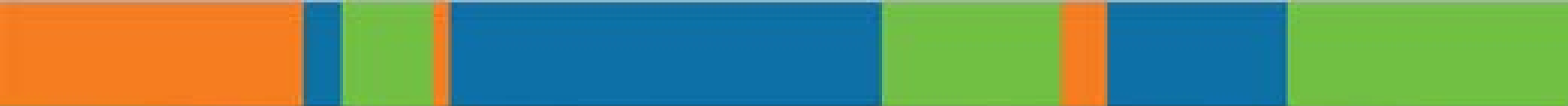


Tulane University



2015 Faculty Benefits Overview



An important part of your employment experience at Tulane is the total rewards program provided by the University in exchange for your support of our mission.

The key benefits provided by Tulane are that we enable you to:

- Protect Health & Income
- Maintain & Build Financial Security
- Promote Fitness & Well-Being
- Enrich Self and Spirit

Protecting Health & Income

- ❑ Medical Insurance:
 - Two options that provide a wide variety of coverage, including hospital, surgical, physician, and prescription drugs.

- ❑ Dental Insurance:
 - Maintaining oral hygiene is an important part of maintaining your overall health. Dental coverage provides for routine care, basic and major services and orthodontia for children.

- ❑ Vision Insurance:
 - Available for individuals that need eyesight correction, vision insurance typically covers 100 percent of charges for an annual eye exam and the cost of eyeglasses or contact lenses with low copayments.

- ❑ Long-Term Disability Insurance:
 - Protecting your income is equally as important as protecting your health. Long-Term Disability insurance provides a replacement income of 66 2/3% of base salary in the event of an illness or injury.

Protecting Health & Income: Medical Insurance Highlights (In-Network)

| | HRA Plan - Employee Pays | POS Plan - Employee Pays |
|--|--|-------------------------------|
| Annual Deductible | Single: \$1500 Family: \$3000 | Single: \$500 Family:\$1000 |
| HRA Funding | \$500 Single/\$1000 Family | N/A |
| | Pays <u>after</u> the initial \$1000 Single/\$2000 Family deductible has been paid | |
| Net Deductible | Single: \$1000 Family: \$2000 | Single: \$500 Family:\$1000 |
| Out of Pocket Max. (including copays, deductibles, and coinsurance) | Single: \$4000 Family: \$8000 | Single: \$2500 Family: \$5000 |
| Coinsurance | 20% | 20% |
| Hospital Services | 20% after deductible | 20% after deductible |
| Emergency Room | \$150 copay | \$150 copay |
| Urgent Care Visit | \$50 copay | \$50 copay |
| Office Visit Copay | \$25 copay PCP | \$25 copay PCP |
| | \$50 copay Specialist | \$50 copay Specialist |
| Preventive Care Services | Covered in Full | Covered in Full |
| Ambulance Services | 20% after deductible | 20% after deductible |
| Durable Medical Equipment | 20% after deductible | 20% after deductible |
| Home Health Care (Limited to 90 visits per year) | 20% after deductible | 20% after deductible |
| Hospice Care | 20% after deductible | 20% after deductible |
| Lab, X-Ray and Diagnostics – Outpatient | Covered in Full | Covered in Full |
| Lab, X-Ray and Major Diagnostics CT, PET, MRI, MRA and Nuclear Medicine – Out Patient | 20% after deductible | 20% after deductible |
| Prescription Drugs | | |
| Retail Prescription Drugs | Separate Prescription Drug Deductible: \$100 | |
| | Tier 1- \$10 copay, Tier 2- \$35 copay, Tier 3- \$60 copay | |
| | Note that the deductible is per person, three per family must satisfy | |
| Mail Order Prescription Drugs | Separate Prescription Drug Deductible: \$100 | |
| | Tier 1- \$30 copay, Tier 2- \$105 copay, Tier 3- \$180 copay | |
| | Note that the deductible is per person, three per family must satisfy | |
| Please visit www.myuhc.com for out-of-network covered services and costs. | | |

Protecting Health & Income:

