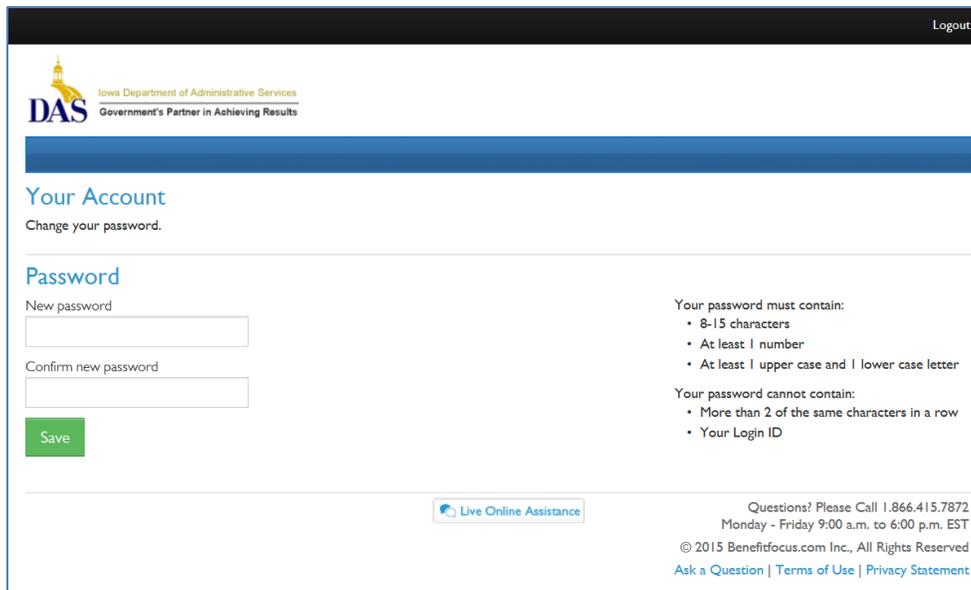


Electing Benefits in IowaBenefits

(AFSCME-covered employee)

