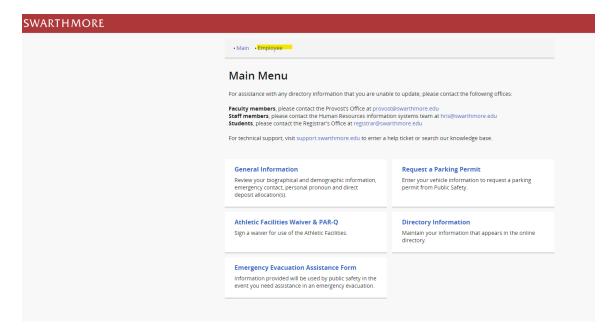
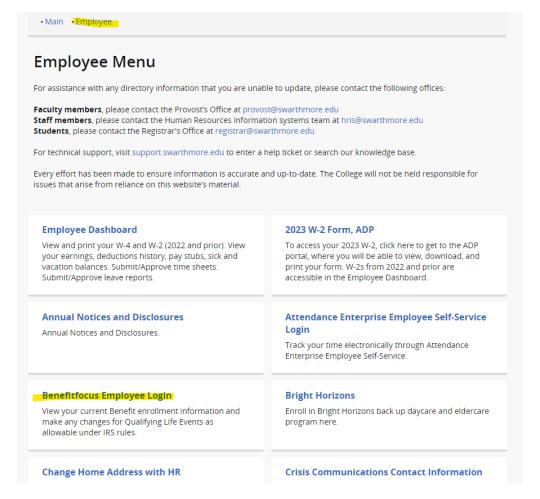
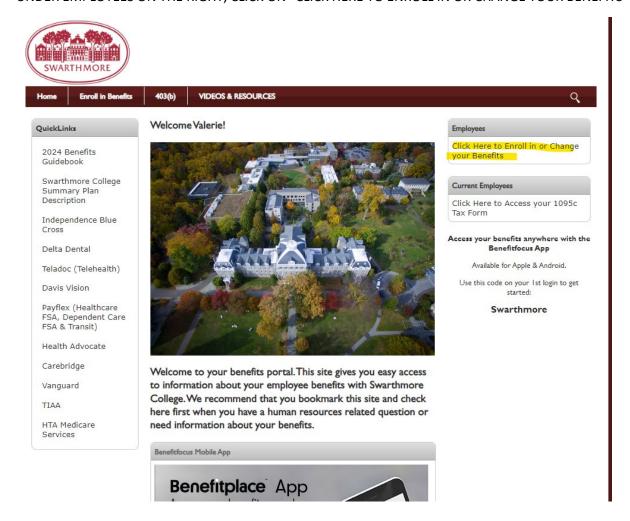
TO ENROLL IN / DECLINE BENEFITS IN BENEFITFOCUS, LOGIN TO BENEFITFOCUS FROM MYSWARTHMORE CLICK ON EMPLOYEE AT THE TOP OF THE MAIN MENU



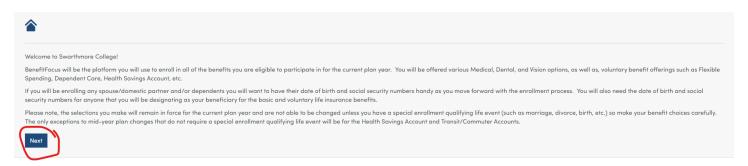
CLICK ON THE LINK FOR BENEFITFOCUS EMPLOYEE LOGIN (PLEASE NOTE, YOUR TILES MAY BE IN DIFFERENT LOCATIONS BECAUSE EMPLOYEES HAVE ACCESS TO DIFFERENT THINGS DEPENDING ON THEIR ROLE IN THE COLLEGE)



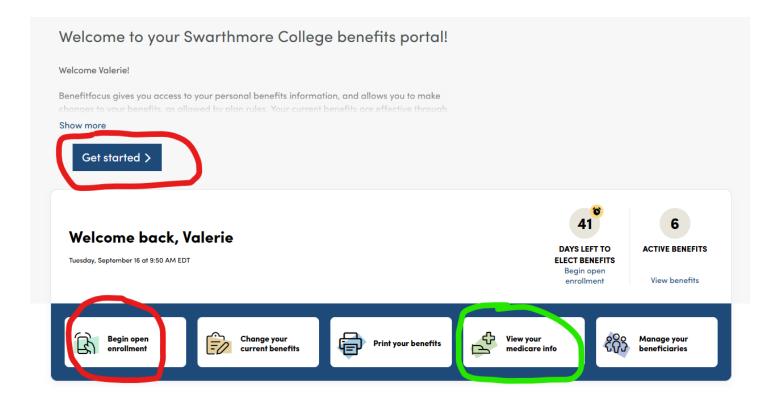
UNDER EMPLOYEES ON THE RIGHT, CLICK ON "CLICK HERE TO ENROLL IN OR CHANGE YOUR BENEFITS"