Medical Insurance Monthly Rates- United Healthcare

| 2015 Monthly Medical Rates | | |
|------------------------------|------------|------------|
| | HRA Option | POS Option |
| Employee Only | | |
| Less than \$35,000 | \$45.61 | \$98.37 |
| \$35,000 to \$64,999 | \$73.24 | \$125.43 |
| \$65,000 to \$94,999 | \$132.14 | \$184.39 |
| \$95,000 & above | \$179.20 | \$230.48 |
| Employee + Spouse | | |
| Less than \$35,000 | \$345.71 | \$442.41 |
| \$35,000 to \$64,999 | \$429.81 | \$513.46 |
| \$65,000 to \$94,999 | \$501.33 | \$639.09 |
| \$95,000 & above | \$568.81 | \$730.40 |
| Employee + Child(ren) | | |
| Less than \$35,000 | \$264.93 | \$342.84 |
| \$35,000 to \$64,999 | \$372.58 | \$452.92 |
| \$65,000 to \$94,999 | \$488.40 | \$626.57 |
| \$95,000 & above | \$548.34 | \$716.07 |
| Family | | |
| Less than \$35,000 | \$386.83 | \$581.61 |
| \$35,000 to \$64,999 | \$494.46 | \$651.89 |
| \$65,000 to \$94,999 | \$621.67 | \$808.91 |
| \$95,000 & above | \$733.16 | \$917.68 |

Protecting Health & Income: HRA Deductible Incentive

If you choose to elect the HRA medical plan, you will have an opportunity to reduce your 2015 deductible, but you have to take action now!

- There are two simple steps to qualify for the reduced deductible.
 1. After you have made your 2015 benefits elections, register with myuhc.com
 2. Once registered, simply complete the online Health Assessment available on myuhc.com. After you submit the Health Assessment, you will receive a profile that will provide useful information to manage your personal health. None of this information is shared with Tulane
- If both of these steps are completed within your first 60 days of employment, Tulane will contribute \$500 toward your \$1,500 deductible if you have individual coverage or \$1,000 toward your \$3,000 deductible if you have family coverage (includes Employee + Spouse and Employee + Children tiers). Keep in mind, the Tulane HRA funding pays after you satisfy the initial deductible.

Protecting Health & Income:

Dental Insurance – Delta Dental (In-Network)

| Benefits and Covered Services | High Plan | | Low Plan | |
|--|------------|----------------|-------------|----------------|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| Basic Services: | | | | |
| Diagnostic & Preventive Benefits: Exams, cleanings, x-rays, sealants | 100% | 100% | 100% | 100% |
| Fillings, simple tooth extractions, Endodontics (root canals) treatment of tooth pulp except root canal treatment, periodontics maintenance of gums and bones supporting teeth and basic oral surgery, denture repairs | 80% | 80% | 80% | 80% |
| Major Benefits: | | | | |
| Complex oral surgery, Endodontics (root canals) root canal treatment, major Periodontics services including surgical treatment of gums and bones. Crowns, Inlays/Onlays, General Anesthesia or IV Sedation | 50% | 50% | Not Covered | |
| Orthodontic Benefits: dependent children | 50% | 50% | Not Covered | |
| Deductibles: | | | | |
| Per Enrollee per Calendar Year: | \$50 | | \$50 | |
| Per Family per Calendar Year: | \$150 | | \$150 | |
| Benefits and Covered Services: | | | | |
| High Plan | | | | |
| Low Plan | | | | |
| Diagnostic, Preventive and Orthodontic Benefits, if applicable, are not subject to the deductible. | | | | |
| Maximum Amounts: | | | | |
| Per Enrollee per Calendar Year: | \$1,500 | | \$1,000 | |
| Lifetime for Orthodontic Services per Enrollee under age 19: | \$1,500 | | Not Covered | |

| Monthly Dental Rates | | |
|-----------------------|-------------|------------|
| | High Option | Low Option |
| Employee Only | \$22.44 | \$16.85 |
| Employee + Spouse | \$46.39 | \$34.82 |
| Employee + Child(ren) | \$49.61 | \$37.23 |
| Family | \$81.51 | \$61.17 |

