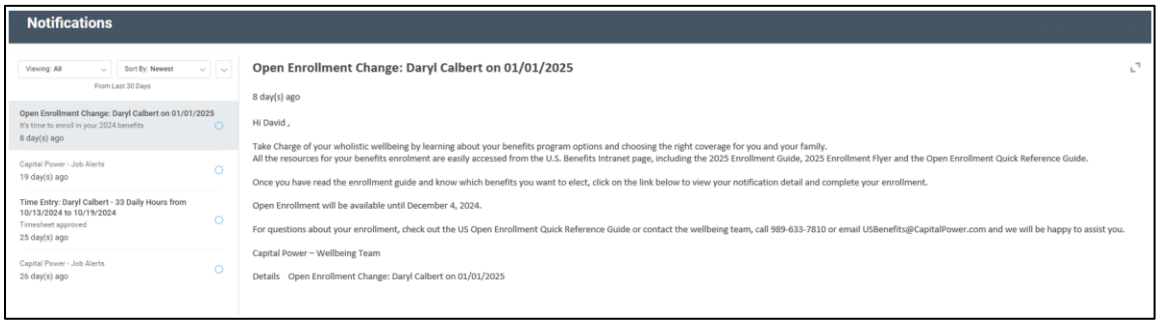
Open Enrollment Quick Reference Guide
Completing Open Enrollment

Accessing Enrollment

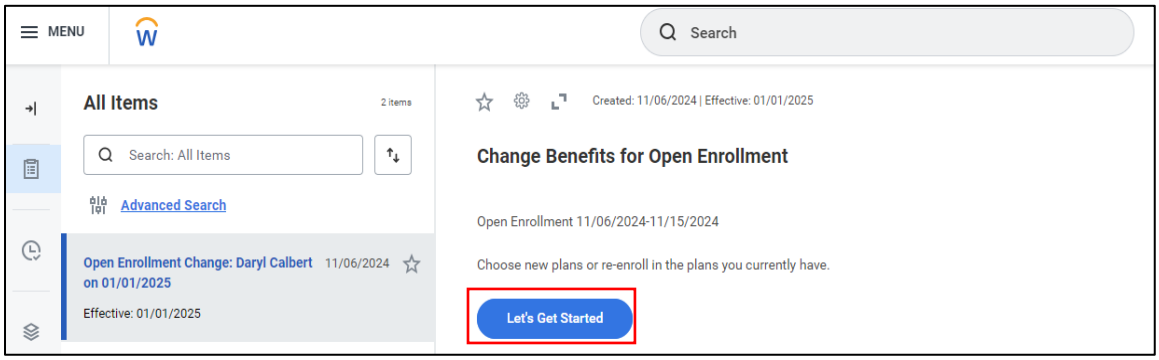
When Open Enrollment begins, you will receive an email notification from capitalpower@myworkday.com to let you know it is time to complete your open enrollment in your Capital Power Benefits. You will also notice an Inbox Task has been automatically created within Workday that also allows you to access your enrollment.

1. From your email notification, click the Click here to view the notification details link. Click *Open* under My Actions.

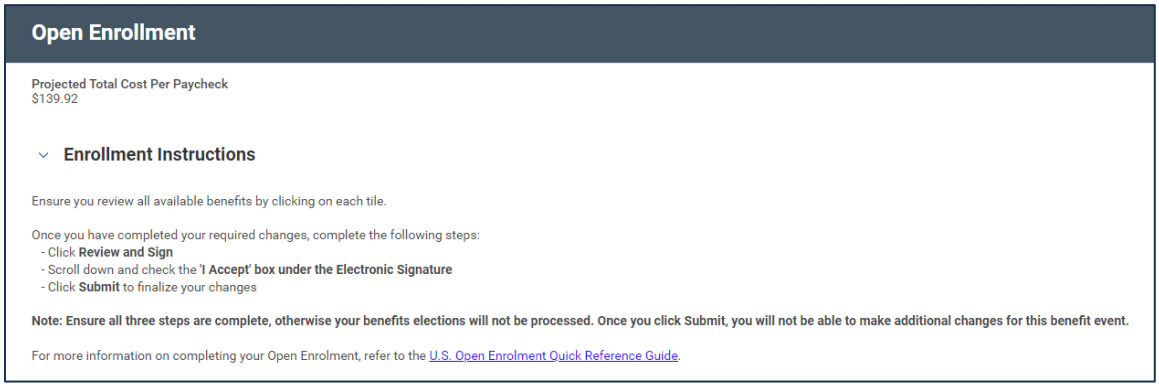


2. Alternatively, Log into Workday.

3. Click the **My Tasks** icon ( ) in the top right-hand corner of the **Homepage**. From your **My Tasks**, click the **Open Enrollment Change task**. Click *Let's Get Started*.



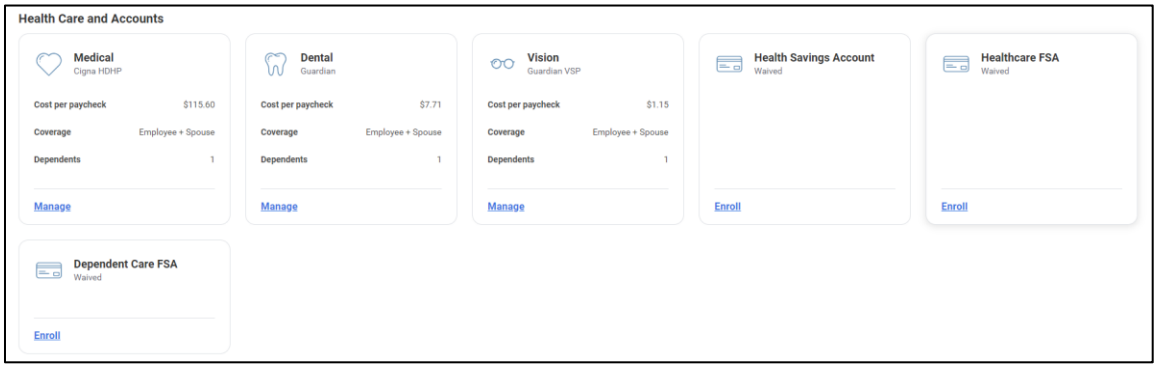
4. Here, you will complete your Open Enrollment by confirming and/or changing your benefit elections.