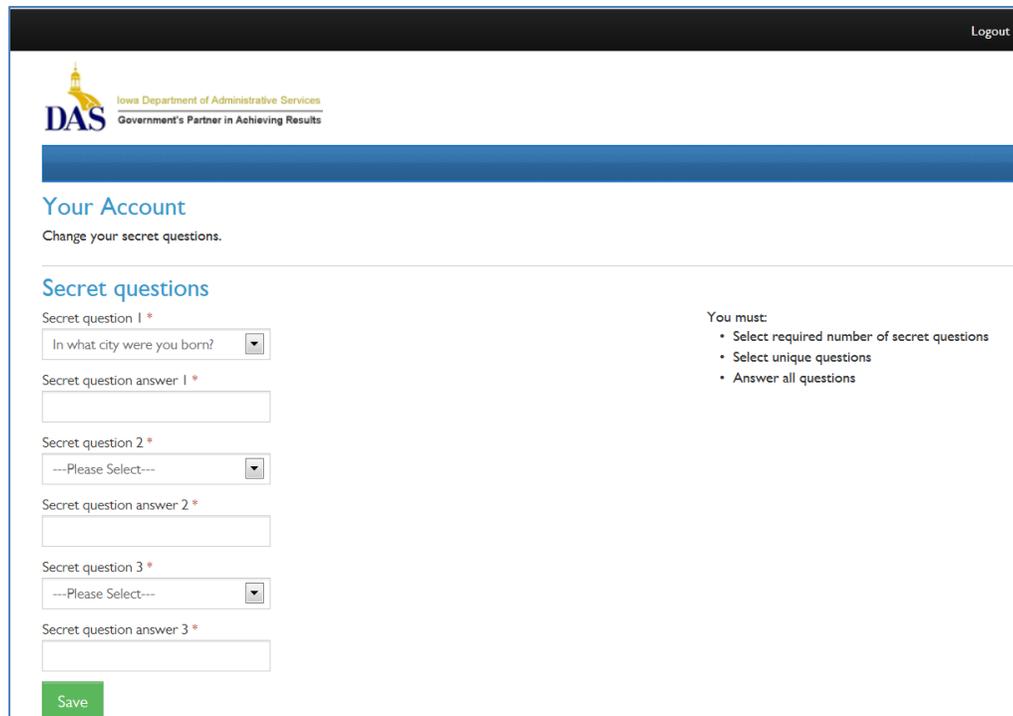
Log In

1. If the employee has not logged into IowaBenefits (IB) in a while, IB will prompt them to enter a new password.



The screenshot shows the 'Your Account' page with the heading 'Change your password.' Below this, there is a 'Password' section with two input fields: 'New password' and 'Confirm new password'. A green 'Save' button is located below the input fields. To the right of the input fields, there are two lists of requirements: 'Your password must contain:' (8-15 characters, at least 1 number, at least 1 upper case and 1 lower case letter) and 'Your password cannot contain:' (more than 2 of the same characters in a row, Your Login ID). At the bottom of the page, there is a 'Live Online Assistance' button and contact information: 'Questions? Please Call 1.866.415.7872 Monday - Friday 9:00 a.m. to 6:00 p.m. EST © 2015 Benefitfocus.com Inc., All Rights Reserved Ask a Question | Terms of Use | Privacy Statement'.

2. If the employee happens to be someone who still only has 1 secret question set-up, IB will display this page next.



The screenshot shows the 'Your Account' page with the heading 'Change your secret questions.' Below this, there is a 'Secret questions' section with three rows of questions. Each row consists of a dropdown menu for the question and a text input field for the answer. The first question is 'In what city were you born?'. The second and third questions are '---Please Select---'. A green 'Save' button is located at the bottom left of the form. To the right of the form, there are requirements: 'You must:' (Select required number of secret questions, Select unique questions, Answer all questions).

Electing Benefits in IowaBenefits

(AFSCME-covered employee)

- Once the employee completes the secret questions page, IB will display this page next.

The screenshot shows a web page with a black header containing a 'Logout' link. Below the header is the DAS logo (Iowa Department of Administrative Services) with the tagline 'Government's Partner in Achieving Results'. A blue horizontal bar is present. The main heading is 'Change Your Password' in blue. Below it, a bold message states 'Your password has been changed!'. A sub-message reads: 'If you are a first-time user, check out the [Learning Center](#). It has helpful information for your use.' A blue 'Next' button is located below the text. At the bottom, there is a 'Live Online Assistance' button, contact information for questions (1.866.415.7872, Monday-Friday 9:00 a.m. to 6:00 p.m. EST), and copyright information for Benefitfocus.com Inc. (© 2015). Links for 'Ask a Question', 'Terms of Use', and 'Privacy Statement' are also provided.

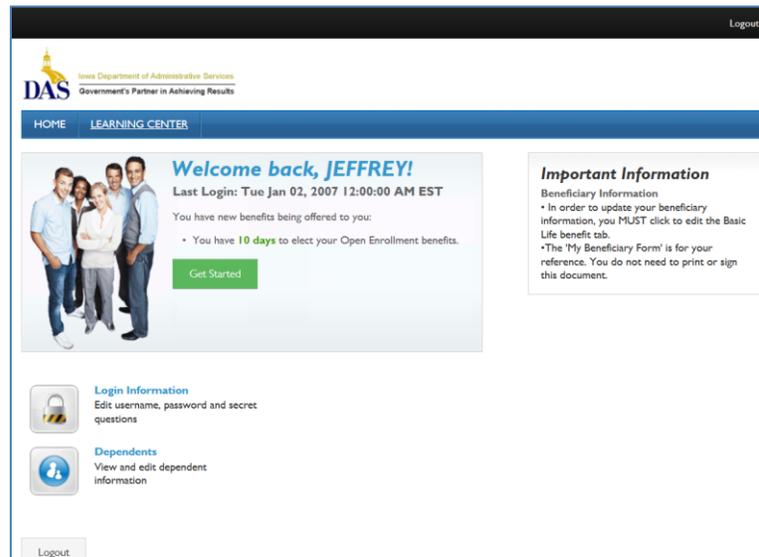
- Employee must agree to the above terms and click next.

The screenshot shows a web page with a black header containing a 'Logout' link. Below the header is the DAS logo (Iowa Department of Administrative Services) with the tagline 'Government's Partner in Achieving Results'. A blue horizontal bar is present. The main heading is 'Terms and Conditions of Benefit Enrollment' in blue. Below it is a large block of text detailing the authorization to disclose protected health information and the terms of benefit enrollment. At the bottom of the text block, there is a checkbox with the text 'I agree to the above Terms'. A blue 'Next' button is located below the checkbox.

