language option at the top of the page.

Select form links to view, download, or print available materials.