Health Care and Accounts

5. Beginning with the options listed in **Health Care and Accounts**.

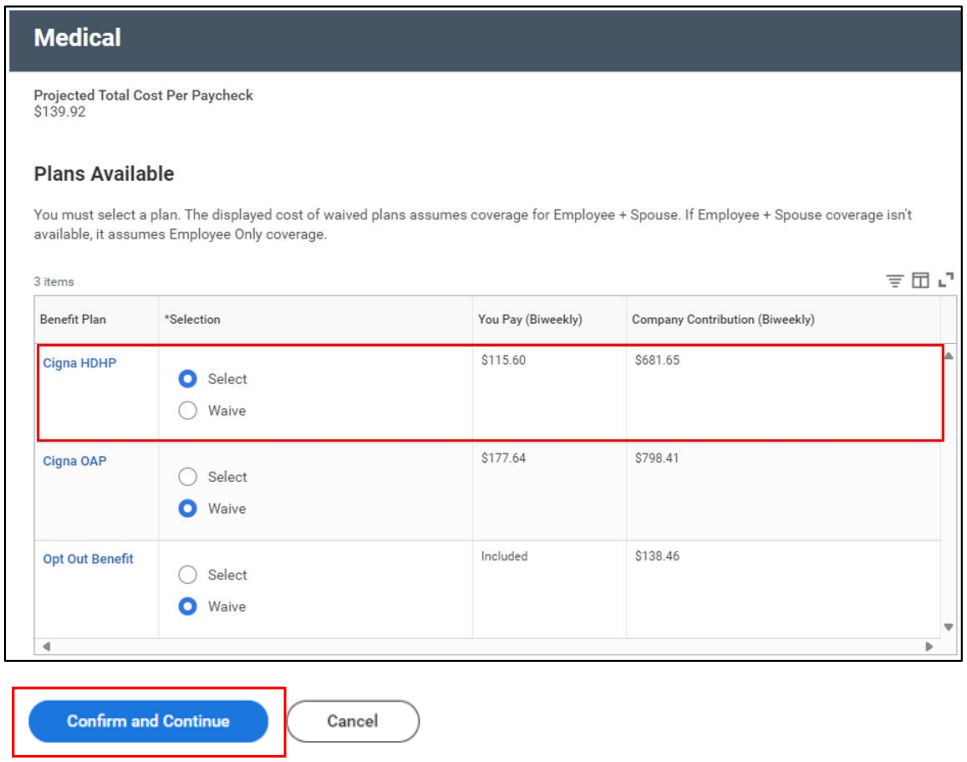
This section allows you to *Manage* your Medical, Dental, Vision coverage by confirming current coverage or changing your coverage. As well, if applicable, you will *Enroll* in Health Savings Account and/or Flexible Spending Accounts.



6. To start, click *Manage* under the **Medical** benefits tile.

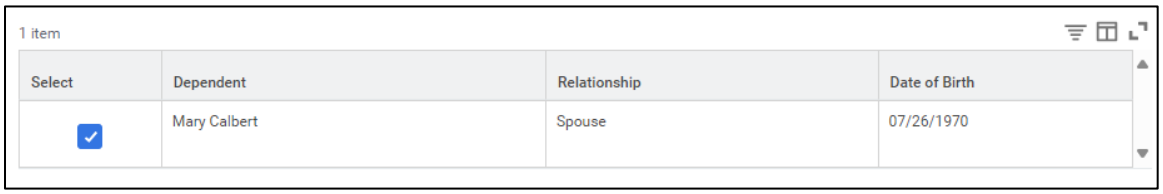
You will see the available medical plans. Workday will automatically default your election to your current coverage. You can keep your current election or select from any of the coverage options, ***Cigna HDHP***, ***Cigna OAP*** plan or select the ***Opt-Out Benefit***.

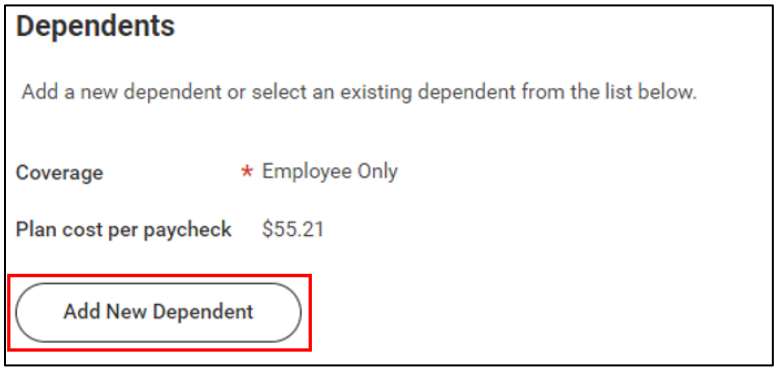
In the example below, **Cigna HDHP – Employee + Spouse** is the current elected. Note, you can only select one plan. To continue, click *Confirm and Continue*.



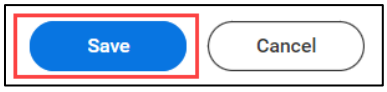
Important! If you are enrolled in the ***Cigna HDHP*** benefit plan. You must enroll in the ***Health Savings Account*** each Open Enrolment (Refer to step 11).

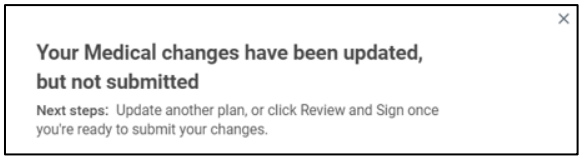
7. Your enrollment will proceed to the **Dependents** page. Dependents that are already enrolled are selected with a check in front of their name. If you wish to remove a dependent, uncheck the box. If you want to enroll a dependent(s), select an existing dependent from the table or click *Add New Dependent* (Refer to step 20 a - g).