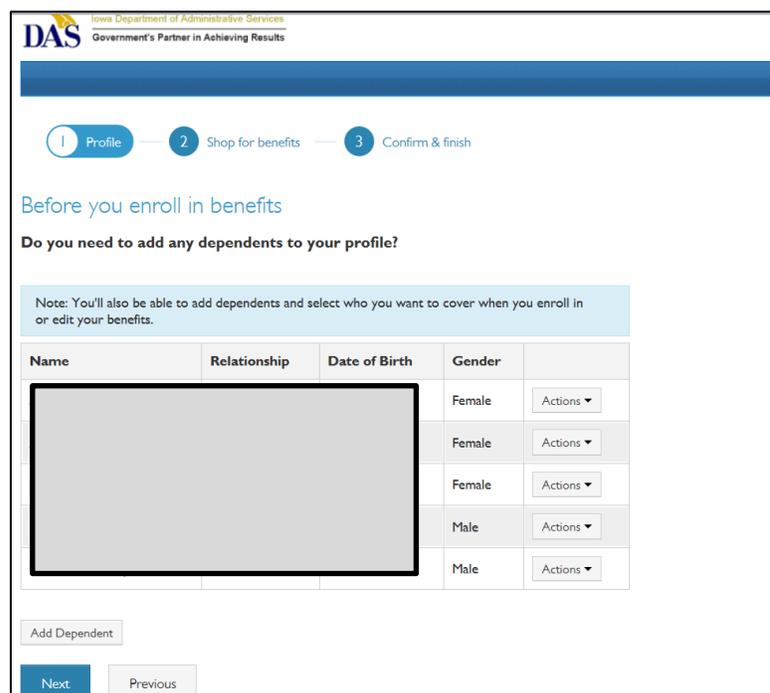
Electing Benefits in IowaBenefits

(AFSCME-covered employee)

5. The Welcome back page displays. Employee clicks on the “Get Started” button to begin.



6. The Dependents page will display if employees have added dependents to their coverage or dependents are listed as a beneficiary for life. THIS IS NOT WHERE EMPLOYEES ADD DEPENDENTS TO HEALTH AND/OR DENTAL. Employee clicks next to continue.



Electing Benefits in IowaBenefits

(AFSCME-covered employee)

Health Insurance

- Employee makes sure that they are on the “Open Enrollment Benefits” tab and clicks on the “Get Started” button for 2016 medical.

CURRENT BENEFITS | **OPEN ENROLLMENT BENEFITS**

Open Enrollment Benefits

Whether you want to change your benefits or keep them the same as last year, it's still important that you carefully complete each step in the enrollment process to make sure all of your benefits are covered for the upcoming plan year.

1 2016 AFSCME & Judicial [Hide details](#)
Section Incomplete - Please complete by 09/20/2015

In this section you will be shopping for:

+ Medical

Get Started

2 2016 Delta Dental [View details](#)
Section Incomplete - Please complete by 09/20/2015

3 2016 Flexible Spending Offer [View details](#)
Section Incomplete - Please complete by 09/20/2015

Note: All changes to your benefits must be approved by your HR Administrator before they become effective.

Cart Summary
This is a summary of your OE benefit elections.
You have not enrolled in any benefits.

The HR Notes displays for 2016 E & C. Employee reads and clicks on the X to close the note.

2016 Enrollment and Change [X]

2016 Enrollment and Change

The 2016 enrollment and change period is October 5, 2015 through November 23, 2015.
Changes will be effective on January 1, 2016.
Choose the medical plan and family members you want covered for 2016. This choice cannot be changed until the following year unless you have a qualifying life event.

When making your 2016 elections, please click on the **Open Enrollment** tab.

IMPORTANT ITEMS

Active Enrollment
All employees except the Legislative Branch are required to re-enroll in 2016 health and dental coverage.

