TEHAMA COUNTY
EMPLOYEE BENXCEL USER GUIDE

WELCOME TO BENXCEL!

The information contained in this guide will help you to navigate through the BenXcel platform. The website provides direct access to your benefit plan information from anywhere that you can access the internet!

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BENXCEL WEBSITE:

https://BenXcel.net

COMPANY NAME:

TEHAMA

BCC CUSTOMER SERVICE CALL CENTER

800-685-6100

customersupport@benxcel.com

MON - THURS:
5:00am – 5:00pm PT

FRI:
5:00am – 3:00pm PT

INITIAL LOG IN

You will receive your BenXcel user name and initial password information via an e-mail from BenXcel or a communication from your HR Department. Use the information to log in to BenXcel through your computer or mobile device's internet browser:

1) Go to: https://benxcel.net
2) Enter your User Name and Password

   User name: First Full Name and last 4 digits of SSN *(ex: Mickey Mouse, SSN 123456789; would be mickey6789)*

   Password: First Full Name and last 4 digits of SSN *(Same as username)*
3) Enter your Company Name: TEHAMA
4) Click 'SIGN IN'
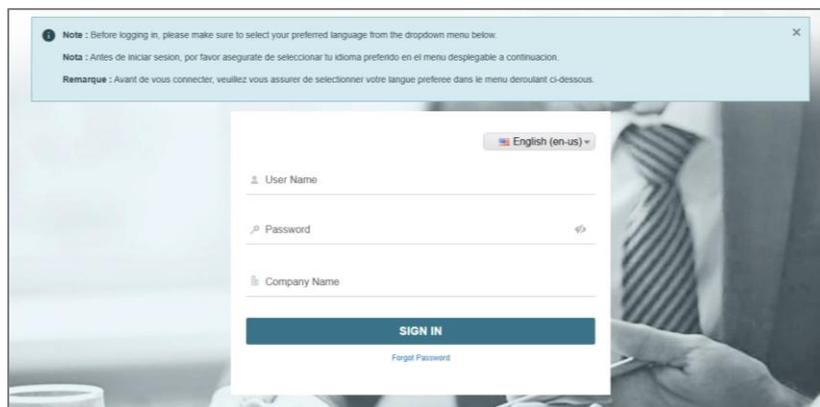
If you are logging in for the first time and do not have a pending enrollment to complete: you will land on your personal dashboard.

BCC strongly recommends changing your password and configuring your security questions immediately (see Password & Security Maintenance section of this guide). Failure to do so will result in the inability to use the 'Forgot Password' feature from the BenXcel log in screen.

If you are logging in for the first time with a pending enrollment to complete: (such as your new hire enrollment or during your employer's annual open enrollment period) you will immediately be taken into your pending enrollment for completion.

Use the 'Completing an Enrollment: Enroll Now' section of this guide for assistance with completing your pending enrollment.

YOUR PERSONALIZED DASHBOARD

All features of BenXcel are accessible from your personal dashboard, using either the links that appear within your dashboard or the menu bar along the top of your screen. Feature placement varies depending on the device used to access BenXcel (computer vs mobile device).

Click 'Home' from anywhere in BenXcel to return to your dashboard

All features in these dropdowns are also available through links found on your dashboard

Logout using the dropdown

Change your password and review your demographic information using this three dot icon

Your current benefit enrollment and cost breakdown can be expanded to quickly see the Plan Name and individuals covered

Review your spouse and child information

Direct access into your BCC SmartCare account for BCC Administered FSA, HSA, or HRA

Utilize tools, resources, and reporting on your benefits package through these 'Quick Links'

Access the most commonly used features through these 'Favorite Action' links

My SmartCare Single Sign On:	Pop-Up Blocker:	Videos/Flash Player:
The My SmartCare link from your dashboard provides single-sign on technology for direct access into your My SmartCare account (if BCC administers your FSA, HSA, and/or HRA).	Many features of BenXcel require your internet browser's pop-up blocker to be turned off. This applies to BenXcel access through a computer or through a mobile device.	All videos within BenXcel use Flash Player for viewing, which requires you to 'allow' Flash each time you log in to BenXcel and attempt to watch a video (regardless of browser used). To enable:
Please allow 72 hours after your FSA, HSA, and/or HRA enrollment for your My SmartCare registration to be validated. If you attempt to use this link too soon, you will receive an error telling you to try again later.	The method to change pop-up blocker settings differs by internet browser; however, most can be found under the general settings of your device or the settings menu within your selected internet browser.	1) From your DASHBOARD, click the lock icon next to the BenXcel URL at the top of your screen. 2) When the security settings pop-up box appears, change the FLASH SETTINGS prompt from 'Block' to 'Allow'. *Each time a user logs out of BenXcel, the browser returns the user's FLASH SETTINGS back to 'Block'.*