8. Once you have finished your medical elections, click *Save*. You will automatically be brought back to the **Enrollment** elections page. You will return to this screen after making each of your benefit elections with a pop-up confirmation notification that your plan changes have been updated but ***not submitted***.

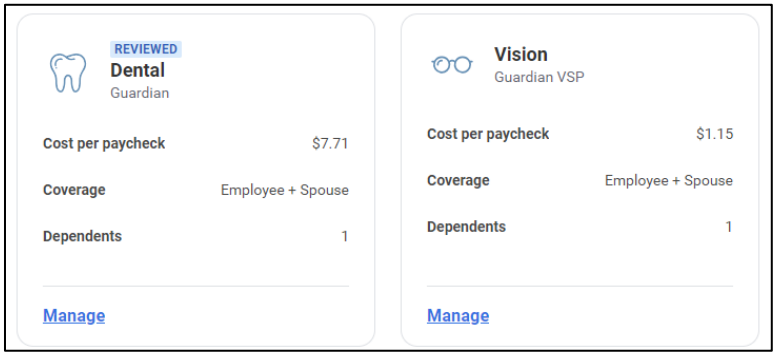




Important! If you select the ***Opt-Out Benefit***, you must verify that you have alternate medical coverage by completing and uploading the **Opt-Out Benefit** form, which can be found **here**. Once you complete this form, you will upload it to Workday in the **Attachments** section of the **Submit** step (Refer to step 19 d). Failure to provide verification will result in your coverage defaulting to the ***Open Access Plan*** as Employee Only.

9. Proceed with your enrollment to Dental and Vision coverage. Workday will automatically default your current Dental and Vision coverage. To change these plans, click *Manage* under the **Dental** and **Vision** tiles and make your new elections. To continue, click *Confirm and Continue*.

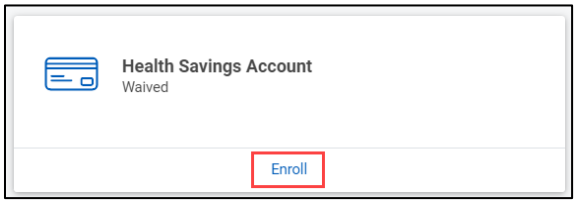
   You will proceed to the **Dependents** page. If you wish to add dependent(s), select an existing dependent from the table or click *Add New Dependent.*



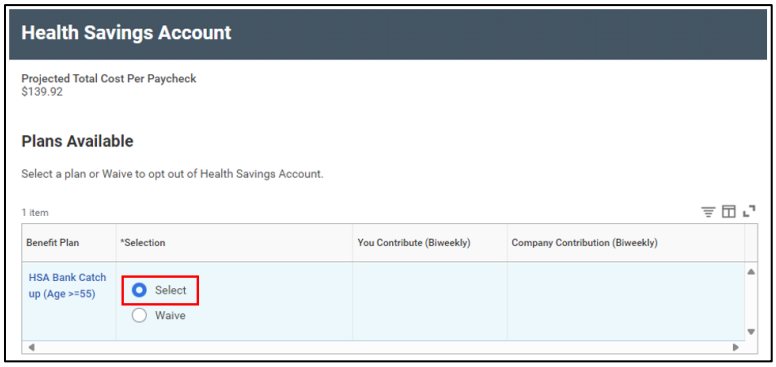
10. Click *Save* once you have finished your dental and vision elections. You will automatically be brought back to the **Enrollment** elections page, with the pop-up confirmation notification that your plan changes have been updated but ***not submitted***.

Note: If you have viewed your coverage, the tile will indicate this by showing **REVIEWED**. You can review your coverage as many times as you like, until you **Submit** your Open Enrollment.

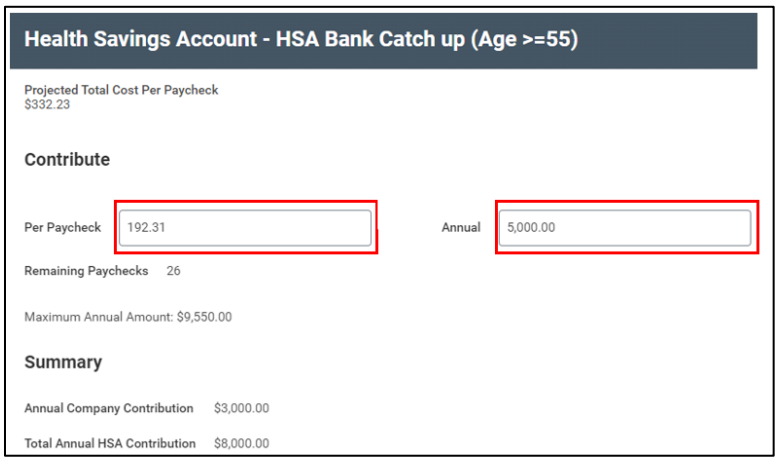
11. Proceed with your enrollment. If you are enrolled in the ***Cigna HDHP*** plan, click *Enroll* under the ***Health Savings Account***.



You must click *Select* to receive the Capital Power contributions.



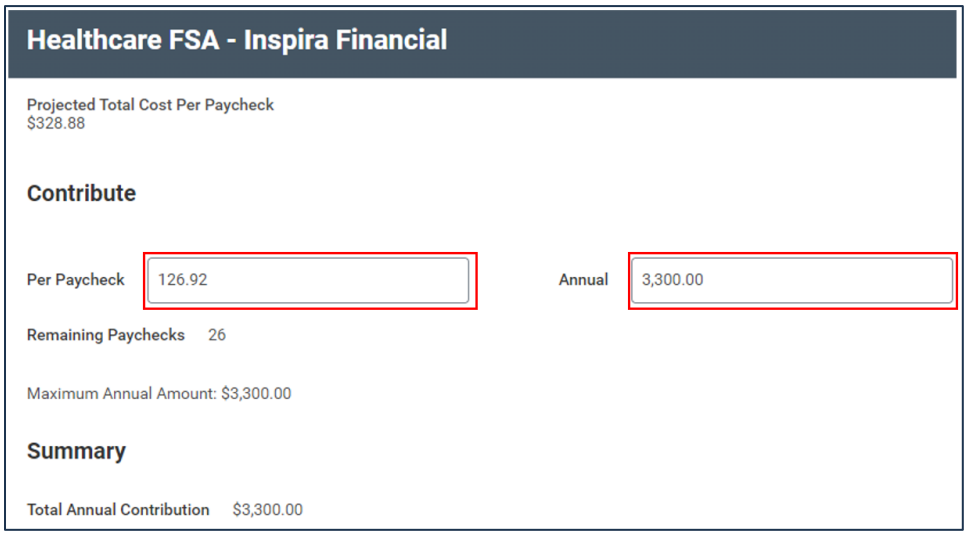
To continue, click *Confirm and Continue*. You also have the option to make additional contributions via payroll deductions. Enter the **Per Paycheck** or **Annual** amount you would like to make additional contributions.