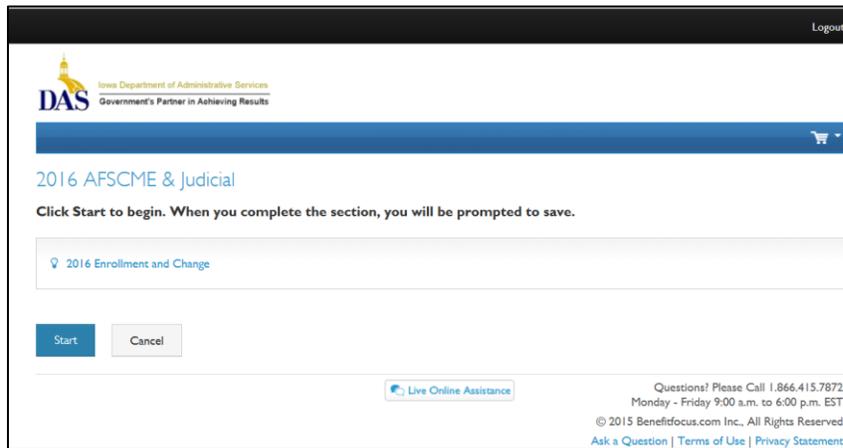
Your 2015 health and dental elections **WILL NOT CARRY-OVER** to 2016.
If you do NOT enroll in health and dental insurance during the 2016 enrollment and change period, you will NOT have health or dental coverage in 2016. If you do not re-enroll your dependents, they will not be included on your coverage.

Healthy Opportunities Wellness Program
Executive branch Non-Contract and SPOC-covered employees are eligible to participate in 2016 Healthy Opportunities Wellness Program. If the program requirements are met, the eligible employees are eligible to receive a reduction in the amount they pay toward their health insurance coverage. In order to receive the incentive, the employee must re-enroll in medical benefits for 2016.

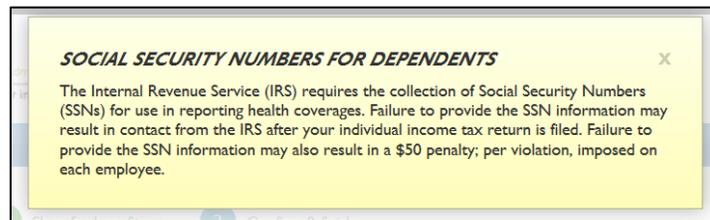
Electing Benefits in IowaBenefits

(AFSCME-covered employee)

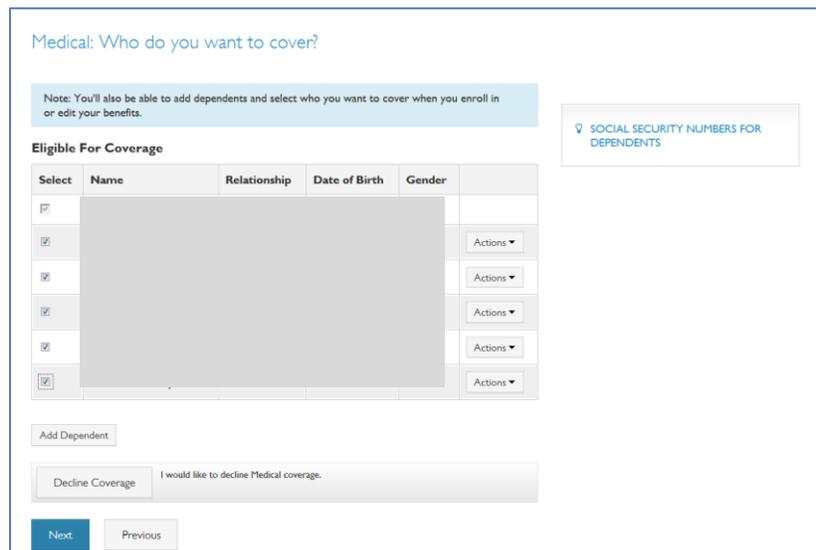
8. Employee clicks on the “Start” button.



9. The HR Notes for SSN displays. Employee reads and closes the box.



10) Employee selects which dependents to include on their medical coverage



Electing Benefits in IowaBenefits

(AFSCME-covered employee)

11) Employee selects the plan offer.

The screenshot shows a web interface for selecting a medical plan. At the top, it says "Medical" and "Please select your plan. You may change who you want to cover by selecting the drop down next to persons covered." Below this, there is a section "Costs based on" with a dropdown menu set to "Persons Covered" and "6 selected". There are three plan options, each with a semi-monthly cost and a "Select Plan" button:

Semi-monthly Cost	Plan Name
\$341.06	2016 Blue Access
\$552.80	2016 Iowa Select
\$555.75	2016 Program 3 Plus

At the bottom, there is a "Decline Coverage" button and a text input field with the placeholder "I would like to decline Medical coverage." Below that are "Previous" and "Cancel" buttons.