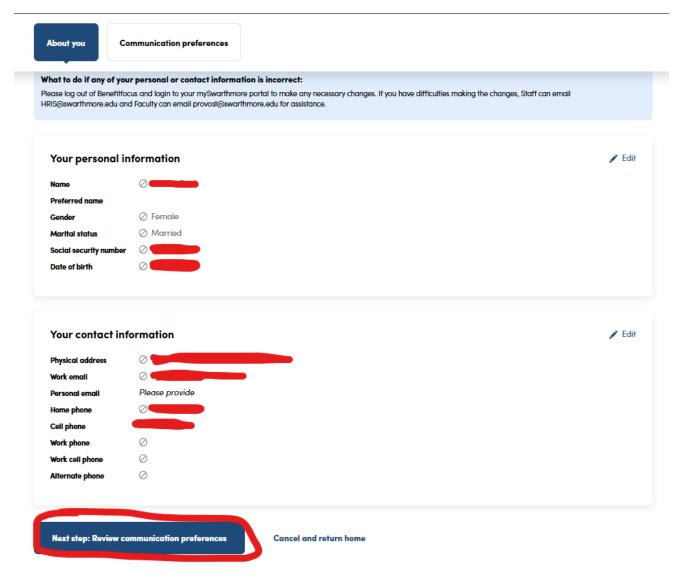


CLICK NEXT

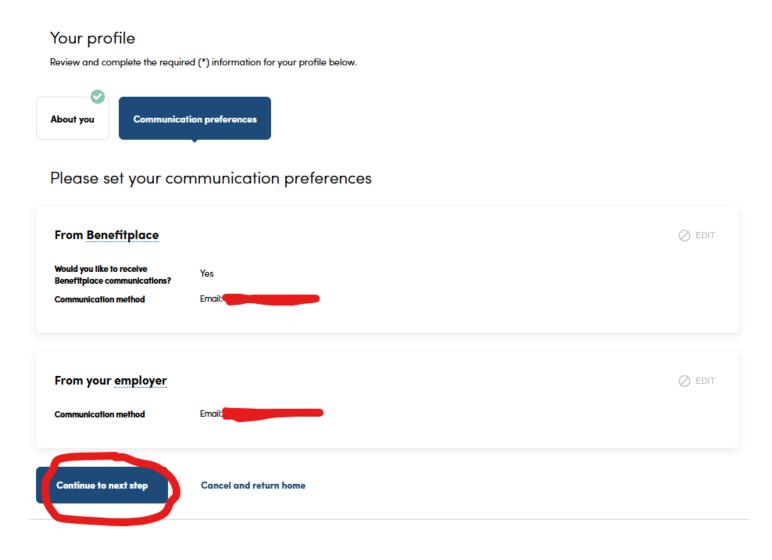


CLICK ON GET STARTED OR BEGIN OPEN ENROLLMENT – IF YOU ARE ENROLLED IN ANY PART OF MEDICARE, CLICK ON VIEW YOUR MEDICARE INFO FIRST BEFORE STARTING YOUR OPEN ENROLLMENT PROCESS

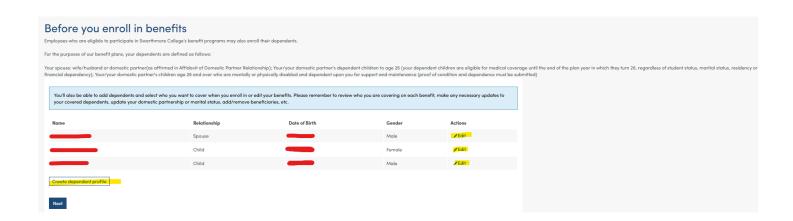




REVIEW YOUR COMMUNICATION PREFERENCES, YOU CAN USE YOUR SWARTHMORE OR PERSONAL EMAIL.



REVIEW YOUR CURRENT DEPENDENTS AND MAKE ANY UPDATES BY CLICKING THE EDIT BUTTON. IF YOU NEED TO ADD A NEW DEPENDENT, CLICK ON CREATE DEPENDENT PROFILE. OR CLICK NEXT IF YOU ARE NOT ADDING ANY DEPDENDENTS.



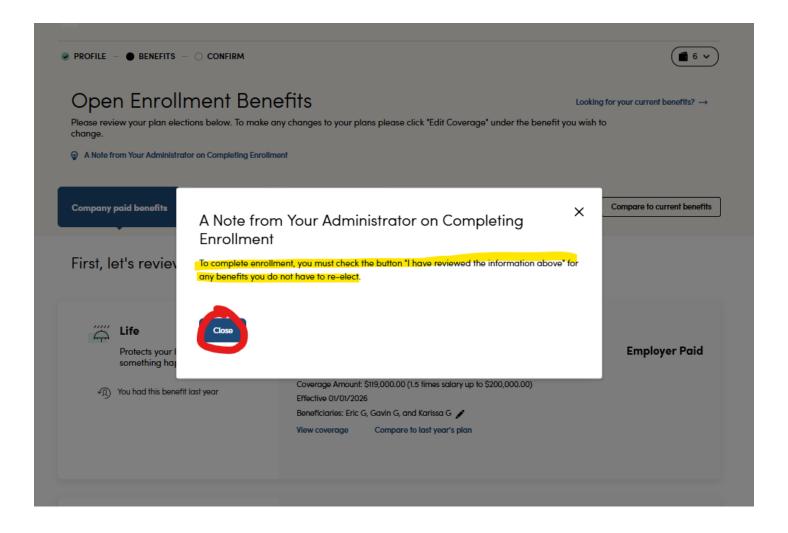
IF YOU ARE ADDING DEPENDENTS, COMPLETE THE APPLICABLE INFORMATION FOR THE DEPENDENT, YOU WILL NEED THEIR SSN & DOB, IF THEY HAVE A DIFFERENT ADDRESS THAN YOU, UNCHECK THE BOX FOR USE EMPLOYEE ADDRESS.

CLICK SAVE IF YOU ONLY HAVE 1 DEPENDENT, OR CLICK SAVE & ADD ANOTHER TO ADD MORE DEPENDENTS THAT WILL BE COVERED ON YOUR BENEFITS OR AS BENEFICIARIES.

Add Dependent		
First Name *	Middle Name	Last Name *
Suffix Pro	eferred Name	
Date of Birth *		
Gender * ○ Female ○ Male ○ Intersex		
SSN		
Relationship *		
Please Select	*	
Physical Address		
☑ Use Employee Address		
Save Save & Add Another Cancel		

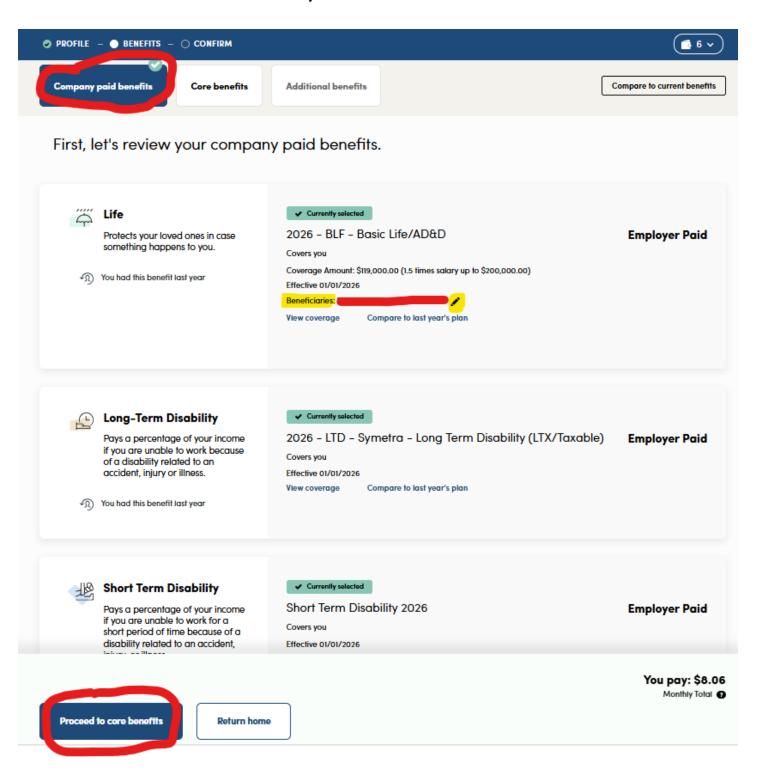
CLICK NEXT WHEN YOU ARE DONE ADDING YOUR DEPENDENTS.