Once you are finished your elections, click *Save.* You will automatically be brought back to the **Enrollment** elections page, with the pop-up confirmation notification that your plan changes have been updated but ***not submitted***.

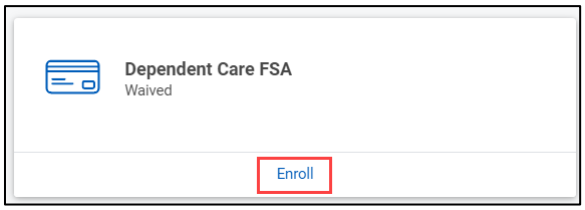
Note: If you have elected the ***Cigna OAP*** plan or select the ***Opt-Out Benefit***, under your medical benefits the ***Health Savings Account*** will be greyed out as you do not have access to this benefit.

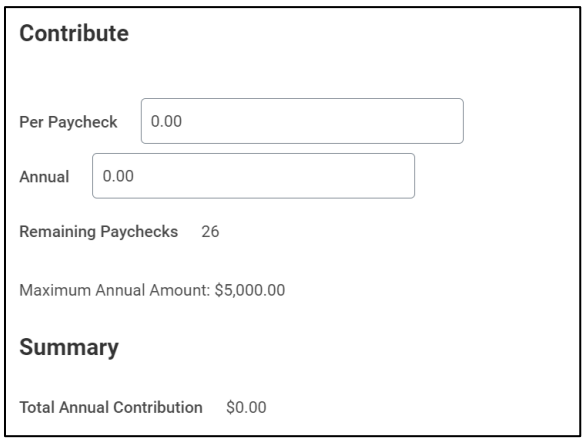
12. Proceed with your enrollment**.** If you are enrolled in the ***Cigna OAP*** plan or the ***Opt-Out Benefit*** under Medical, you have the option to enroll in the Healthcare FSA. Click *Enroll* under ***Healthcare FSA***, click *Select* and *Confirm and Continue*.



Enter the **Per Paycheck** or **Annual** amount you would like to contribute. Once you are finished your elections, click *Save.* You will automatically be brought back to the **Enrollment** elections page, with the pop-up confirmation notification that your plan changes have been updated but ***not submitted***.

13. You have the option to enroll in the ***Dependent Care FSA***. Click *Enroll* under ***Dependent Care FSA***, click *Select* and *Confirm and Continue*.



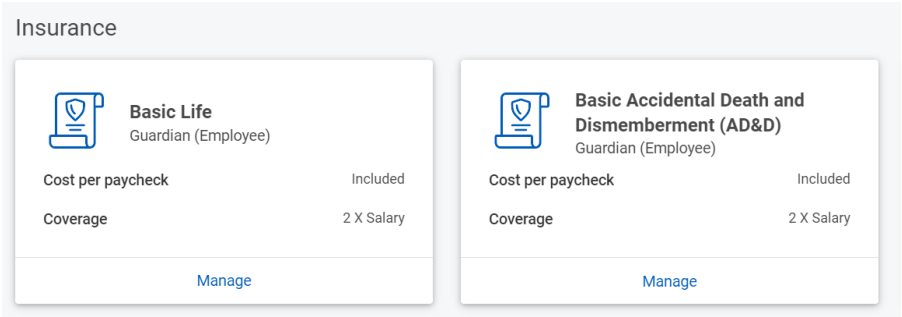


Enter the **Per Paycheck** or **Annual** amount you would like to contribute. Once you are finished your elections, click *Save.* You will automatically be brought back to the **Enrollment** elections page, with the pop-up confirmation notification that your plan changes have been updated but ***not submitted***.

Note: you can continue to make changes to any of your coverage elections by clicking the *Manage* button for that benefit. Your **Projected Total Cost Per Paycheck** will update in the top left-hand corner.

Insurance

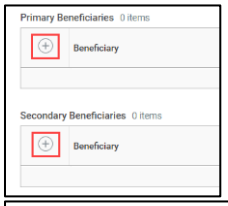
14. Proceed with your enrollment**.** Scroll down to view the **Insurance** section. Here, you will confirm your beneficiaries have been designated to the employer-sponsored Basic Life and Accidental Death & Dismemberment insurances.

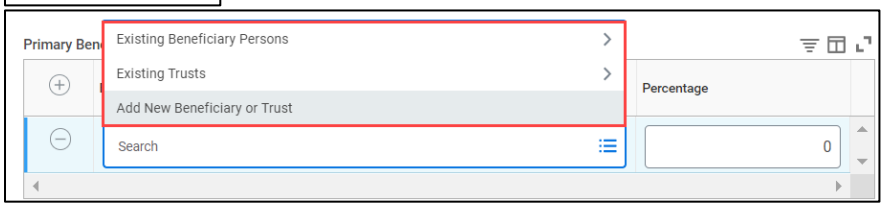


15. To start, click *Manage* under the ***Basic Life*** and the ***Accidental Death & Dismemberment*** tiles.

    a) You are automatically enrolled in the Basic Life plan and cannot select Waive. To access the beneficiary page, click *Confirm and Continue.*

b) You are *<u>required</u>* to make Beneficiary Designations for your basic life insurance. Click the *Add* icon (⊕) in the Beneficiaries table to add **Primary Beneficiaries** or **Secondary Beneficiaries**. Select from **Existing Beneficiary Persons** or **Existing Trusts** to confirm if your beneficiary information is available or **Add New Beneficiary or Trust**.