12) Answers the Medicare question.

The screenshot shows a web interface for answering a Medicare question. At the top right, there is a "Logout" link. The header includes the "DAS" logo and the text "Iowa Department of Administrative Services" and "Government's Partner in Achieving Results". Below the header, there is a blue bar with a shopping cart icon. The main heading is "Covered by Medicare?" and the sub-heading is "Providing Medicare information can help coordinate payment of medical expenses." The question is "Are you or any of your dependents covered by Medicare?" with two radio button options: "Yes" and "No". The "No" option is selected. Below the question are "Next" and "Previous" buttons. At the bottom, there is a "Live Online Assistance" link and contact information: "Questions? Please Call 1.866.415.7872 Monday - Friday 9:00 a.m. to 6:00 p.m. EST © 2015 Benefitfocus.com Inc. All Rights Reserved Ask a Question | Terms of Use | Privacy Statement".

Electing Benefits in IowaBenefits

(AFSCME-covered employee)

13) Answers the additional insurance question.

The screenshot shows a web form titled "Additional Insurance" within the Iowa Department of Administrative Services (DAS) portal. The form asks, "Currently, do any of the persons covered for this benefit including yourself have other health insurance?" with radio button options for "Yes" and "No". The "No" option is selected. A "Please Note" box contains the text: "It is very important to enter your and/or your covered dependents' insurance policies. By providing this information, you will ensure that the claims for you and your covered dependents will be processed timely and accurately." At the bottom of the form are "Next", "Previous", and "Cancel" buttons. A "Live Online Assistance" link is also present. The footer includes contact information: "Questions? Please Call 1.866.415.7872 Monday - Friday 9:00 a.m. to 6:00 p.m. EST © 2015 Benefitfocus.com Inc., All Rights Reserved Ask a Question | Terms of Use | Privacy Statement".

14) Employee clicks the Employee Agreements Text.

The screenshot shows a web form titled "Medical" with a sub-section "Employee Agreements Text". It contains two paragraphs of text regarding benefit eligibility and application. Below the text is a "Print Agreements/Acknowledgements PDF" link. Two radio button options are provided: "I, JEFFREY M LIPMAN, have read and understand the above statements." (which is selected) and "I, JEFFREY M LIPMAN, disagree with the above statements." At the bottom are "Next", "Previous", and "Cancel" buttons. The page header includes the DAS logo and "Logout" link.

Electing Benefits in IowaBenefits

(AFSCME-covered employee)

- 15) IB display the medical enrollment, effective date cost, etc. This is where the employee must scroll down the page for the “Save” button.

The screenshot shows the IowaBenefits website interface. At the top, there is a navigation bar with the DAS logo and the text "Iowa Department of Administrative Services" and "Government's Partner in Achieving Results". Below the navigation bar, there is a progress indicator with three steps: "Profile" (completed), "Shop for benefits" (completed), and "Confirm & finish" (current step). A message states: "Your 2016 AFSCME & Judicial benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section." The main content area is divided into two columns. The left column displays the "Medical" plan details, including the effective date (01/01/2016), coverage level (Employee and Family), and the employee's payment (\$552.80 twice per month). There is an "Edit plan" button. Below this, it shows "Persons Covered" (6 covered) and "Medicare" (No policy on record). The right column displays the "Cart Summary", which includes a "Benefit Elections" section and a "Semi-Monthly Cost" table. The table shows a "Medical" cost of \$552.80, resulting in a "Semi-Monthly Total" of \$552.80. Below the table, it shows "You Pay" with a "Semi-Monthly Total" of \$552.80.

This screenshot shows the bottom section of the IowaBenefits website. It features two expandable sections: "Additional Insurance" (No policy on record) and "Additional Information". Below these sections are two buttons: a green "Save" button and a grey "Cancel" button. At the bottom, there is a "Live Online Assistance" button and a footer containing contact information: "Questions? Please Call 1.866.415.7872 Monday - Friday 9:00 a.m. to 6:00 p.m. EST © 2015 Benefitfocus.com Inc., All Rights Reserved Ask a Question | Terms of Use | Privacy Statement".

Electing Benefits in IowaBenefits

(AFSCME-covered employee)

Dental Insurance

- 16) Once the employee saves their medical election, IB will display this page. Employee now clicks the “Get Started” button to begin the dental enrollment.