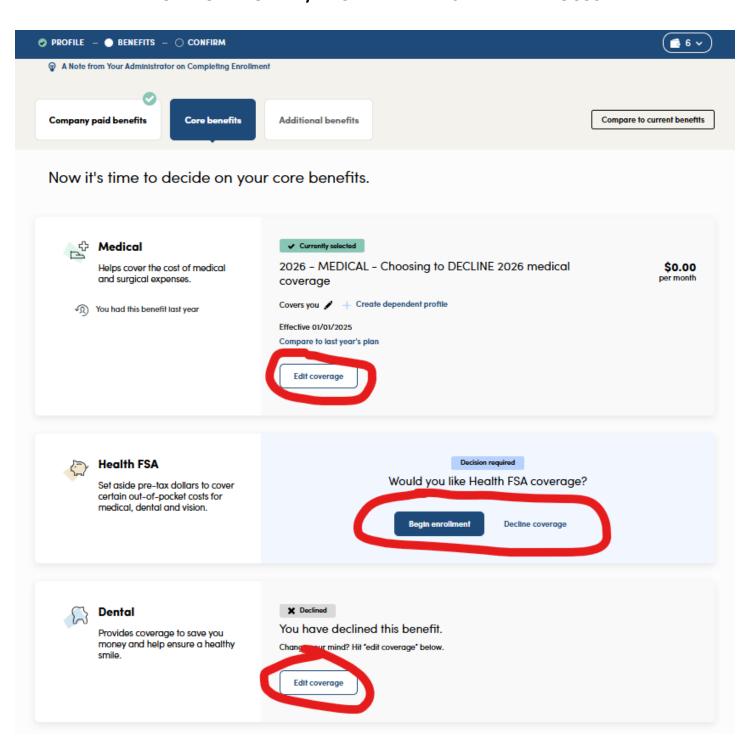
THIS WILL TAKE YOU TO THE ENROLLMENT SCREEN

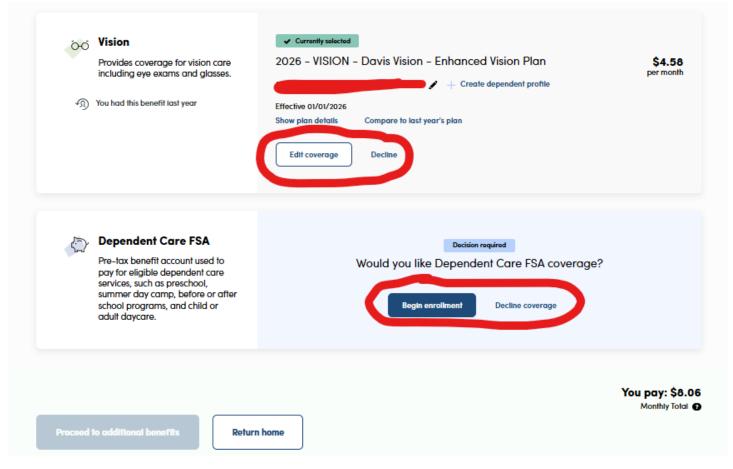


THE SCREEN LOOKS A LITTLE DIFFERENT THIS YEAR, IT IS BROKEN OUT INTO 3 SECTIONS:

- 1. EMPLOYER/COMPANY PAID BENEFITS (THAT YOU DO NOT NEED TO ENROLL IN BUT WHICH YOU MAY NEED TO ADD BENEFICIARIES FOR YOUR GROUP LIFE/AD&D CLICK THE PENCIL ICON TO ADD OR MAKE UPDATES TO YOUR BENEFICIARIES), YOUR SHORT-TERM DISABILITY AND LONG-TERM DISABILITY (IF YOU ARE .75 FTE OR HIGHER)
 - a. IF EVERYTHING LOOKS OK, CLICK ON PROCEED TO CORE BENEFITS
- 2. CORE BENEFITS (MEDICAL, HSA, FSA, DENTAL, VISION, DEPENDENT CARE FSA)
 - a. IF YOU WISH TO CONTINUE YOUR HSA AND/OR FSA ACCOUNTS, YOU MUST RE-ENROLL
 - b. YOU CAN CHOOSE TO EDIT YOUR CURRENT MEDICAL, DENTAL, AND VISION ENROLLMENTS
- 3. ADDITIONAL BENEFITS (





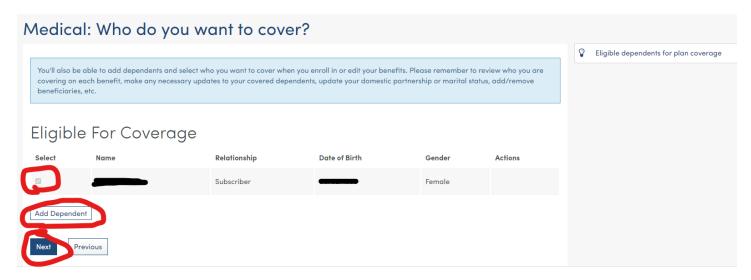


YOU WILL EITHER CHOOSE BEGIN ENROLLMENT, DECLINE COVERAGE, OR EDIT COVERAGE DEPENDING ON YOUR ENROLLMENT CHOICES FOR EACH SECTION.

<u>MEDICAL -</u> IF YOU HAVE DEPENDENTS YOU WANT TO COVER, CLICK THEIR NAME AND IT WILL TURN THEIR NAME BUBBLE GREEN, OR YOU CAN CLICK THE ADD DEPENENT LINK ON THE RIGHT-HAND SIDE. YOU CAN ALSO ADD DEPENDENTS HERE IF YOU FORGOT ANY ON THE EARLIER SCREEN. THEN CLICK NEXT.

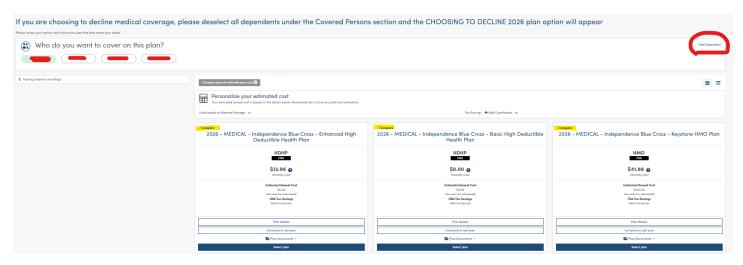
IF YOU ARE CHOOSING TO STOP COVERING A SPECIFIC FAMILY MEMBER, YOU CAN CLICK THEIR NAME BUBBLE AND IT WILL TURN FROM GREEN TO WHITE INDICATING THEY ARE NOT COVERED. IF YOU ARE CHOOSING TO DECLINE COVERAGE FOR ALL FAMILY MEMBERS, UNCHECK ALL NAMES AND THE DECLINE MEDICAL WILL POP UP AS A PLAN CHOICE.