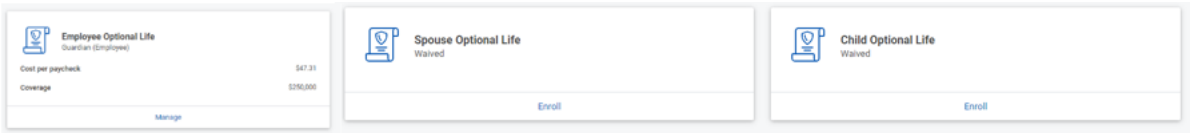


Note: beneficiary data was added from our prior administrator, so check to see if you have an Existing Beneficiary Persons before adding a new one. A primary beneficiary ***<u>must</u>*** be entered into Workday as a step in the open enrollment process and secondary beneficiaries are optional.

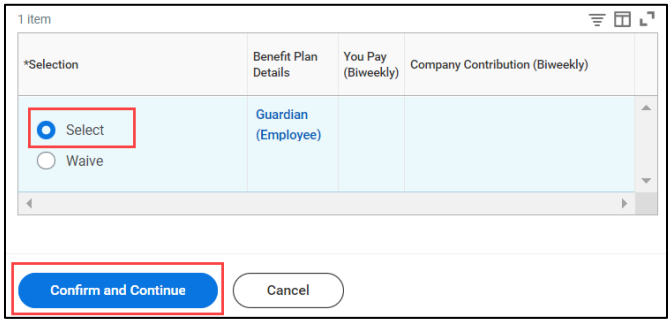
c) If you selected **Add New Beneficiary or Trust,** you will receive a pop-up notification. Select *Add New Beneficiary* or *Add New Trust* and click *Continue* to be directed to the **Add New Beneficiary or Trust** page (Refer to step 21 a - g).

16. Continue with your enrollment. Workday will automatically default your elections for Employee, Spouse and Child Optional Life plans to your current coverage. If you do not want to change your optional life insurance, you do not need to view these tiles.

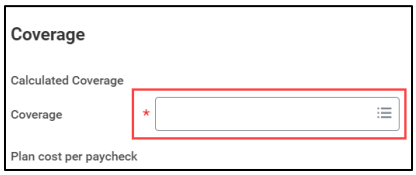
17. If you do want to enroll, change or cancel in optional life, click *Enroll* or *Manage* under the ***Employee Optional Life, Spouse Optional Life*** and/or ***Child Optional Life*** tiles.

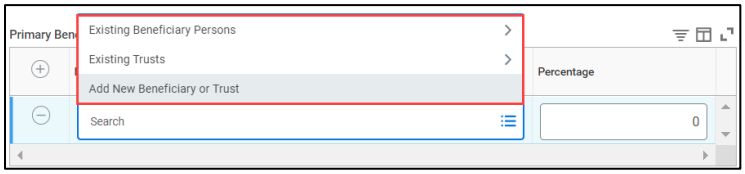


a) For each, check *Select*, click *Confirm and Continue.*



b) You will automatically be brought to the **Coverage** and **Beneficiaries** page. Select the amount of coverage you want and complete your beneficiary designation.



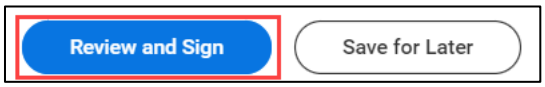


c) Once you are finished, click *Save.* You will automatically be brought back to the **Enrollment** elections page. You will return to this screen after making each of your elections with a pop-up confirmation notification that your plan changes have been updated but ***not submitted***.

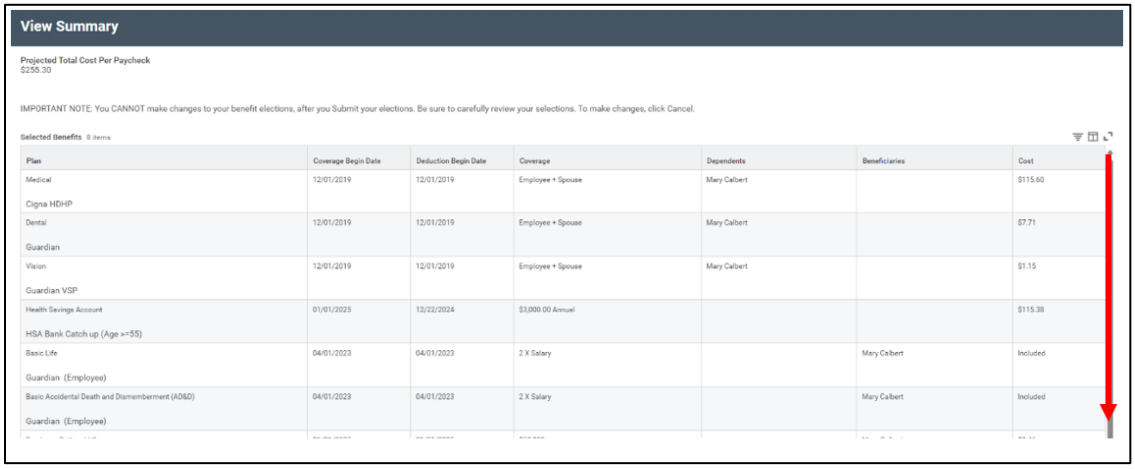
Note: if you select or increase Employee and Spouse Optional Insurance during open enrollment, you will be required to complete an evidence of insurability form and receive approval from Guardian before the additional coverage will go into effect. You will receive instructions on how to complete your evidence of insurability directly from Guardian.

Completing Enrollment

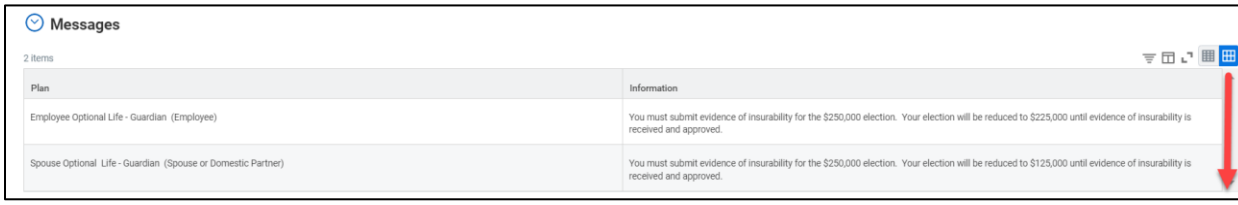
18. Once you are satisfied with the changes made to your **Health Care** and **Insurance** elections, click *Review and Sign* to complete your enrollment.