FORMS LIBRARY

A library of informational brochures, plan documents, and forms are available 24/7 in the FORMS LIBRARY section of BenXcel. To access, click on FORMS LIBRARY from the ENROLLMENT LINKS section of your dashboard.

- Click the document name to view the document through your browser
- Click the download icon (blue down arrow) to download the document to your device

COMPLETING AN ENROLLMENT: "ENROLL NOW"

The following enrollment screens may vary slightly, based on the enrollment type in which you are completing. If you log out of the system at any time without finishing your enrollment, the system will save all elections made prior to you logging out.

1) A welcome screen will appear where you must review and accept an Employee Usage Agreement and a Legal Agreement.

   ▪ Click on each agreement to review, and then click 'I AGREE' in the pop up that appears. When finished with both, click the CONTINUE button to proceed.

2) Based on the type of enrollment that you are completing, a Change Password screen may appear for you to change your initial password and configure two security questions.

   ▪ When complete, click 'Save & Continue' to proceed.
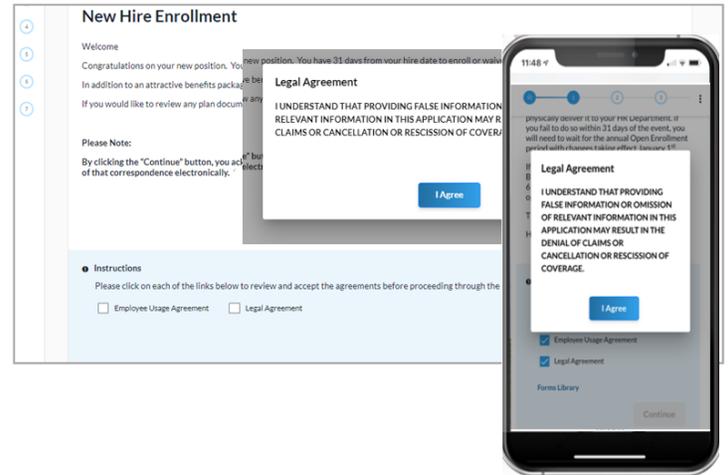
3) A Demographics screen will appear for you to review your existing information.

   ▪ All fields marked in red are required. Any blank fields are optional.

   ▪ Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.

   ▪ When complete, click 'Save & Continue' to proceed.

4) A Spouse/Domestic Partner screen, followed by a Child screen, will appear for you to add your dependents or review your existing dependents' information.

   ▪ If no dependents need added: scroll to the bottom of these screens and click "Continue" to proceed.

   ▪ When adding a dependent, all fields marked in red are required. Any blank fields are optional.

   ▪ Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.

   ▪ If adding multiple children, complete each child's information and then continue click "Add Another Child" at the bottom of the screen until all children are successfully added.

   ▪ When finished, click "Save and Continue" to proceed.
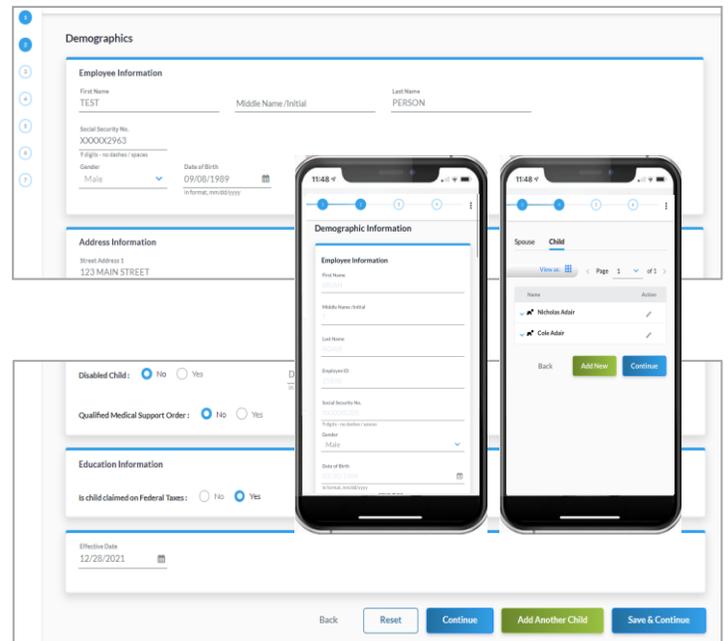
When adding a dependent spouse or child, supporting eligibility documentation must be uploaded after your enrollment is complete. See Document Upload instructions.