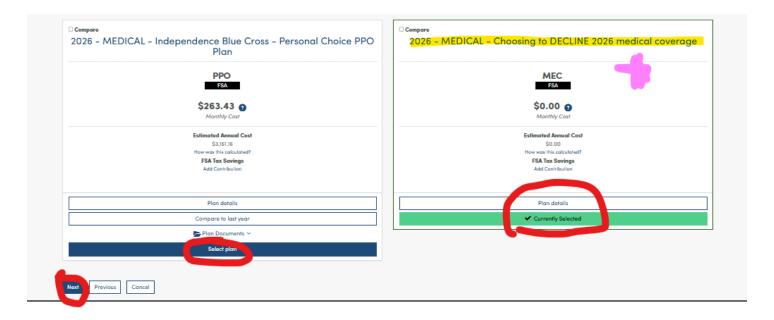
YOU HAVE THE OPPORTUNITY TO COMPARE PLANS BY CLICKING THE CHECK BOX NEXT TO EACH PLAN.

IF YOU ARE ENROLLING YOURSELF, MAKE SURE JUST YOUR NAME IS IN GREEN IN THE WHO DO YOU WANT TO COVER ON THIS PLAN SECTION. IF YOU ARE COVERING ANY DEPENDENTS THEIR NAME SHOULD BE IN GREEN IN THIS SECTION. IF YOU ARE NOT COVERING THEM UNDER THIS PLAN CLICK ON THEIR NAME SO THEIR NAME BOX IS NO LONGER GREEN. IF YOU NEED TO ADD A DEPENDENT, CLICK ON ADD DEPENDENT.



TO CHOOSE YOUR MEDICAL PLAN, CLICK ON SELECT UNDER THE PLAN YOU WANT TO ENROLL IN.

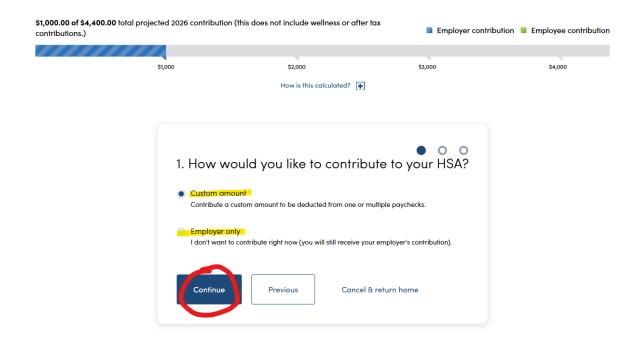
IF YOU ARE DECLINING, CLICK THE SELECT PLAN FOR THE MEDICAL – CHOOSING TO DECLINE MEDICAL COVERAGE BOX – IT IS THE LAST ONE ON THE THIS PAGE



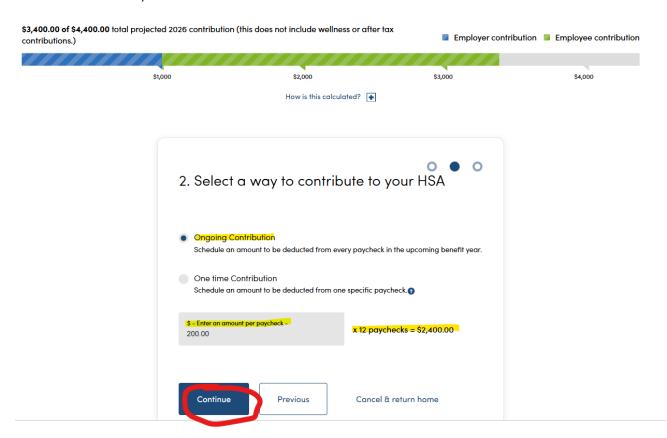
THIS WILL THEN TAKE YOU TO THE HSA PAGE IF YOU ENROLLED IN ONE OF THE HDHP MEDICAL PLANS. YOU WILL NEED TO ANSWER THE HSA SURVEY QUESTIONS TO DETERMINE YOUR ELIGIBILITY.

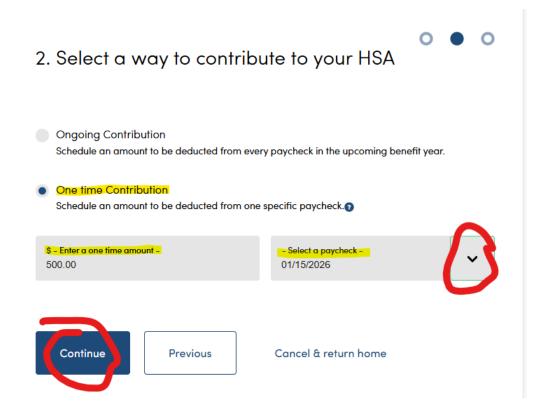


REVIEW YOUR ANSWERS FOR ACCURACY AND CLICK NEXT. CHOOSE TO ENTER AN EMPLOYEE HSA CONTRIBUTION AMOUNT, OR JUST CHOOSE THE EMPLOYER HSA CONTRIBUTION. YOUR EMPLOYEE HSA CONTRIBUTIONS CAN BE CHANGED THROUGHOUT THE BENEFIT CALENDAR YEAR. MAKE YOUR CHOICE AND CLICK CONTINUE.



IF YOU CHOSE TO MAKE AN EMPLOYEE CONTRIBUTION, NOW YOU WILL NEED TO CHOOSE IF THIS WILL BE ONGOING FOR EACH PAYCHECK, OR JUST A ONE TIME CONTRIBUTION FROM ONE SPECIFIC PAYCHECK.

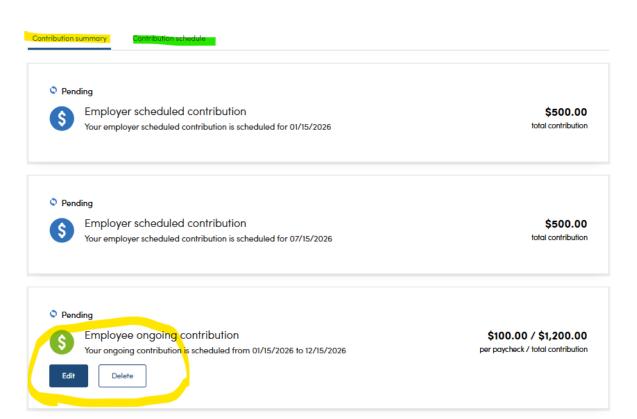




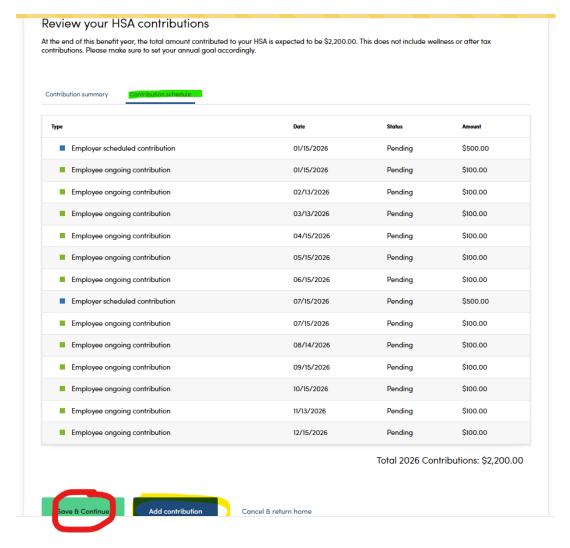
REVIEW YOUR HSA EMPLOYER AND IF APPLICABLE, EMPLOYEE CONTRIBUTIONS SUMMARY AND CONTRIBUTION SCHEDULE TO MAKE SURE IT IS CORRECT. IF IT IS NOT, CLICK EDIT OR ADD CONTRIBUTION. IF EVERYTHING LOOKS OK, CLICK ON SAVE & CONTINUE.