Open Enrollment Benefits

Whether you want to change your benefits or keep them the same as last year, it's still important that you carefully complete each step in the enrollment process to make sure all of your benefits are covered for the upcoming plan year.

- 1** 2016 AFSCME & Judicial
Section Complete! Available to Edit until 09/20/2015
- 2** 2016 Delta Dental
Section Incomplete - Please complete by 09/20/2015
- 3** 2016 Flexible Spending Offer
Section Incomplete - Please complete by 09/20/2015

In this section you will be shopping for:

- Dental

Get Started

Cart Summary
This is a summary of your OE benefit elections.

Benefit Elections

Semi-Monthly Cost	
Benefit Elections	
Medical	\$552.80
Semi-Monthly Total	\$552.80

You Pay

Semi-Monthly Total	\$552.80
---------------------------	-----------------

Note: All changes to your benefits must be approved by your HR Administrator before they become effective.

- 17) Employee selects which dependents they want covered on their dental policy.

Dental: Who do you want to cover?

Note: You'll also be able to add dependents and select who you want to cover when you enroll in or edit your benefits.

Eligible For Coverage

Select	Name	Relationship	Date of Birth	Gender	
<input checked="" type="checkbox"/>				Male	
<input checked="" type="checkbox"/>				Female	Actions ▾
<input checked="" type="checkbox"/>				Female	Actions ▾
<input checked="" type="checkbox"/>				Female	Actions ▾
<input checked="" type="checkbox"/>				Male	Actions ▾
<input checked="" type="checkbox"/>	Charles Robert Epner	Child	07/09/2009	Male	Actions ▾

Add Dependent

Decline Coverage I would like to decline Dental coverage.

Next **Previous**

Electing Benefits in IowaBenefits

(AFSCME-covered employee)

18) Employee selects the dental plan.

The screenshot shows the IowaBenefits website interface. At the top, there is a navigation bar with the DAS logo and the text "Iowa Department of Administrative Services" and "Government's Partner in Achieving Results". Below the navigation bar, there is a progress indicator with three steps: "Profile" (checked), "Shop for benefits" (checked), and "Confirm & finish" (active). The main heading is "Dental" and the instruction is "Please choose your coverage level and select your plan." Below this, there is a dropdown menu for "Costs based on" set to "Persons Covered" with "6 selected" shown. A prominent orange button displays "\$29.35 Semi-monthly Cost" and "2016 Delta Dental" with a "Select Plan" button. Below this, there is a "Decline Coverage" button and a text input field containing "I would like to decline Dental coverage." At the bottom, there are "Previous" and "Cancel" buttons.

19) IB displays the review page for dental. Again the employee must scroll down the page for the "Save" button.

The screenshot shows the review page for the dental plan. At the top, there is a navigation bar with the DAS logo and the text "Iowa Department of Administrative Services" and "Government's Partner in Achieving Results". Below the navigation bar, there is a progress indicator with three steps: "Profile" (checked), "Shop for benefits" (checked), and "Confirm & finish" (active). The main heading is "Dental" and the instruction is "Your 2016 Delta Dental benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section." Below this, there is a summary card for "Dental 2016 Delta Dental" with fields for "Effective Date" (01/01/2016), "Coverage Level" (Employee and Family), and "You Pay" (\$29.35 twice per month). There is an "Edit coverage" button. Below the summary card, there is a "Persons Covered" field set to "6 covered" and an "Additional Information" field. To the right, there is a "Cart Summary" section with a "Benefit Elections" table showing "Medical" at \$552.80 and "Dental" at \$29.35, with a "Semi-Monthly Total" of \$582.15. Below the table, there is a "You Pay" section showing a "Semi-Monthly Total" of \$582.15.

The screenshot shows a disclaimer for the 2016 Delta Dental plan. The text reads: "2016 Delta Dental: I understand that this election will remain in effect for the entire calendar year unless I am eligible for a Special Enrollment due to a Life Event or other Qualifying Change, such as loss of other coverage for myself or my dependents. The Special Enrollment must be initiated within 30 days after the Life Event or other qualifying change. To initiate a Special Enrollment I may return to this site. To obtain more information, please contact Human Resources." Below the disclaimer, there are "Save" and "Cancel" buttons. At the bottom, there is a "Live Online Assistance" button and contact information: "Questions? Please Call 1.866.415.7872 Monday - Friday 9:00 a.m. to 6:00 p.m. EST © 2015 Benefitfocus.com Inc., All Rights Reserved Ask a Question | Terms of Use | Privacy Statement".