5) Your benefit enrollment will then begin, presenting each benefit available for you to enroll. Review plan options as they are presented, and use the resources that appear to help you make your best health and financial decision:

- Additional information on the Plan may be available by clicking "Benefit Description".
- Once you Enroll or Waive in a plan, that benefit type will 'collapse' to present the next benefit type. You can return and make changes to any benefit type by clicking on the blue arrows next to the benefit type name (ex: Medical, Dental, etc.)
- If a form is required for an enrollment (i.e. Evidence of Insurability Form for Voluntary Life/AD&D), the form will appear as a pop up box with instructions for completion and submission.

If the benefit can cover your eligible dependents, use the ELIGIBLE MEMBERS section to select all individuals who should be covered.

Your cost of the Plan will change as you select or unselect the individuals to be covered.

Click 'Enroll Now' to select and enroll; or click 'Keep Plan' to retain your current enrollment.

If the benefit is able to be waived, and you wish to waive it: click 'Waive' or 'Keep Waive'.

If the Plan requires you to select a COVERAGE AMOUNT, use the drop down to select your desired amount

If the Plan requires you to enter a coverage amount, type directly into the amount field.

6) During your enrollment, an ongoing election summary feature is available to track your enrollments and associated costs. Click "From your Pocket" from the top right corner of your SELECT YOUR BENEFITS screen.

- When this feature expands, you can choose to view a "Cost Chart" or a "Deduction per Pay Period" breakdown.
- When finished reviewing this election summary, click "From your Pocket" again to collapse the feature.

7) If you elected any benefits that require a beneficiary, a Beneficiary Screen will appear:

- Use the "Add" and "Edit" buttons to select and change your beneficiaries.

- If selecting more than one Primary Beneficiary, the percentages allocated to each individual must equal 100%.

- If you selected more than one plan that requires a beneficiary, each will appear on this screen. Once you have designated your desired beneficiaries for the first plan, you may click "Assign same beneficiaries to all plans" if you wish to quickly apply the same designations to all plans.
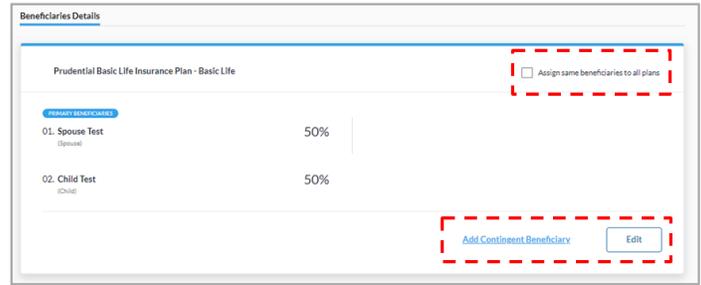
8) A Confirmation Statement will appear when your enrollment is complete. It will show your demographic information, current benefits, and all future elections.

- To save as a PDF: click the blue PDF icon in the top right corner of the Statement.

- To print: click the PRINT at the bottom of the Statement.