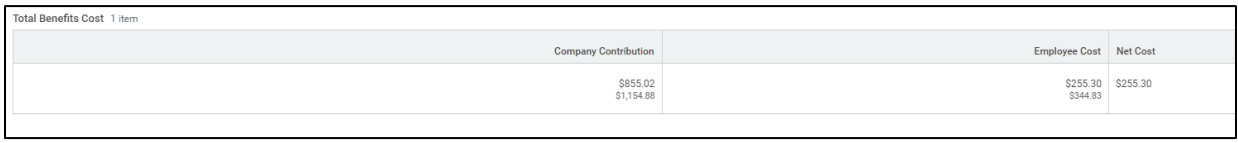
a) You will automatically be brought to the **View Summary** page. Scroll down to review your Selected Benefits and Waived Benefits.



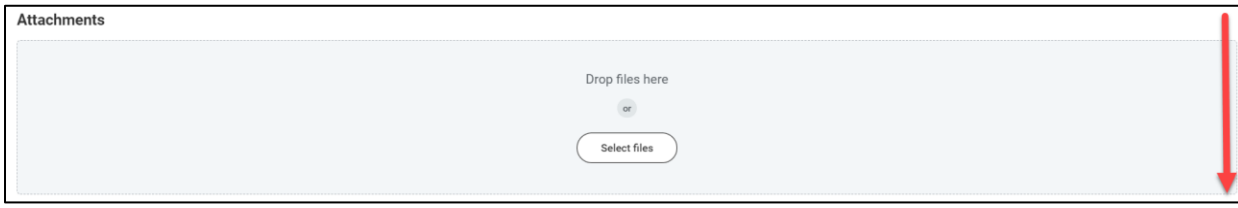
b) Continue to scroll down to the **Messages** section. Check if there is a message notifying that your optional life insurance requires you to submit evidence of insurability and receive approval from Guardian before the additional coverage will go into effect. If you are required to submit evidence of insurability, you will receive an email with instructions from Guardian. You will also receive a task in your Workday Inbox reminding you to complete your evidence of insurability on guardiananytime.com.



c) Continue to scroll down to see the **Total Benefits Costs**.



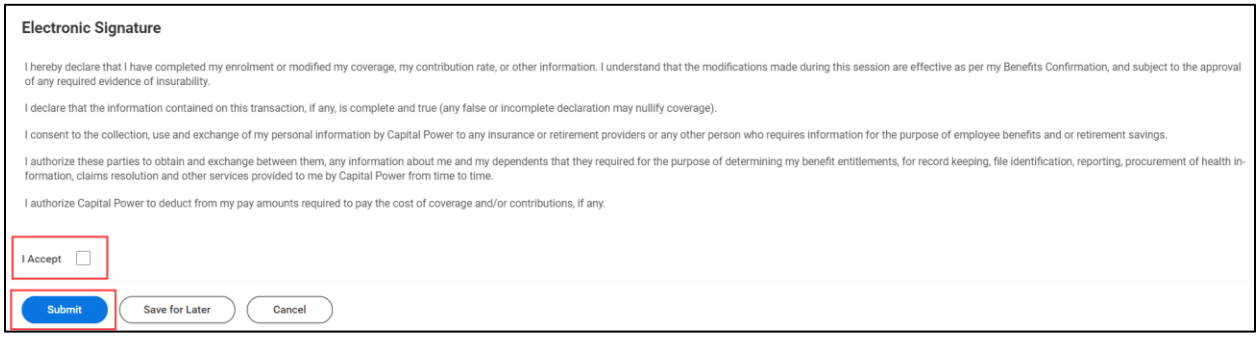
d) Continue to scroll down to the **Attachments** section.



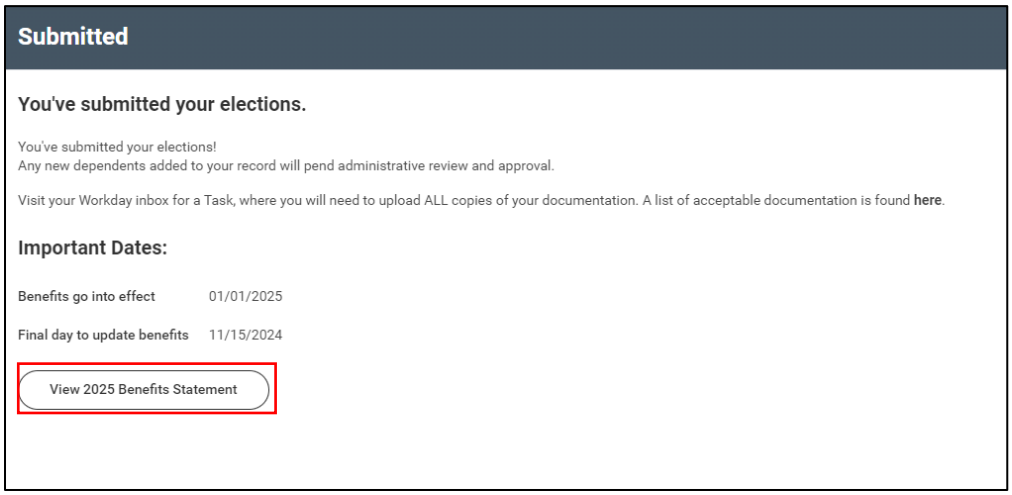
Note: that if you choose the Medical ***Opt-Out Benefit***, you must verify you have alternate coverage by completing the Opt-Out Benefit form and uploading it to the **Attachments** section. This form will be reviewed by a Wellbeing Specialist for approval.