Protecting Health & Income:

Vision Insurance - EyeMed (In-Network)

| VISION CARE SERVICES | MEMBER COST |
|--|--|
| Exam with Dilation as Necessary | \$0 Copay |
| Contact Lens Fit and Follow-up Visits are Available After Completing a Comprehensive Eye Exam | |
| Standard | Up to \$55 |
| Premium | 10% off retail price |
| Frames (Any Available Frame at Provider Location) | \$0 Copay, \$140 allowance*; 80% of balance over \$140 |
| Standard Plastic Lenses: | |
| Single Vision | \$20 Copay |
| Bifocal | \$20 Copay |
| Trifocal | \$20 Copay |
| Lenticular | \$20 Copay |
| Lens Options (Paid By The Member and Added to The Base Price of The Lens): | |
| Tint (solid and gradient) | \$15 |
| UV Coating | \$15 |
| Standard Scratch-Resistance | \$15 |
| Standard Polycarbonate | \$40 |
| Standard Anti-Reflective | \$45 |
| Standard Progressive | \$85 |
| Premium Progressive | \$85, 80% of charge less \$120 allowance |
| Other Add-Ons and Services | 20% off retail price |
| Contact Lenses (Allowance Covers Materials Only): | |
| Conventional | \$0 Copay, \$105 allowance; 15% off balance over \$105 |
| Disposables | \$0 Copay, \$105 allowance; balance over \$105 |
| Medically Necessary | \$0 Copay, Paid in Full |
| Lasik and PRK Vision Correction Procedures: | 15% off retail price or 5% off promotional pricing |
| Frequency: | |
| Exam | Once every 12 months |
| Frames | Once every 24 months |
| Standard Plastic Lenses or Contact Lenses | Once every 12 months |

| Monthly Vision Rates | |
|-----------------------|---------|
| Employee Only | \$6.03 |
| Employee + Spouse | \$11.46 |
| Employee + Child(ren) | \$12.06 |
| Family | \$17.73 |

Protecting Health & Income: Long-Term Disability (LTD) Insurance Highlights

- 100% employee paid and you are automatically enrolled
- 90 day benefit waiting period
- Coverage is 66 2/3% of monthly salary to maximum monthly benefit of \$8,000
- A retirement contribution equal to 8% or 10% of your monthly salary is made while receiving benefits, if you are enrolled in the retirement plan when you become disabled
- Disability determination based on your occupation for the first two years of disability benefits, any occupation thereafter
- LTD income received is not taxable

Maintaining and Building Financial Security

❑ Life Insurance:

- The University pays for coverage in the amount of 1.5 times annual salary in basic term life insurance for you and basic dependent life insurance in the amount of \$2,000 for your spouse and each dependent child. You may also purchase Supplemental Life and AD&D insurance.

❑ Flexible Spending Accounts (FSA):

- Setting aside money on a pre-tax basis to pay for out-of-pocket healthcare expenses (Healthcare FSA), and for dependent day care expenses (Dependent Care FSA) , is an efficient way to save money on taxes.

❑ Retirement Plans:

- Planning and saving for your retirement is the most important thing you can do to ensure future financial security.

Maintaining and Building Financial Security:

Life and Accidental Death & Dismemberment Insurance

| Type of Coverage | Benefit Schedule | Cost Paid By |
|--|---|--------------|
| Basic Employee Life Insurance | 1.5X Annual Salary up to \$50,000 | Tulane |
| Basic Spouse/Same Gender Domestic Partner Life Insurance | \$2,000 | Tulane |
| Basic Child Life insurance | \$2,000 | Tulane |
| Tulane Death Benefit | One Month's Gross Salary | Tulane |
| Business Travel Accident Insurance | 5X Annual Salary up to \$500,000 | Tulane |
| Supplemental Employee Life Insurance | Your choice of 0.5X, 1X, 1.5X, 2X, 3X, 4X, and 5X Annual Salary up to \$1,000,000 | You |
| Supplemental Spouse Life Insurance | Multiples of \$10,000 from \$10,000 up to \$150,000 | You |
| Supplemental Child Life Insurance | \$10,000 or \$20,000 | You |
| Employee Voluntary AD&D Insurance | Multiples of \$10,000 from \$10,000 up to \$500,000 | You |
| Dependent Voluntary AD&D Insurance (Dependents receive a percentage of your AD&D benefit) | Spouse/Same Gender Domestic Partner Only: 60% | You |
| | Child Only: 20% | |
| | Family Coverage: Spouse/Same Gender Domestic Partner–50%, and Child–15% | |