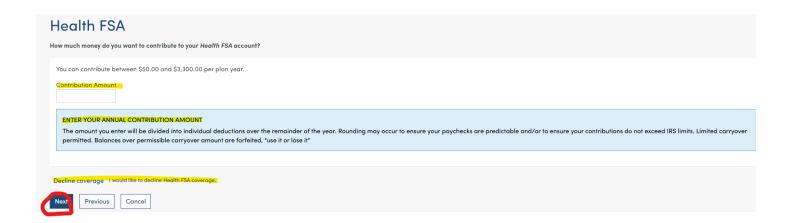
contributions. Please make sure to set your annual goal accordingly.



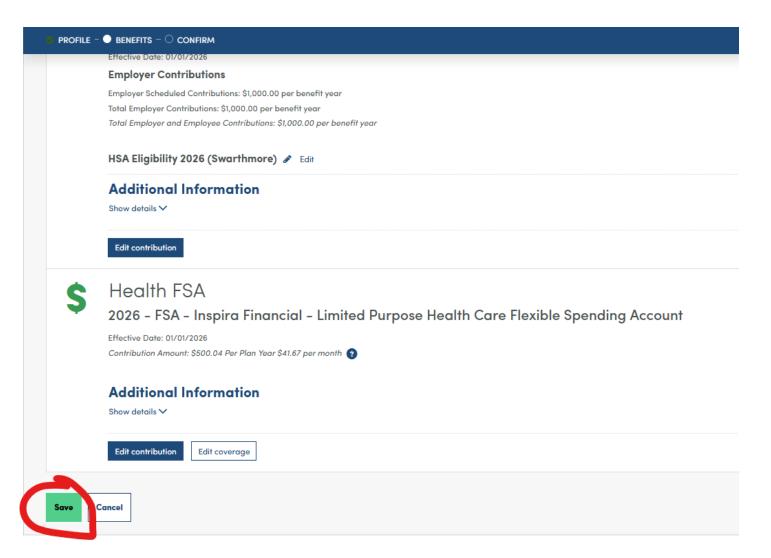
Total 2026 Contributions: \$2,200.00



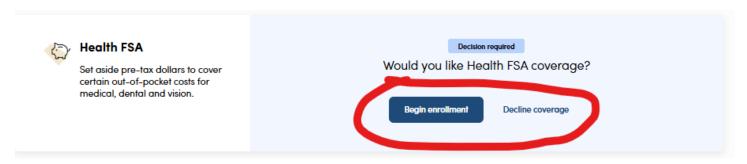
THIS WILL THEN TAKE YOU TO THE LIMITED PURPOSE FSA PAGE. CLICK ON SELECT PLAN AND ENTER **THE ANNUAL AMOUNT** YOU WANT TO CONTRIBUTE, OR CLICK ON DECLINE COVERAGE.



REVIEW THE 2026 – HEALTH SUMMARY, MAKE ANY EDITS, OR SCROLL TO THE BOTTOM AND SAVE CHANGES.

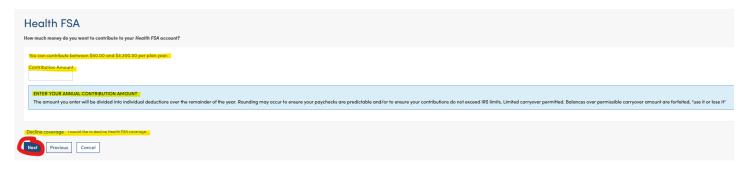


IF YOU ARE DECLINING TO ENROLL IN A MEDICAL PLAN, OR YOU ARE ENROLLING IN THE HMO OR PPO MEDICAL PLAN, OR YOUR ARE NOT ELIGIBLE FOR THE HSA BECAUSE YOU ARE IN MEDICARE OR HAVE OTHER NON-HDHP INSURANCE, AFTER YOU MAKE YOUR MEDICAL ENROLLMENT CHOICES, THE NEXT STEP WILL BE TO ENROLL OR DECLINE THE HEALTH FSA. CLICK ON BEGIN ENROLLMENT OR DECLINE COVERAGE.



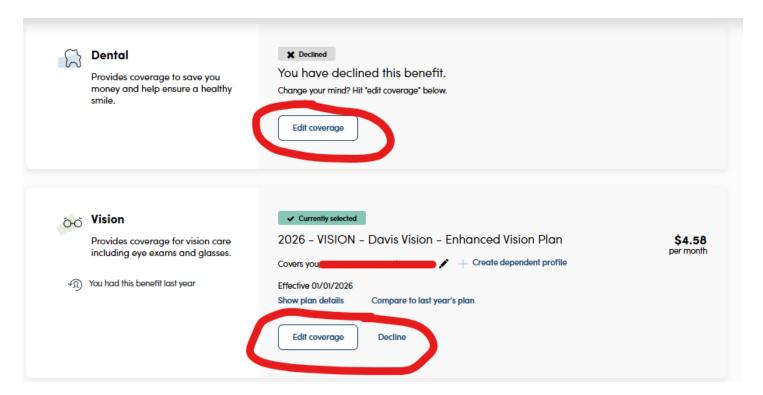
CLICK SELECT PLAN IF YOU WANT TO ENROLL. OR CLICK DECLINE COVERAGE.

IF YOU CLICK ON ENROLL, **ENTER THE ANNUAL AMOUNT** YOU WANT TO CONTRIBUTE INTO THIS BENEFIT FOR THE CURRENT BENEFIT PLAN YEAR (JAN-DEC). OR YOU MAY CLICK DECLINE COVERAGE. THEN CLICK NEXT.