- Click FINISH to submit your enrollment.
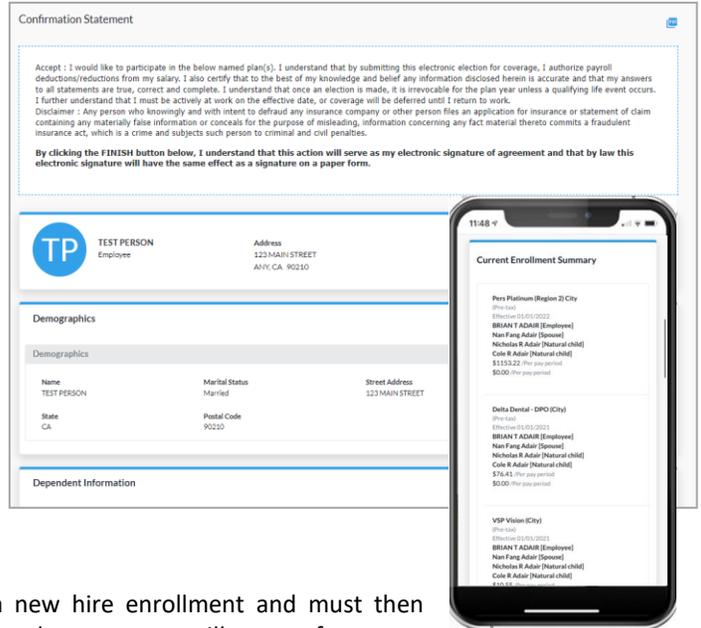
9) A confirmation pop-up box will appear when your enrollment is finished processing.

- If additional enrollments are required (ex: you completed a new hire enrollment and must then complete your open enrollment for an upcoming Plan Year), a welcome screen will appear for you to complete the next enrollment.

- If no additional enrollments are required, you will be routed to your dashboard.

- If you are required to upload documentation following your enrollment, see the 'Document Upload' section of this guide for assistance.

While your enrollment window remains open for changes, a countdown box will appear on your dashboard notifying you of how many days remain. If you would like to make changes during this time, click the countdown to reopen your enrollment.

PASSWORD & SECURITY QUESTION MAINTENANCE

CHANGE YOUR PASSWORD & UPDATE SECURITY QUESTIONS

From your dashboard, click on the three dot icon beside your name to select CHANGE PASSWORD <u>or</u> use your MY PROFILE menu to select CHANGE PASSWORD.

- For security purposes, modifications can only be made after you enter your existing password and the answers to your security questions (if they've already been configured).
- Your employer's chosen password requirements will appear in the 'Instructions' section.
- Enter your new password in both password fields.
- Select your security questions from the dropdown menu and type the answers into the answer field.
- Click 'SAVE' to proceed.
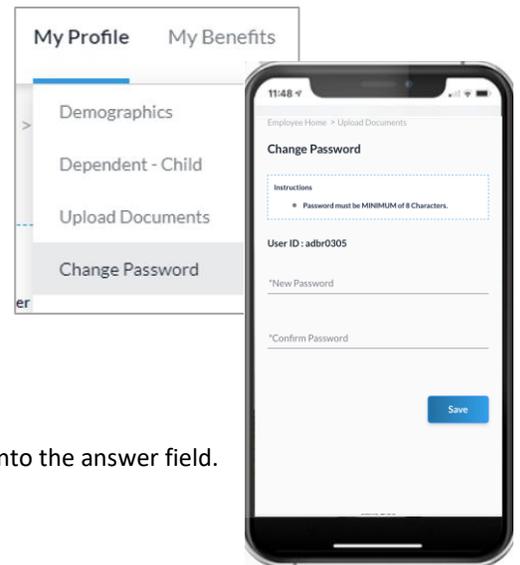
PASSWORD ASSISTANCE

If you need password assistance from the BenXcel log in screen, click 'Forgot Password'.

- You will be required to enter your User Name, Company Name, and answer your security questions. If your Security Questions have not yet been configured, the 'Forgot Password' feature will not work.
- If you attempt to log in more than 5 times with the wrong password, your account will be locked and a 'Credentials Invalid' error will appear.

If you are locked out of BenXcel or need additional username/password assistance, please contact BCC's Customer Service Center or your HR Department.

DOCUMENT UPLOAD

1) From your dashboard, use your MY PROFILE menu to select UPLOAD DOCUMENTS

2) Select your recent enrollment type from the Enrollment Mode dropdown menu.