Maintaining and Building Financial Security: Flexible Spending Accounts (FSA)

| Healthcare FSA | Dependent Care FSA |
|---|---|
| \$2500 Maximum | \$5000 Maximum |
| Eligible healthcare expenses for employee and dependents (Out-of-pocket medical, dental and vision expenses for you and your qualified dependents up to the amount of your annual contribution) | Eligible Dependent Care expenses for dependents only (Reimburses you for qualified child and adult care incurred so you and if married, your spouse can work, seek work or if your spouse is a full-time student) |
| FSA debit card – just swipe and go (Keep receipts in case you are asked to substantiate a claim) | Pay provider directly or auto pay |
| Total funds available immediately | Funds available as contributions are made via payroll deductions |
| Grace period after year end | No grace period Expenses must be incurred same year |
| Use pre-tax dollars for important health care expenses | Use pre-tax dollars for important dependent care expenses |
| Pay my Provider, traditional claims, online tracking | Pay my provider, traditional claims, online tracking |

Maintaining and Building Financial Security: Retirement Plans Overview

❑ **Tax Deferred Annuity Plan: Your Contributions**

- Eligible to participate upon date of hire
- You may contribute up to the IRS limit \$18,000 for calendar year 2015. If you will be 50 years of age or older in 2015, you may also contribute an additional \$6,000.
- Fidelity and TIAA-CREF investment options

❑ **Faculty and Administrative Retirement Plan: University Paid**

- Eligible to participate after completion of waiting period
- Depending on your salary, the University contributes 8 or 10% with a voluntary 2% from the participant.
- Vesting: Immediate
- Fidelity and TIAA-CREF investment options

Maintaining and Building Financial Security: Retirement Plans: 403(b)

❑ Tax Deferral Plan

- You can contribute up to the IRS limit of \$18,000 during 2015. If you will be 50 years of age or older in the same calendar year, you may also contribute an additional \$6,000. The IRS annually sets the following year's maximum TDA contribution rates. Taxes are deferred on both contributions to the plan and any earnings that accumulate in your account until you take a distribution. Your contribution must be expressed as a flat dollar amount and not a percentage of a salary.

❑ Faculty and Administrative Retirement Plan

- The University contributes up to 10% of your salary depending on your annual base salary. For those whose earnings are \$80,000.00 or more, the university will contribute 10% plus an automatic 2% reduction of salary. For those whose base earnings are less than \$80,000.00, the University will contribute 8% if you choose to voluntarily make a 2% contribution, that will be matched by an additional 2% from the University. Plan participants have numerous investment options to choose from through Fidelity Investments and TIAA-CREF. Faculty and Administrative employees must satisfy a two year waiting period working no less than 975 hours in each year to qualify.

Maintaining and Building Financial Security: Retirement Plans: Tax Deferred Annuity Plan

| Tax Deferred Annuity Plan | |
|---|--|
| Eligibility and Enrollment | Immediately eligible |
| Investment Providers | Fidelity Investments or TIAA-CREF |
| Vesting | 100% vested when the account is opened |
| Contributions, 2015 IRS Maximum Contributions | You may make contributions through payroll deductions up to the IRS annual limit of \$18,000, plus \$6,000 for employee's age 50 or older for 2015 |
| Change in Future Allocations | Check with vendor for frequency limits |
| Tax Status | 100% Tax Deferred |
| Withdrawal Provisions | Permitted but Restrictions apply |
| Loan Provisions | Permitted only for TIAA-CREF accounts |
| Vendor Selection | Investment Provider changes are limited to one change per year. |

Maintaining and Building Financial Security: Retirement Plans: Tax Deferred Annuity Plan

Example-


The table below will help you to enter the correct 2015 Annual TDA (Tax Deferred Annuity) Retirement contribution. Please see the example below of how to calculate your annual TDA retirement contribution according to your pay cycle.