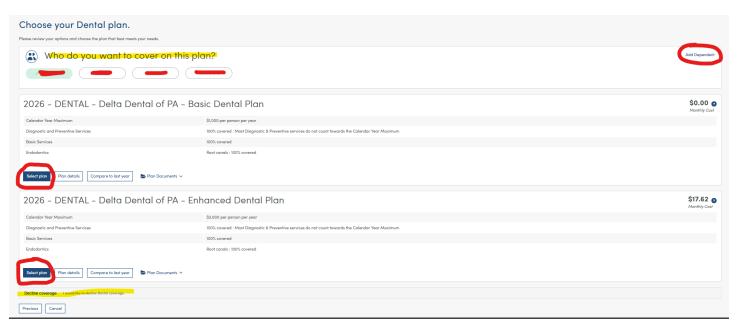


IF YOU ARE NOT MAKING ANY CHANGES TO YOUR CURRENT ELECTIONS YOU WILL JUST SAVE YOUR HSA AND/OR HEALTH FSA ENROLLMENT CHANGES FOR THE UPCOMING BENEFIT CALENDAR YEAR.

IF YOU WANT TO MAKE CHANGES TO YOUR CURRENT DENTAL AND VISION, CLICK EDIT AND FOLLOW THE SAME STEPS AS OUTLINED ABOVE TO ADD OR REMOVE DEPENDENTS AND CHANGE PLANS.

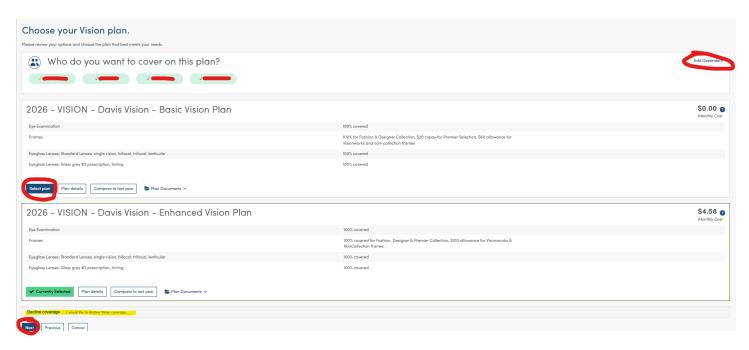


CLICK SELECT PLAN OR CLICK DECLINE COVERAGE.



FOLLOW THE SAME STEPS ABOVE FOR YOUR VISION, INCLUDING ADDING OR REMOVING ANY DEPENDENTS.

CLICK SELECT PLAN OR CLICK DECLINE COVERAGE.



MOVE ON TO THE DEPENDENT CARE FSA SECTION. CLICK ON BEGIN ENROLLMENT OR DECLINE COVERAGE. <u>IF YOUR</u> CHILD(REN) ARE OVER THE AGE OF 13 YOU ARE NOT ABLE TO ENROLL IN THIS BENEFIT FOR CHILD CARE.

ENTER THE <u>ANNUAL</u> AMOUNT YOU WANT TO CONTRIBUTE INTO THIS BENEFIT FOR THE CURRENT BENEFIT PLAN YEAR (JAN-DEC). OR YOU MAY CLICK DECLINE COVERAGE. THEN CLICK NEXT.

Dependent Care FSA How much money do you want to contribute to your Dependent Care FSA account?
You can contribute between \$50.00 and \$7,500.00 per plan year. Contribution Amount
ENTER YOUR ANNUAL CONTRIBUTION AMOUNT The dependent care Flexible Spending Account is separate from the health Flexible Spending Account and can be used for child care expenses related to your dependents (Example: Day care expenses for children under 13). Balances remaining after claim submission deadline are forfeited, there is no carryover, "use it or lose it"
Decline coverage I would like to decline Dependent Care FSA coverage.
Next Previous Cancel

REVIEW YOUR CORE BENEFITS ENROLLMENTS/DECLINATIONS, MAKE ANY NECESSARY UPDATES. OR CLICK ON PROCEED TO ADDITIONAL BENEFITS.

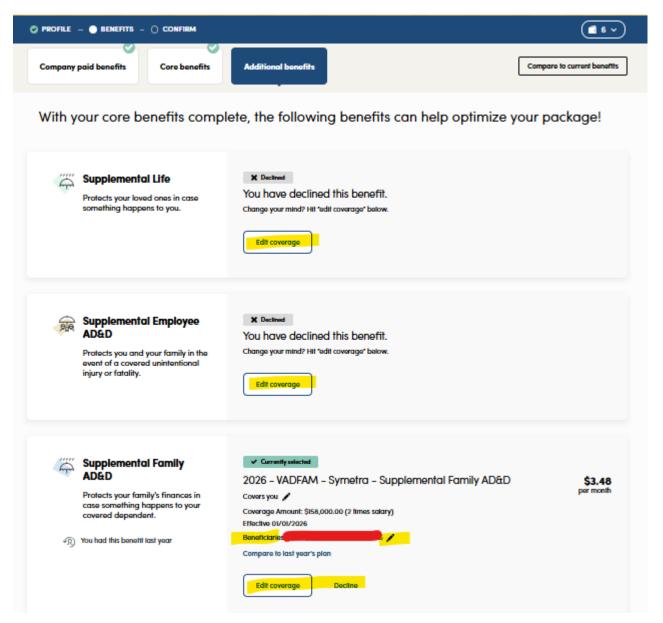


THIS WILL TAKE YOU TO THE SUPPLEMENTAL LIFE / AD&D, METLIFE LEGAL, PARKING FSA & TRANSIT FSA SECTIONS. CLICK ON EDIT COVERAGE OR DECLINE.

IF YOU ARE ADDING SUPPLEMENTAL LIFE, OR SUPPLEMENTAL EMPLOYEE AD&D, OR SUPPLEMENTAL FAMILY AD&D, YOU WILL NEED TO ADD AT LEAST 1 BENEFICIARY FOR EACH ENROLLED BENEFIT. YOU CAN CLICK THE PENCIL ICON TO

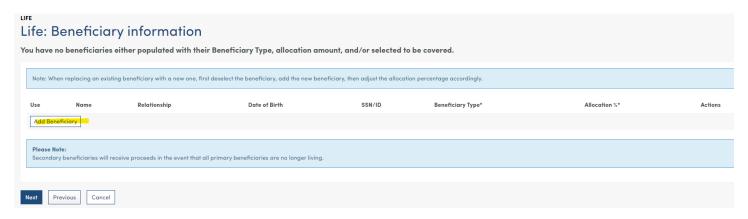
EDIT ANY EXISTING BENEFICIARIES. YOU CANNOT BE IN BOTH THE SUPPLEMENTAL EMPLOYEE AD&D AND SUPPLEMENTAL FAMILY AD&D, YOU CAN ONLY ENROLL IN 1 OR THE OTHER SO MAKE SURE YOU ARE CHOOSING THE RIGHT ONE FOR YOU/YOUR FAMILIES NEEDS.