Electing Benefits in IowaBenefits

(AFSCME-covered employee)

Flexible Spending Accounts

20) Once the employee saves the dental enrollment, IB will display the “Get Started” button for 2016 Flexible Spending. Regardless if the employee wants to participate or not, they must either enroll or decline FSA before the employee will see the confirmation page.

CURRENT BENEFITS | **OPEN ENROLLMENT BENEFITS**

Open Enrollment Benefits

Whether you want to change your benefits or keep them the same as last year, it's still important that you carefully complete each step in the enrollment process to make sure all of your benefits are covered for the upcoming plan year.

- 2016 AFSCME & Judicial**
✔ Section Complete! Available to Edit until 09/20/2015 [View details >](#)
- 2016 Delta Dental**
✔ Section Complete! Available to Edit until 09/20/2015 [View details >](#)
- 2016 Flexible Spending Offer**
Section Incomplete - Please complete by 09/20/2015 [Hide details v](#)

In this section you will be shopping for:

- Health FSA
- Dependent Care FSA

[Get Started](#)

Cart Summary

This is a summary of your OE benefit elections.

Benefit Elections

Semi-Monthly Cost	
Benefit Elections	
Medical	\$552.80
Dental	\$29.35
Semi-Monthly Total	\$582.15

You Pay

Semi-Monthly Total:	\$582.15
----------------------------	-----------------

21) Health Flexible Spending HR Notes displays.

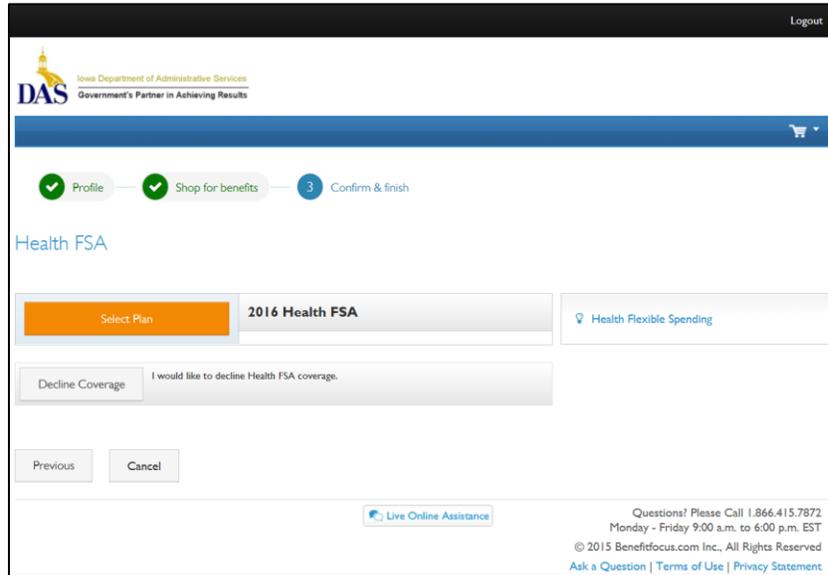
Health Flexible Spending X

The health flexible spending account plan has been enhanced by increasing the annual limit from \$2,500 to \$2,550 for 2016. This is an individual limit, so each employee may enroll for up to \$2,550 regardless of their marital status or whether the employee is covered under another person's insurance or FSA plan.

Electing Benefits in IowaBenefits

(AFSCME-covered employee)

22) The employee either selects to enroll and go through the pages or clicks on “Decline” Flex Health to continue.



Logout

DAS Iowa Department of Administrative Services
Government's Partner in Achieving Results