Sample for Monthly Paid Employees

\$10.00 per pay period to TDA retirement contribution
\$10.00 x 12 pay periods = \$120.00 for 2015
(January thru December 2015)

For this example, in the HCM Self-Service System you would enter \$120.00 in the “Coverage” field, then click the “Recalculate” button to show your monthly contribution under the “Pre-Tax” field.

Using the example from the table above, the following will help clarify how to input your TDA coverage. *The amount in the “Pre-Tax” column is the amount deducted each pay period.*

 Indicates Certification is required.

| Plan | Select | Coverage | Annual Cost | Pre-Tax |
|---------------------------|---|---|-------------|---------|
| Fidelity TDA Plan |  <input checked="" type="checkbox"/> | 120.00  | 120.00 | 10.00 |
| TIAA CREF GSRA Plan |  <input type="checkbox"/> | <input type="text" value="0.00"/>  | 0.00 | 0.00 |
| Decline TDA Participation | <input type="checkbox"/> | | | |

Maintaining and Building Financial Security: Retirement Plans: University Funded vs. Employee Funded

| Tulane 403(b) Retirement Options | | |
|---------------------------------------|--|--|
| | Faculty and Administrative Plan | Tax Deferred Annuity Plan |
| Eligibility and Enrollment | Faculty and Administrative employees are eligible to enroll after consecutive two years of eligible employment (at least 975 working hours each year) | Employees are eligible to enroll on date of hire or rehire |
| Vesting | 100% vested when the account is opened | |
| Contributions | <p>Faculty earning less than \$80,000: University contributes 8% with an additional 2% if the participant contributes 2% voluntarily</p> <p>Faculty earning more than \$80,000: University contributes 10%, a 2% participant contribution is mandatory</p> | Employee contributions only |
| 2015 IRS Maximum Contributions | Compensation limit is \$255,000.00 | Up to \$18,000 Employees who are 50 or older may contribute an additional \$6,000 |
| Change in Future Contributions | Does not apply | Unlimited |
| Tax Status | 100% Tax Deferred | |
| Withdrawal Provisions | Not Permitted | Permitted – Restrictions Apply |
| Loan Provision | Not Permitted | Permitted – Restrictions Apply |
| Investment Options | TIAA-CREF or Fidelity Investments | |
| Asset Allocation and Transfers | Participants may change allocations of funds with each investment company, per company rules, but can only transfer funds from one investment company to another once a year. | |

The comparison chart does not include the 457(b) plan. If you wish to gain more information regarding the 457(b) plan, please contact [TIAA-CREF](#).

Maintaining and Building Financial Security: Retirement Plans: 457(b)

❑ **457(b) Deferred Compensation Plan**

This plan gives eligible employees an additional opportunity to defer compensation, above the limits for the University 403(b) plan, as defined by the Internal Revenue Code.

❑ **457(b) Plan Eligibility**

To be eligible, you must have earned in the prior calendar year (or expected to earn in the current calendar year) \$150,000 or more as reported on the employee's Form W-2.

This \$150,000 minimum may increase from time to time in the future as Internal Revenue Service limits changes limits. This plan is only available through TIAA-CREF.

Maintaining and Building Financial Security:

Retirement Plans: How To's

The following section will explain in detail, how to set up a consultation with Fidelity or TIAA-CREF, how to enroll with one of Tulane's retirement vendors, and how to view and/or update your retirement benefits.

Consultations-

To assist employees in determining how to invest their funds, tools and assistance are provided on both the Fidelity Investments and TIAA-CREF websites. Tulane also hosts periodic meetings where employees can meet individually with an advisor. Workforce Management distributes announcements of upcoming meetings.