3) In the 'Action' column for the individual in which the document applies, click the grey arrow to begin your upload. A Upload Document pop-up will appear:
   - Select Category: choose the document type from this drop down menu
   - Upload Documents: browse your computer for the document(s). Once the document(s) are selected, click 'Add New' to apply the document to your profile.
   - Click 'Save & Continue' to return to the Document Upload Screen

4) When the pop-up disappears, click 'Save' at the bottom right corner of the screen to submit your document.
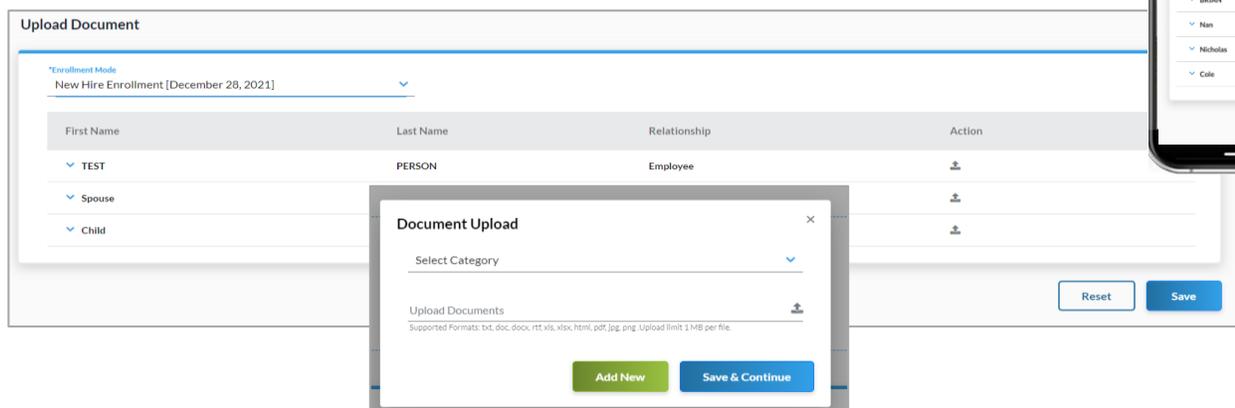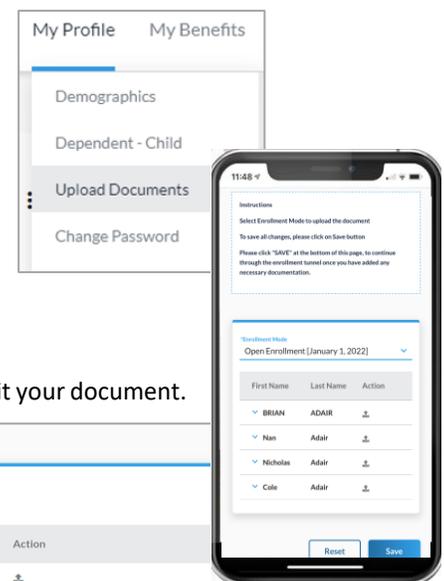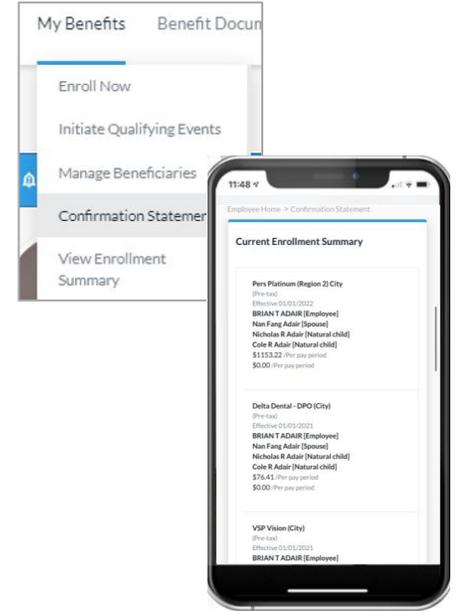
CONFIRMATION STATEMENT

A Confirmation Statement is a detailed summary of your current demographic, dependent, and benefit information; including current benefits, future dated benefits, coverage level, enrolled individuals, and associated costs. A Confirmation Statement can be generated at any time through BenXcel, and can be printed or downloaded as a PDF.

Access your Confirmation Statement by using the MY BENEFITS menu to select CONFIRMATION STATEMENT.

- The details of each benefit will appear in that benefit's row – including the plan effective date, the cost effective date, the individuals covered, and a breakdown of associated costs.

- The TOTAL COSTS section appears after your current benefits breakdown.

- If more than one 'benefits period' is available to view on your Confirmation Statement (ex. Current vs Future), use the 'TOTAL AS OF' drop down menu to select a date range of which to view a cost breakdown.