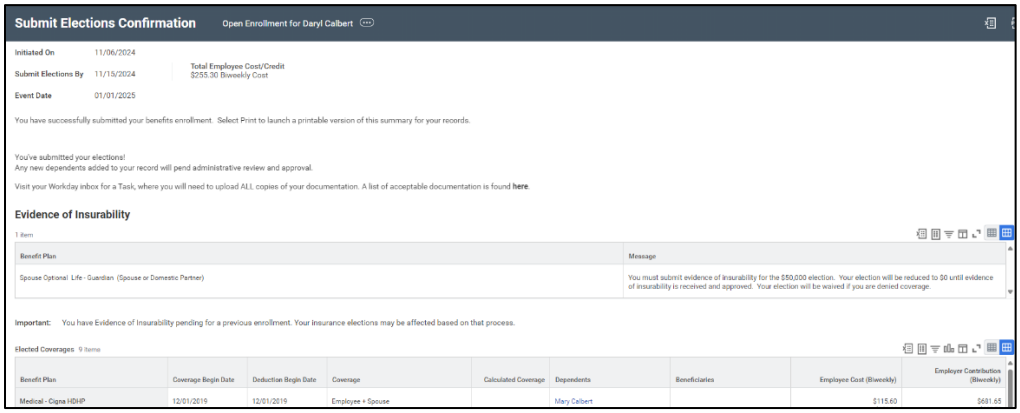
e) **Continue to scroll down to the Electronic Signature section. Read the legal notice, if you agree, click *I Accept* to give your electronic signature and click *Submit.* Note: your benefit elections will not go into effect unless you click *Submit.***

Completing Open Enrollment



19. You will automatically be brought to the **Submitted** page. From this page, you can click *View Benefits Statement.* Click *Print* and download a copy of your *Submit Elections Confirmation.*



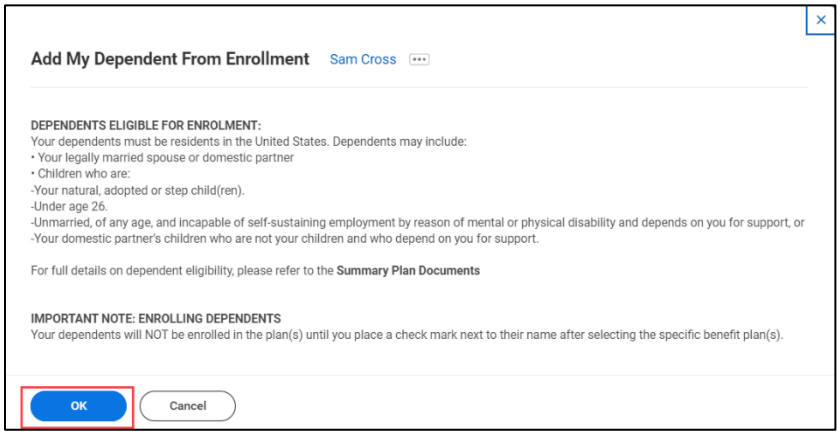


Important! Your benefit enrollment is **not** complete until you reach the Submitted page. Keep a copy of your benefits confirmation for your records.

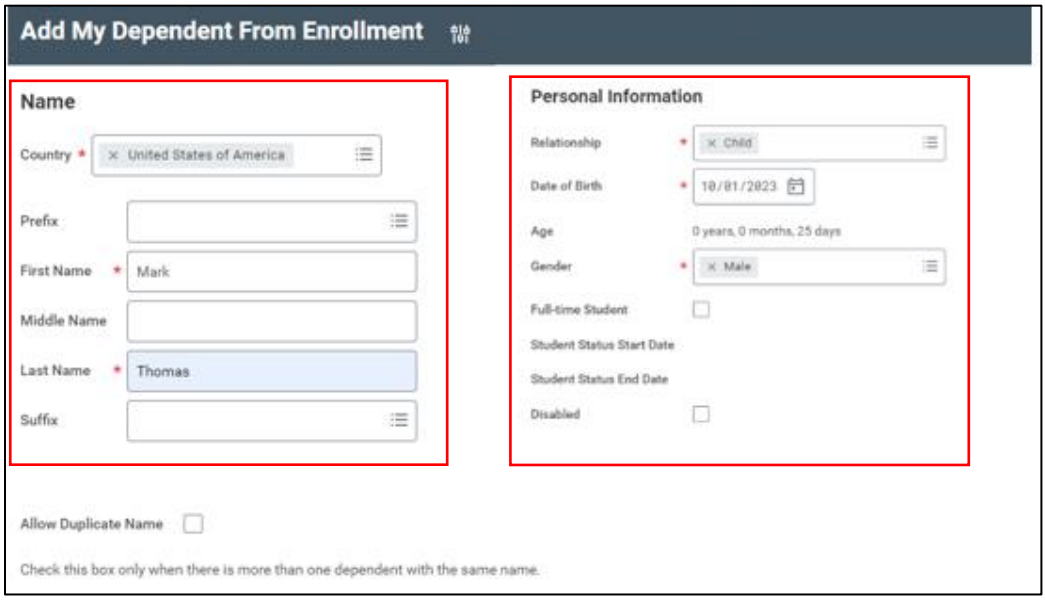
Add Dependents

20. If you click *Add New Dependent*, you will receive a pop-up notification. To add a new dependent, follow the steps below:

a) Carefully read the eligibility criteria and enrollment instructions. Click *OK* to be directed to the Add My Dependent From Enrollment page.

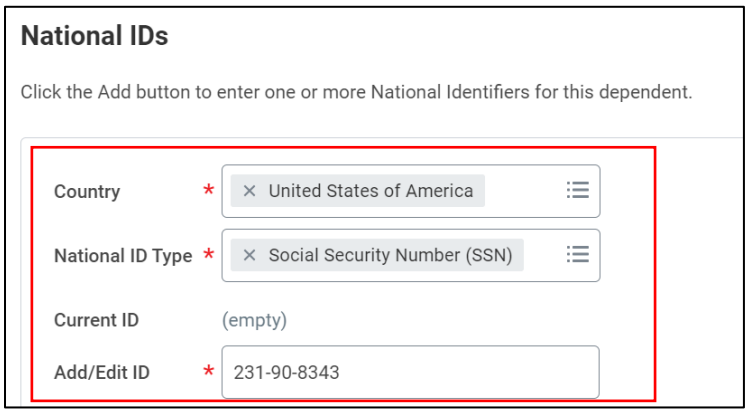


b) Fill out the required fields marked with a red asterisk (*) under the Name and Personal Information sections.