Fidelity Investments:

Representative- Tommy Thompson

1-800-642-7131

www.fidelity.com/atwork/reservations

TIAA-CREF:

Representative- Louis Bundy

1-866-843-5640

www.tiaa-cref.org/letstalk1

Maintaining and Building Financial Security: Retirement Plans: How to enroll with TIAA-CREF for the TDA Plan

TIAA-CREF:

1. Go to <http://enroll.tiaa-cref.org/tulane>
2. In the upper right corner, click Enroll
3. Select Tulane University Tax Deferral Plan in the middle of the bottom of the page.
4. Type in access code **LA100222**
5. Click No to the question, “has a TIAA-CREF consultant solicited this application from you?”
Next, follow the prompts to complete the enrollment

If you have any problems with the TIAA-CREF website, call (877)518-9161.

If you choose to enroll in the TDA plan, an electronic SRA (Salary Reduction Agreement) must be completed after enrolling with one of our approved vendors. The Salary Reduction Agreement gives Tulane permission to deduct money from your check and forward it to the investment company of your choice. The electronic SRA can be found via HCM Self-Service under the “Benefits” link.

Maintaining and Building Financial Security: Retirement Plans: How to enroll with Fidelity for the TDA Plan

Fidelity:

1. Go to <http://enrollonline.fidelity.com>
2. Type in the plan's identification number, **54695**, and your Social Security number
3. Follow the prompts to create a customer number (other than your Social Security number) and PIN
4. Go to www.netbenefits.fidelity.com and select "Beneficiaries" in the "My Profile" section.
5. Designate your beneficiary(ies) for your account at Fidelity and receive instant online confirmation

If you have any problems with the Fidelity Investments website, call (800)343-0860.

If you choose to enroll in the TDA plan, an electronic SRA (Salary Reduction Agreement) must be completed after enrolling with one of our approved vendors. The Salary Reduction Agreement gives Tulane permission to deduct money from your check and forward it to the investment company of your choice. The electronic SRA can be found via HCM Self-Service under the "Benefits" link.

TUWellness

Faculty & Staff Wellness Program

■ 2015 Focus Areas

- Cardiovascular Health
 - Nutrition
 - Physical activity
- Stress Management
- Tobacco Cessation & Campus Tobacco Free Policy
- Community-wide health communications

■ Find us:

- Check out tulane.edu/tuwellness
- “Like” TUWellness on Facebook
- Email: tuwellness@tulane.edu

Enriching Self and Spirit

❑ Tuition Waiver:

- The Tuition Waiver Program entitles you and/or your dependents to attend the University and receive exemption from payment of tuition for credit courses.

Enriching Self and Spirit:

Tuition Waiver

❑ **Employee Waiver *:**

- Eligible upon your date of hire
- Waiver is applied to the greater of two classes or six hours per semester
- Waiver applies to tuition and not University fees
- Graduate waivers that exceed \$5,250 in a calendar year are taxable
- Employees with at least 25 years of service at Tulane that has left the University can continue using the waiver program (under the Extended Tuition Waiver program)

❑ **Dependent Waiver*:**

- Eligible upon your date of hire
- Must submit most recent copy of Federal Income Tax Return to prove dependency
- Waiver applies to tuition and not University fees

Next Steps

- Enroll online with HCM Self-Service through Gibson Online within 30 days of your date of hire
- Follow the instructions in the following slides on how to enroll.
- You are automatically enrolled in the low option plan as an individual at your date of hire. This coverage will remain in effect for the plan year unless a Medical Waiver form is completed and evidence of other medical coverage is provided.
- Contact Workforce Management if you have any questions or need assistance

Workforce Management: Benefits Team

- ❑ **Sharon Valle**, Benefits Coordinator - (504) 865-5630
- ❑ **Espronzia (Esther) Jackson**, Benefits Specialist - (504) 247-1752
- ❑ **Celeste Wertz**, Benefits Specialist - (504) 247-1775
- ❑ **Renita Bundy**, Benefits Specialist - (504) 247-1719

Instructions: How to Enroll in Your Benefits

1. Logging in to HCM

- Login to Gibson Online (using your Tulane email username and password). <http://gibson.tulane.edu>
- On the left side of the screen, click the **HCM Self-Service** link.
- Enter again your Tulane username and password (your email username and password).
- Click **Login** to access the system.