IF YOU ARE NEWLY ENROLLING IN SUPPLEMENTAL LIFE FOR THE FIRST TIME, OR YOU ARE INCREASING YOUR COVERAGE AMOUNT MORE THAN 25K, OR MORE THAN 1X YOUR CURRENT AMOUNT, YOU WILL BE REQUIRED TO COMPLETE A HEALTH STATEMENT EVIDENCE OF ISURABILITY (EOI) VIA AN EMAIL THAT YOU WILL RECEIVE FROM SYMETRA SOMETIME IN DEC-JAN. YOU WILL HAVE 60 DAYS FROM THE DATE THE EOI REQUEST IS SENT TO YOU FROM SYMETRA TO COMPLETE THE PROCESS.

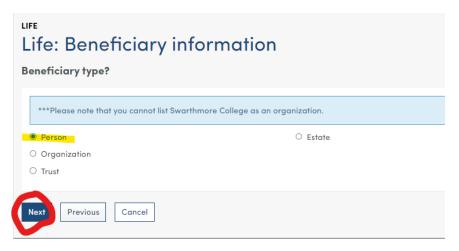


IF YOU ARE ENROLLING IN THESE SUPPLEMENTAL LIFE/AD&D COVERAGES, CLICK ON EDIT COVERAGE OR ENROLL, THEN REVIEW THE COVERAGE AMOUNTS AVAILABLE TO YOU BASED ON YOUR SALARY AND MONTHLY COSTS. CLICK ON THE ONE YOU WANT TO ENROLL IN AND CLICK ON SECLECT PLAN OR CHOOSE TO DECLINE. CLICK NEXT.

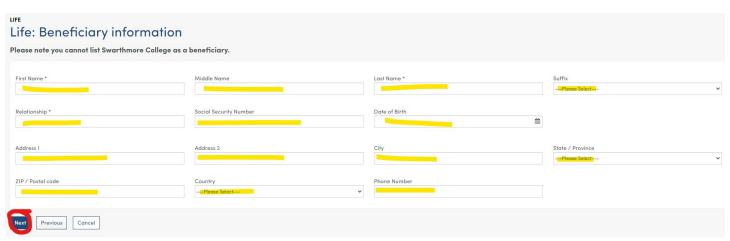
TO ADD BENEFICIARIES FOR THESE SUPPLEMENTAL BENEFITS, CLICK THE PENCIL ICON, CLICK ON ADD BENEFICIARY.



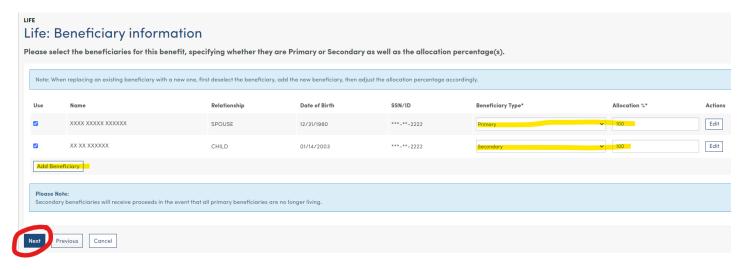
CLICK ON THE APPLICABLE BENEFICIARY TYPE, THEN CLICK NEXT



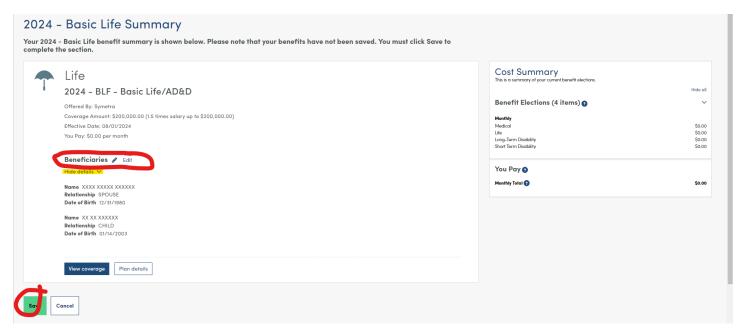
ENTER THE BENEFICIARIES DEMOGRAPHICS, YOU WILL NEED THEIR SSN AND DOB AND ADDRESS IF THEY DO NOT LIVE WITH YOU. CLICK NEXT.



CLICK THE DROP DOWN FOR BENEFICIARY TYPE AND THE ENTER THE % AMOUNT YOU WANT TO BE PAID OUT TO THE BENEFICIARY. IF YOU NEED TO ADD MORE THAN ONE BENEFICIARY, CLICK ADD BENEFICIARY AND FOLLOW THE SAME STEPS. YOUR TOTAL ALLOCATION AMONGST ALL PRIMARY BENEFICIARIES MUST EQUAL 100%. YOUR TOTAL AMONGST ALL SECONDARY BENEFICIARIES MUST EQUAL 100%. CLICK NEXT.

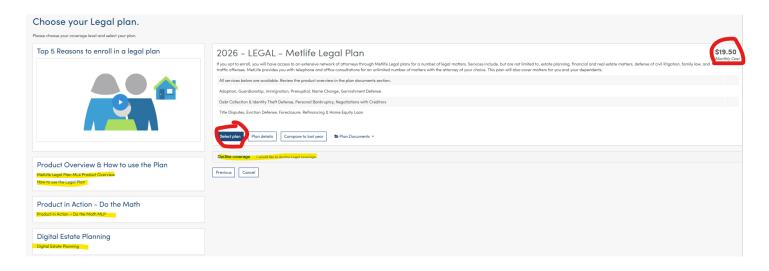


REVIEW THE NEXT SCREEN AND CLICK THE DROP DOWN FOR VIEW DETAILS TO MAKE SURE YOUR BENEFICIARY INFORMATION IS CORRECT. CLICK EDIT IF YOU NEED TO MAKE CHANGES. CLICK SAVE IF EVERYTHING LOOKS CORRECT.

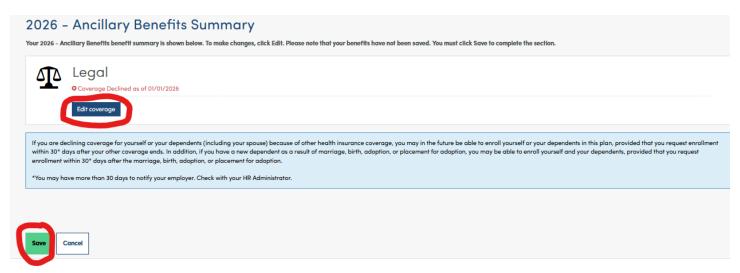


THIS WILL TAKE YOU TO THE LEGAL COVERAGE.

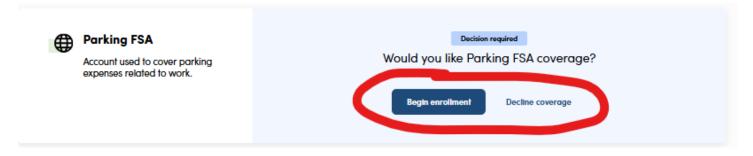
IF YOU CHOOSE TO ENROLL OR WANT TO REVIEW MORE DETAILS ON THE PLAN OVERVIEW, YOU WOULD CLICK SELECT OR DECLINE COVERAGE.