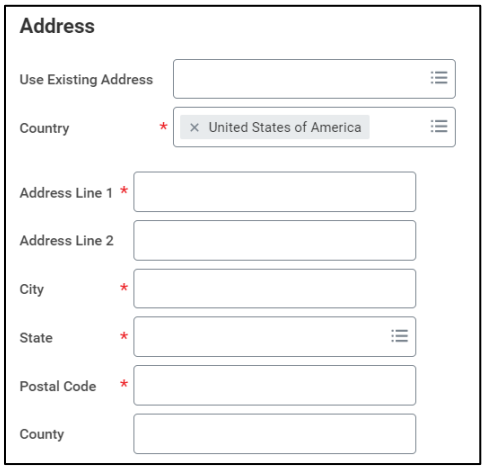


Note: when you add a new dependent, you must provide their legal name, date of birth, and Social Security Number.

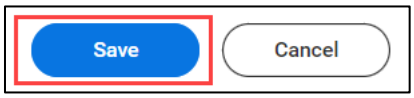
c) Scroll down to the National IDs section and click *Add*. Fill out the required fields (Country, National ID Type and Add/Edit ID) marked with a red asterisk (*).



d) Scroll down to the Address section. You can Use Existing Address for your dependent(s) or remove the existing address, by clicking *X*, and fill out the required fields marked with a red asterisk (*).



e) Once you are finished, click *Save*.



f) Repeat Steps #9 a-d if necessary.

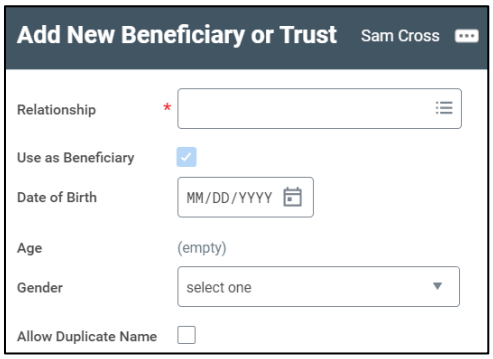
g) You will notice the added dependents are now included in your Medical plan enrollment.

Note: when you add coverage for a dependent, a checkmark is required by the dependent name to enroll them in that benefit plan.

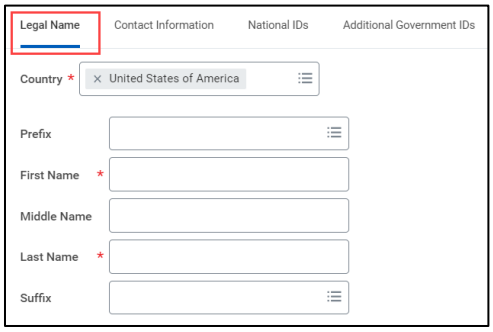
Add Beneficiaries and Trusts

21. To add a new beneficiary, follow the steps below:

a) Fill out the required fields marked with a red asterisk (*), including the **Relationship** field.

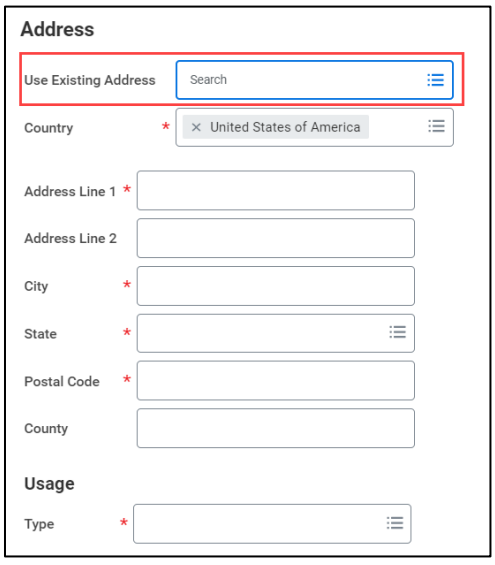


b) Scroll down to the **Legal Name** section. Fill out the required fields marked with a red asterisk (*).



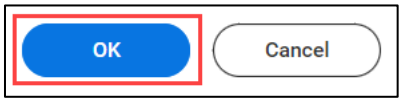
d) Once you are finished, click *Save*. You will automatically be brought back to the Enrollment elections page. You will receive a pop-up confirmation notification that your plan changes have been updated but ***not submitted***.

e) Click the **Contact Information** tab, scroll down to the **Address** section and click *Add*. You can **Use Existing Address** for your beneficiary or remove the existing address and fill out the required fields marked with a red asterisk (*).

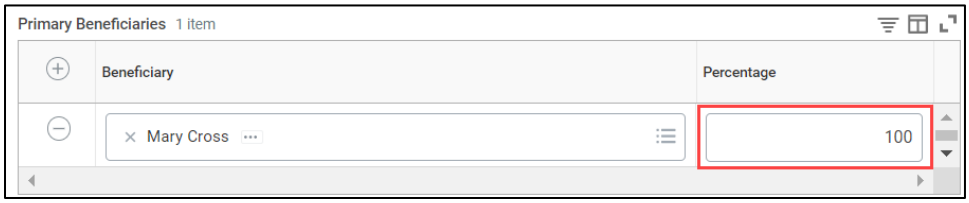


f) All remaining fields are optional.

g) Once you are finished, click *OK*.



h) In the **Percentage** box, enter the percentage allocation amount. Note that if you have multiple beneficiaries under the same type (primary or secondary), the total percentage *must* add up to 100%.



Benefit Inquiries

At Capital Power, we strive to keep our employees equipped with the most up-to-date resources to assist you with your benefits. If you have additional questions about your benefits, view the benefits information on the U.S. Benefits intranet page or contact the wellbeing team at usbenefits@capitalpower.com for further assistance.