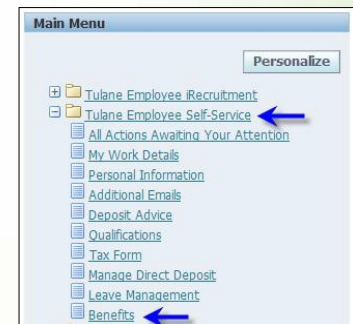
Enter your Single Sign-On user name and password.

User Name

Password

2. Main Menu & Responsibility Links

- At **Main Menu**, on the left side of the screen, you will see two options: Tulane Employee iRecruitment and Tulane Employee Self-Service.
- Select the **Tulane Employee Self-Service** link.
- From there select the **Benefits** link to access your employee benefits.



3. Legal Disclaimer

- You will need to **Accept** the Legal Disclaimer and press **Next**.

Legal Disclaimer

This website is to provide a general overview of Tulane's benefit plans and a means of making benefit-related elections. We have made every effort to ensure its accuracy; however, in all cases, if there are any inconsistencies between this information and the official plan documents and contracts, the provisions in the plan documents will govern.

The provision of a benefit enrollment system and the contents thereof are not intended to and shall not create any contractual relationship or guarantee of employment for any defined period of time between Tulane and any users of this system, including without limitation, Tulane's current and former employees. Eligibility for and enrollment in Tulane's benefit plans are subject to all terms and conditions of the plans. Tulane reserves the right to amend, modify and/or terminate any or all of the plans at any time, in its sole discretion.

I certify that all of the information I have provided in this system, including my dependent information, is true and correct to the best of my knowledge. I understand that if it is not, I may incur applicable taxes and penalties and any cost related to claims that may be denied.

I hereby authorize my employer, if applicable, to reduce my pay on a pre-tax basis in accordance with the options I have elected in this benefits enrollment system. I also authorize my employer to deduct amounts from my pay on an after-tax basis as necessary for any after-tax benefits I have elected. I acknowledge that if an error regarding my deductions for any benefit is discovered, Tulane will notify me, correct the error, and provide a refund or charge me retroactive premium, whichever is applicable.

I understand that I must make my enrollment elections during the applicable election period.

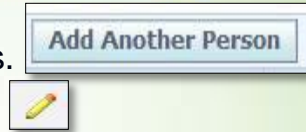
If I wish to decline the terms of this disclaimer, I must contact WFMD regarding participation in TU Benefits.

Accept Decline

4. Adding and Updating Dependents and Beneficiaries

- Select the **Add Another Person** button to add Dependents and Beneficiaries.

Note: To update Dependents and Beneficiaries select the update pencil icon.



- You will need to complete these fields for each Dependent and/or Beneficiary you want to enroll in TU Benefits or designate as a Beneficiary.

Note: The Relationship Start Date is the day you are entering them into the system

- Once you've completed all the fields, select **Next** to go to the next step.

5. Select Program

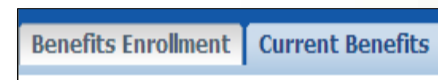
- Select "TU Benefits", select **Next** to go to the next step.

A dropdown menu with a light blue header and a white body. The header contains the text "Please select a Program to update." and "Select Program Name". The body contains two radio button options: "TU Benefits" (selected) and "TU Retirement".

| Please select a Program to update. | |
|------------------------------------|---------------|
| Select Program Name | |
| <input checked="" type="radio"/> | TU Benefits |
| <input type="radio"/> | TU Retirement |

Current Benefits & Benefits Enrollment Tabs

- The *Current Benefits* tab shows your current enrollment status.