REVIEW YOUR LEGAL ENROLLMENT AND EITHER EDIT COVERAGE OR CHOOSE SAVE.

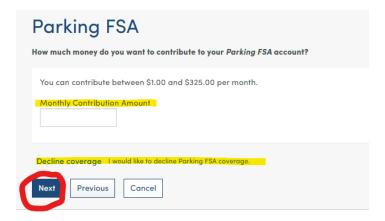


THIS WILL TAKE YOU TO THE PARKING FSA COVERAGE, CHOOSE BEGIN ENROLLMENT OR DECLINE COVERAGE.

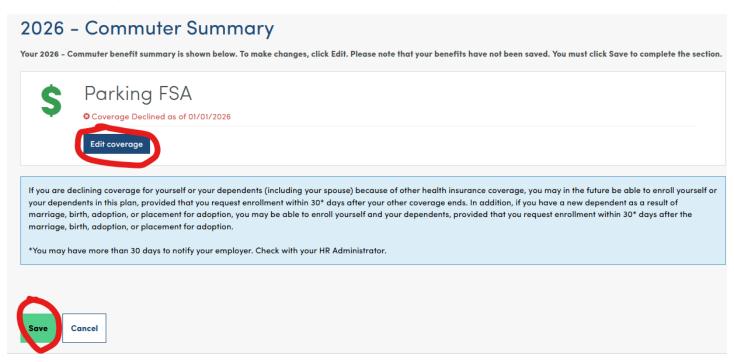


SELECT PLAN OR DECLINE COVERAGE.

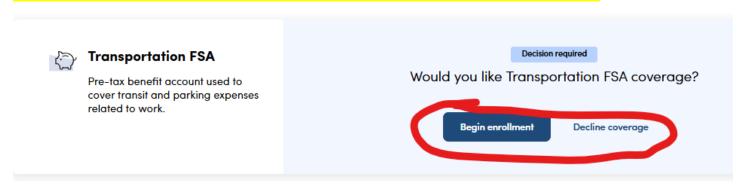
IF ENROLLING ENTER THE **MONTHLY** AMOUNT YOU WANT TO CONTRIBUTE. OR YOU CAN CHOOSE TO DECLINE COVERAGE. CLICK NEXT.

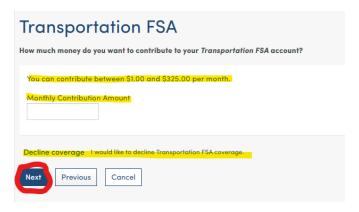


REVIEW AND SAVE, OR EDIT YOUR COVERAGE.

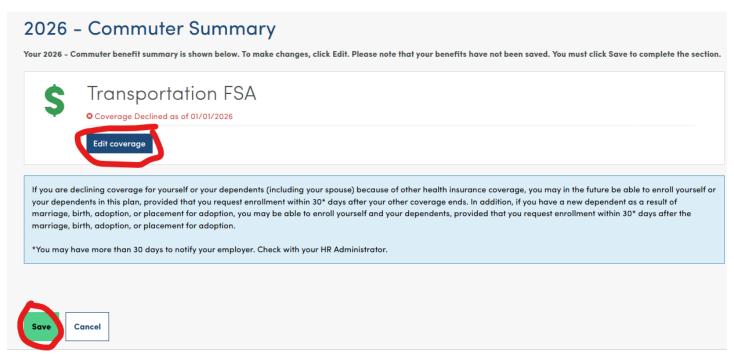


DO THE SAME THING FOR THE TRANSPORTATION FSA. IF YOU ARE ENROLLED IN THE COLLEGE SPONSORED SEPTA KEY DISCOUNT PROGRAM, YOUR MONTHLY TRANSIT FSA CONTRIBUITON CANNOT EXCEED \$300.





REVIEW AND SAVE, OR EDIT YOUR COVERAGE.



THIS WILL TAKE YOU TO THE SUMMARY PAGE FOR YOUR ADDITIONAL BENEFITS. YOU CAN CLICK ON THE TOP HEADERS TO REVIEW COMPANY PAID BENEFITS, CORE BENEFITS, AND ADDITIONAL BENEFITS. IF EVERYTHING LOOKS OK, CLICK ON CONFIRM CHANGES.

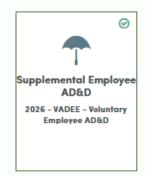
CLICK THE LINK FOR BENEFIT SUMMARY REPORT, THIS WILL GIVE YOU A PAGE THAT YOU CAN SAVE OR PRINT OUT THAT SHOWS ALL YOUR BENEFIT ENROLLMENT CHOICES. YOU STILL HAVE THE OPTION TO VIEW AND EDIT ALL BENEFITS AS LONG AS THE OPEN ENROLLMENT WINDOW HAS NOT ENEDED.

Congratulations , you have finished selecting your benefits!









Show all 6 of my benefits >

Helpful things to do right now



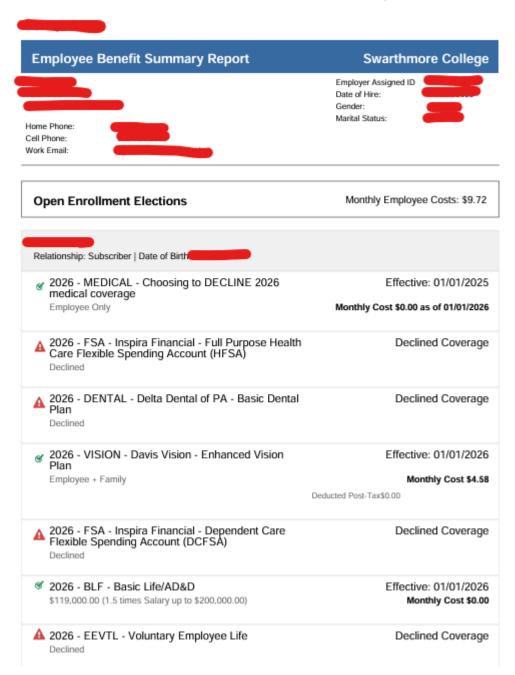
Thank you for completing your benefits enrollment or changes

Please be sure to save or print a copy of your Employee Benefit Summary Report as a confirmation of your benefit enrollment elections or changes. You can use this report to compare your elected benefits against the benefits payroll

Continue to next page

View and edit all benefits

Printed by Graf, Valerie on 09/16/2025



YOU ARE ALL DONE WITH YOUR NEW HIRE BENEFITS ENROLLMENT PROCESS.

PLEASE REACH OUT TO BENEFITS@SWARTHMORE.EDU WITH ANY QUESTIONS.