- Future elections can be viewed by clicking FUTURE ENROLLMENT SUMMARY from the left frame or scrolling until you reach the FUTURE ENROLLMENT SUMMARY header. Under 'Employee Cost, a hyphen (-) represents a cost that has not yet been finalized; once the rate is finalized, the actual employee cost will be displayed.

TO PRINT: click PRINT at the bottom of your Confirmation Statement

TO DOWNLOAD AS A PDF: click the blue PDF icon at the top right corner of your Confirmation Statement

ENROLLMENT REPORT

An Enrollment Report will allow you to view your benefit history including the plans, individuals covered, and the effective date and termination date.

Access your Enrollment Report by using the REPORTS menu to select ENROLLMENT REPORT. Your enrollment history will automatically appear in your browser as a new tab or window (based on your brower's configuration).

TO PRINT: use your browser's PRINT menu

TO DOWNLOAD AS A PDF OR SPREADSHEET:
click the purple and green disk/arrow icon at the top of the report to select a file type and a download will begin

QUALIFYING EVENTS

IF YOUR HR DEPARTMENT ENTERS A QUALIFYING EVENT OR A STATUS CHANGE ON YOUR BEHALF THAT RESULTS IN A CHANGE TO YOUR BENEFITS: You will be notified via e-mail from BenXcel that your enrollment is available for completion.

1) Log into BenXcel.

2) Your pending enrollment will immediately be presented for your completion. Use the 'Complete an Enrollment: Enroll Now' instructions of this guide for assistance.

IF YOU EXPERIENCE A QUALIFYING EVENT (I.E. MARRIAGE, DIVORCE, BIRTH OF A CHILD, ETC.) OR A STATUS CHANGE OR IF YOU WANT TO CHANGE A REIMBURSEMENT ACCOUNT CONTRIBUTION

1) Log into BenXcel.

2) Use your 'MY BENEFITS' menu to select 'INITIATE QUALIFYING EVENTS'.

3) In the 'Initiate Qualifying Event' screen, locate the applicable event.

4) When you click on the event, an 'Initiate Qualifying Event' pop up box will appear for you to enter the 'Event Date'. Type the date in mmddyyyy format or use the calendar icon to select the date. Click 'Save' to proceed.

   - Read the instructions carefully to ensure you enter the correct date.

5) Your Qualifying Event Enrollment will immediately appear for completion. Use the 'Complete an Enrollment: Enroll Now' instructions of this guide for assistance.

   - Only those coverages affected by your qualifying event changes will appear for update (if any).
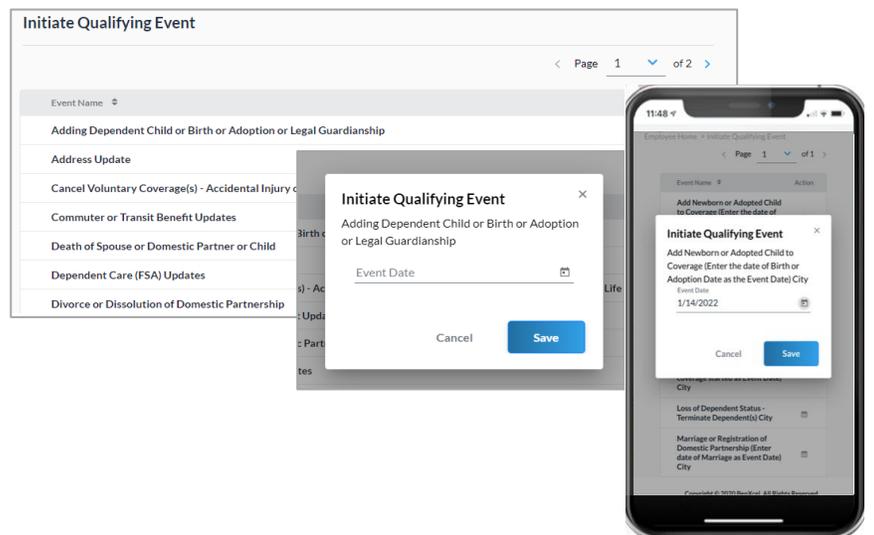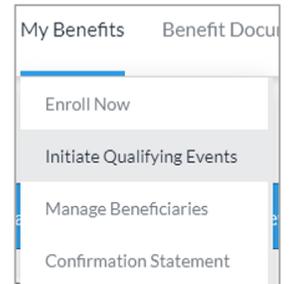
If your Qualifying Event occurs AFTER you've completed an open enrollment for future dated benefits, but BEFORE those open enrollment benefits begin: your qualifying event changes may affect your future dated open enrollment elections. An opportunity to update your elections for those future dated coverages affected by your qualifying event change will appear automatically following the completion of your qualifying event enrollment.