6. Enroll and/or Update Benefits

- To enroll and/or make updates, select the **Benefits Enrollment** tab located at the top right of the screen, then click on the **Update Benefits** button.
- Select the appropriate Benefit option for each plan that you wish to enroll your dependent.
- If you are already enrolled in the appropriate option, then select **Next**.
- When you have finished making your elections, select **Next** to move to the next step in the process.

7. Cover/Enroll Dependents

- For each Dependent you wish to enroll in TU Benefits, select the checkbox for the specific plan in which you want to enroll each Dependent.
- Note: Dependents will not be enrolled if you do not complete this step.
- When you have finished making your selections, select **Next** to move to the next step in the process.

8. Designate Beneficiaries

- For each Dependent you wish to designate as a beneficiary, enter a percentage of the benefit that you would like that dependent to receive.
- You must designate a primary beneficiary if one has not been defaulted for you.
- The total percentage per beneficiary type (Primary / Contingent) needs to equal 0% or 100%.

9. Confirmation

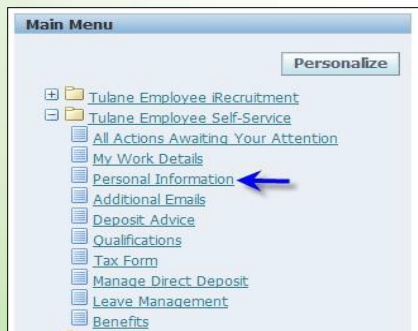
- Review your benefit selections, covered dependents and beneficiaries. To make changes, select **Back**. When you are done, select **Printable Page** to create a Confirmation Statement for your records or select **Confirmation Statement** to print / save a PDF copy of your confirmation.
- Select **Finish** to complete the process.

10. Enroll in Both Programs

- Once you've clicked the **Finish** button you will be redirected to the enrollment page. From here you can:
 - Click **Change Program** to enroll in either the TU Retirement or TU Benefit programs.
 - Click **Update Benefits** to make edits, updates, or changes to your current elections in your current program.

11. Adding Dependents due to Life Event

- Select the **Personal Information** link under your Tulane Employee Self-Service responsibility in HCM.



- Scroll to the Dependents and Beneficiaries section on the screen to add any Dependents and/or Beneficiaries that you wish to enroll in TU Benefits due to a life event

- If removing a dependent from coverage, please submit request to wfmo@tulane.edu.
- If gaining a dependent, select the **Add** button to enter your Dependent(s) information.

Contacts, Dependents and Beneficiaries

Add or update information about your beneficiaries or dependents.

Note: People you enter here become dependents or beneficiaries only after you complete Benefits Enrollment.

Select Dependent And Beneficiary: | ←

- You will need to complete these fields for each Dependent you want to enroll in TU Benefits due to your Life Event.
- Select **TU Gain Dependent** as the Start Relationship Reason to create your Life Event request.

Additional Dependent and Beneficiary Information

Please choose the 'Start Relationship Reason' that best corresponds with the description below:

- ▶ **TU Gain Dependent** - use this reason in the event of Marriage, Birth, Adoption or Court Order.
 - When using the start reason of 'TU Gain Dependent', a certification of Marriage, Birth, Adoption or Court Order is required to be delivered to the Workforce Management Office (WFMO) within 30 days of adding a dependent.
- ▶ **TU Gain Beneficiary** - use this reason in the event that you are adding a contact or beneficiary.

* Gender

Social Security

* Start Relationship Reason

* Date of Birth

Adoption Date

*Note: All certification should be submitted within **30 days** of the Life Event. If certifications are not received within 30 days of the Life Event, coverage will not be changed. Certifications can be emailed to: wfmo@tulane.edu .*

- Once you've completed all the fields, select **Next** to go to the next step.

12. Printing

- Review your TU Benefits selections. When you are done, select **Printable Page** to create a Confirmation Statement for your records or select **Confirmation Statement** to print / save a PDF copy of your confirmation.

13. Logging Out from HCM Self-Service and Gibson Online

- Click "Logout" at top right corner of screen to exit HCM Self-Service.
- Then, click "Logout" (also at right corner of screen) to exit Gibson Online.