Profile Shop for benefits **3** Confirm & finish

Health FSA

Select Plan 2016 Health FSA Health Flexible Spending

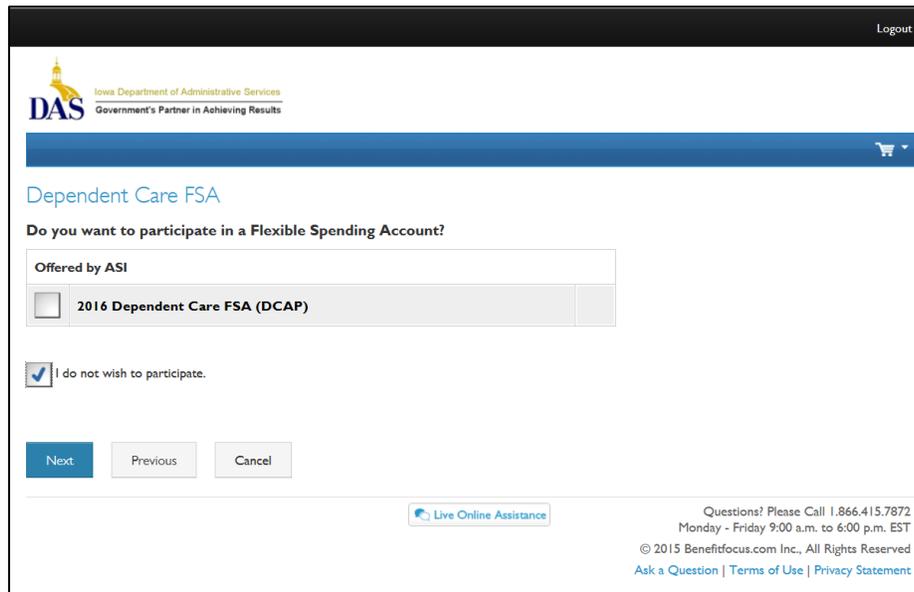
Decline Coverage I would like to decline Health FSA coverage.

Previous Cancel

Live Online Assistance

Questions? Please Call 1.866.415.7872
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23) Same for Flex Dependent Care. Employee either clicks on enroll or clicks the “I do not wish to participate” to continue.



Logout

DAS Iowa Department of Administrative Services
Government's Partner in Achieving Results

Dependent Care FSA

Do you want to participate in a Flexible Spending Account?

Offered by ASI

2016 Dependent Care FSA (DCAP)

I do not wish to participate.

Next Previous Cancel

Live Online Assistance

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Electing Benefits in IowaBenefits

(AFSCME-covered employee)

24) Employee must save their flex enrollments or declines to continue.

The screenshot displays the 'Confirm & finish' step of the benefits enrollment process. It shows two declined options: Health FSA and Dependent Care FSA, both with 'Coverage Declined' status. A 'Cart Summary' on the right shows a semi-monthly total of \$582.15 for 2016. The interface includes a progress bar, a 'Save' button, and a 'Cancel' button.

Progress: Profile (checked) → Shop for benefits (checked) → **3 Confirm & finish**

Your 2016 Flexible Spending Offer benefit summary is shown below. To make changes, click Edit. Please note that your benefits have not been saved. You must click Save to complete the section.

Benefit	Status	Action
Health FSA	Coverage Declined	Edit coverage
Dependent Care FSA	Coverage Declined	Edit coverage

2016 Health FSA, 2016 Dependent Care FSA (DCAP): -

Cart Summary
This is a summary of your OE benefit elections.

Benefit Elections	
Semi-Monthly Cost	
Benefit Elections	
Medical	\$552.80
Dental	\$29.35
Semi-Monthly Total	\$582.15

You Pay

Semi-Monthly Total:	\$582.15
----------------------------	-----------------

Buttons: Save, Cancel

Electing Benefits in IowaBenefits

(AFSCME-covered employee)

Confirmation

25) Once the employee has enrolled or declined benefits and saved those actions, IB will display the confirmation page as shown below. If an employee does not see this page, they have NOT saved their benefits enrollment.

The screenshot shows the IowaBenefits web application interface. At the top right, there is a "Logout" link. The header includes the DAS logo and the text "Iowa Department of Administrative Services" and "Government's Partner in Achieving Results". Below the header is a navigation bar with "HOME", "PROFILE", "BENEFITS", and "LEARNING CENTER" tabs. The main content area features a green confirmation message: "Congratulations, JEFFREY! You have successfully completed your enrollment process." It also provides a confirmation number: "100896840-2q2db8" and a link to "Print your enrollment details". On the left side, there are four menu items: "Profile" (View and edit personal information), "Benefits" (View and edit benefit information), "Login Information" (Edit username, password and secret questions), and "Dependents" (View and edit dependent information). On the right side, there are two sections: "Important Documents" with a link to "Employee Detail Report" and "Important Information" with bullet points about beneficiary information and the 'My Beneficiary Form'. At the bottom right, there is a section titled "What would you like to do?" with a link to "Change my benefits due to a life event".