QUALIFYING EVENT TYPES & ASSOCIATED ENROLLMENT CHANGES

MARRIAGE-ADDITION OF DOMESTIC PARTNERSHIP

- DEMOGRAPHIC SCREEN: update your marital status.

- SPOUSE/DOMESTIC PARTNER SCREEN: click ADD NEW and complete all required fields. Your address will automatically appear as the Spouse/Domestic Partner's address (or child fields, if applicable). If this assumption is not correct, update the address.

- CHILD SCREEN: if your Marriage/Addition of Domestic Partnership includes the addition of a dependent child, click ADD NEW and complete all required fields.

- ENROLLMENT SCREENS: the names of your newly added Spouse/ Domestic Partner, and/or dependent children will appear in the ELIGIBLE MEMBERS section of each benefit for which they are eligible. Check the box next to the names of those who should have coverage on each benefit screen that appears. Click ENROLL to save your changes.

DIVORCE-DISSOLUTION OF DOMESTIC PARTNERSHIP

- DEMOGRAPHIC SCREEN: update your marital status (this will automatically update your Spouse/Domestic Partner to a ex-Spouse/ex-Domestic Partner status and will drop his/her coverages in accordance with Plan rules).

- ENROLLMENT SCREENS: if the removal of a dependent child resulted from your Divorce/Dissolution of Domestic Partnership, uncheck the child's name in the ELIGIBILE MEMBERS section of each benefit screen that appears to drop them from coverage. Click ENROLL to save your changes.

- BENEFICIARY: if your ex-Spouse/ex-Domestic Partner was your beneficiary, you will be offered the opportunity to update.

ADDING A DEPENDENT CHILD, BIRTH OF CHILD, ADOPTION, LEGAL GUARDIANSHIP

- CHILD SCREEN: click ADD NEW and complete all required fields. Your address will automatically be populated into the child's address fields. If this assumption is not correct, update the address.

- ENROLLMENT SCREENS: the name of your newly added child will appear in the ELIGIBLE MEMBERS section of each benefit in which he/she is eligible. Check the box next to the child's name on each benefit screen that appears that you wish to enroll the child. Click ENROLL to save your changes.

LOSS OF DEPENDENT STATUS - TERMINATE DEPENDENTS

- ENROLLMENT SCREENS: uncheck the child's name in the ELIGIBLE MEMBERS section of each benefit screen that appears to drop them from coverage. Click ENROLL to save your changes.

EMPLOYEE DROP VOLUNTARY LIFE COVERAGE(S)

You may make changes to your Employee Voluntary Life at any time throughout the Plan Year.

- ENROLLMENT SCREENS: click the red WAIVE button on each Voluntary Coverage screen that appears to save the change.

REMOVE SPOUSE/DOMESTIC PARTNER, OR DEPENDENT CHILD FROM VOLUNTARY COVERAGE

You may make changes to your Spouse/Domestic Partner and Child voluntary coverage at any time throughout the Plan Year.

- ENROLLMENT SCREENS: click the red WAIVE button on the coverage screen(s) to save the change.

OBTAIN OTHER HEALTHCARE COVERAGE

- ENROLLMENT SCREENS: to completely drop the benefit, click the red WAIVE button on the coverage screen(s) to save the change. To remove only some covered members, uncheck the box next to the individuals' names in the ELIGIBLE MEMBERS section of each benefit to be dropped, and then and then click ENROLL to save your changes.

LOSS OF OTHER COVERAGE

- SPOUSE/DOMESTIC PARTNER SCREEN: if your Spouse/Domestic Partner is not already in the system, click ADD NEW and complete all required fields. Your address will automatically appear as the Spouse/Domestic Partner's address. If this assumption is not correct, update the address.

- CHILD SCREEN: if your child is not already in the system, click ADD NEW and complete all required fields. Your address will automatically appear as the child's address. If this assumption is not correct, update the fields.

- ENROLLMENT SCREENS: in the ELIGIBLE MEMBERS section of each benefit, check the box next the names of the individuals you wish to enroll. Click ENROLL to save your changes.

DEATH OF A COVERED SPOUSE-DOMESTIC PARTNER OR DEPENDENT CHILD

- ENROLLMENT SCREENS: uncheck the individual's name in the ELIGIBLE MEMBERS box of each benefit to drop them from coverage. Click ENROLL to save your changes.

DEPENDENT CARE UPDATES

You may make changes to your Dependent Care Benefit contribution at any time throughout the Plan Year. The change will be effective the first of the month following or coincident with the date of the change.

- ENROLLMENT SCREEN: change your contribution amount and then click ENROLL to save the change or WAIVE to drop the benefit.

ADDRESS CHANGE – MOVE OR RELOCATION OF EMPLOYEE

If you need to change your address, **you must contact your HR Department**.

REIMBURSEMENT ACCOUNTS: FSA

BCC's My SmartCare is your tool for managing your BCC administered reimbursement accounts 24/7. My SmartCare is available as an online portal or mobile app for iOS and Android users. Both platforms use the same username and password to gain entry. With My SmartCare, you can check your balance, submit electronic claims, check claims status, and much more!

Online Portal: https://www.mywealthcareonline.com/bccsmartcare/
(or use the single sign on link from your BenXcel dashboard)

Mobile App: download the "BCC SmartCare" mobile app from your app store

INITIAL REGISTRATION (FROM ONLINE PORTAL OR MOBILE APP)
- Use your Social Security Number as your Employee ID
- Use your FSA debit card number as your Registration ID
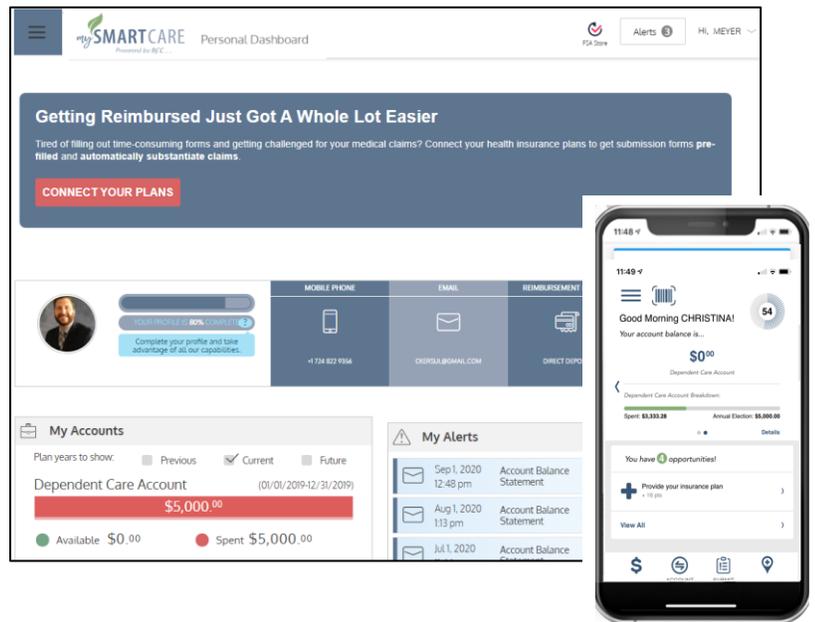
Claims Submission Methods:	Plan Information, Reimbursement Forms, and Brochures:	BCC's FSA Store:

Electronic Submission:
 	
• My SmartCare Portal Upload
 	
• My SmartCare Mobile App Upload
 	
• E-mail to: bcc-claims@benXcel.com
 	
• Secure FTP Website: http://secure.benxcel.com
 	
Paper Submission:
 	
• Mail to: Benefit Coordinators Corporation
   Attn. Claims
   Two Robinson Plaza, Suite 200
   Pittsburgh, PA 15205
 	
• Fax to: 412-276-7185
	The My SmartCare portal houses a number of forms and informational documents that you can reference and download 24/7. To access:
	
	1) Select MY PLAN'S FORMS & DOCUMENTS from the RESOURCES tab.
	
	2) Click DOWNLOAD under the form name to open/save the form.
	
	A PDF reader is required to open some forms and documents.
		To assist with the research of eligible items and to simplify the purchasing process, BCC offers an FSA and HSA Store!
		
		Use the link on your My SmartCare dashboard to access the FSA or HSA Store.