

Workforce Management

Faculty Benefits Overview

2014 Benefits: Strategies for a Healthier Future



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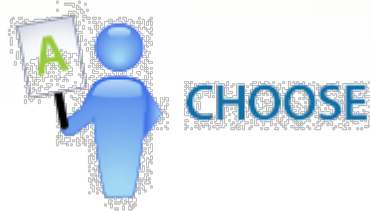


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ACT

2014 Benefits: Strategies for a Healthier Future



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	POS Plan
Annual Deductible	Single: \$1500 Family: \$3000	Single: \$500 Family:\$1000
HRA Funding	\$500 Single/\$1000 Family Pays <u>after</u> the initial \$1000 Single/\$2000 Family deductible has been paid	N/A
Net Deductible	Single: \$1000 Family: \$2000	Single: \$500 Family:\$1000
Out of Pocket Max. (including copays)	Single: \$4000 Family: \$8000	Single: \$2500 Family: \$5000
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 \$50 copay Specialist	\$25 copay PCP \$50 copay Specialist
Preventive Screening	Covered in Full	Covered in Full
Retail Prescription Drugs	<p><u>Separate Prescription Drug Deductible: \$100</u> Tier 1- \$10 copay, Tier 2- \$35 copay, Tier 3- \$60 copay Note: Deductible is per person, three per family must satisfy</p>	
Mail Order Prescription Drugs	<p><u>Separate Prescription Drug Deductible: \$100</u> Tier 1- \$30 copay, Tier 2- \$105 copay, Tier 3- \$180 copay Note: Deductible is per person, three per family must satisfy</p>	

Protecting Health & Income:

Medical Insurance Monthly Rates- United Healthcare

2014 Medical Rates		
	HRA Option	POS Option
Employee Only		
Less than \$35,000	43.94	94.77
\$35,000-\$64,999	70.56	120.84
\$65,000-\$94,999	127.30	177.64
\$95,000 and above	172.64	222.05
Employee + Spouse		
Less than \$35,000	333.06	426.22
\$35,000-\$64,999	414.09	494.67
\$65,000-\$94,999	482.98	615.71
\$95,000 and above	547.99	703.67
Employee + Child(ren)		
Less than \$35,000	255.24	330.30
\$35,000-\$64,999	358.94	436.35
\$65,000-\$94,999	470.53	603.64
\$95,000 and above	528.28	689.87
Family		
Less than \$35,000	372.67	560.33
\$35,000-\$64,999	476.36	628.03
\$65,000-\$94,999	598.93	779.31
\$95,000 and above	706.33	884.10

Protecting Health & Income:

Dental Insurance Highlights – Delta Dental

Plan Provision	High Option Plan	Low Option Plan
Annual Maximum Benefit per Person Per Calendar Year	\$1,500 Per Person Per Year	\$1,000 Per Person Per Year
Preventive & Diagnostic Services (Cleanings, X-rays)	100%	100%
Basic Restorative Services (Filings, Simple Extractions, Denture and Bridge Repair, Sealants)	80%	80%
Major Services (Bridges and Dentures, Crowns Inlays/Onlays, Endodontic, General Anesthesia, Oral Surgery, Periodontics)	50%	Not Covered
Orthodontia (Appliances and services for children up to age 19)	50%	Not Covered
Orthodontia Lifetime Benefit	\$1,500	

Protecting Health & Income:

Dental Insurance Monthly Rates – Delta Dental

2014 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 Highlights - EyeMed (In-Network)

Exam (One Per Year)	\$10
Plain Lenses (One set every year) (Single Vision, Bifocal, Trifocal, Lenticular)	\$20, Additional Cost for Lens Options (tint, etc.)
Frame (One Set Every Two Years)	Included in Copayment Lenses (\$140 allowance)
Contact Lenses Allowance in Lieu of Glasses	\$105 Allowance
Medically Necessary Contact Lenses	Paid in Full

Note: Please visit eyemed.com for out-of-network covered services and costs

Protecting Health & Income:

Vision Insurance Monthly Rates - EyeMed

2014 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% of your monthly salary is made while receiving benefits
- Disability determination based on your occupation for the first two years of disability benefits, any occupation thereafter
- LTD income received is not taxable

Protecting Health & Income:

Long-Term Disability (LTD) Insurance Rates

Long term disability provides income protection at 66 2/3% of your income in the event of a long-term illness or injury. The Standard Insurance Company is our provider. Your monthly contributions are determined by your gross salary. The rate is \$0.55 per \$100 of LTD benefit. This will apply to all benefits-eligible employees and participation is automatic (see example below).

Salary: \$50,000

Monthly Salary: \$4,167

Your Benefit of 66 2/3% of salary = \$2,779 per month

Your Cost = \$15.28 per month (\$2,779 divided by \$100 X rate \$0.55)

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

Monthly Annuity Premium Benefit

If you meet the requirements specified in the group policy, a monthly annuity premium benefit may be payable to the administrator of your 403(b) retirement plan as premiums remitted on your behalf under the terms of your employer's retirement plan.

The amount of the Monthly Annuity Premium Benefit will be a percentage of your pre-disability earnings. Additional details on this benefit can be found in the certificate of coverage. The rate you will pay is \$1.82 per \$100 of each members monthly Annuity Benefit Amount (see example below).

Note: Monthly Annuity Premium Benefit has 3 options:

12%, 10%, and 8% (corresponds to your retirement election).

Monthly Annuity Premium Benefit 12% example:

Salary: \$50,000

Monthly Salary: \$4,167

Your 12% Benefit = \$500

Your Cost = \$9.10 per month (\$500 divided by \$100 X rate \$1.82)

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:

Basic Life and Accidental Death & Dismemberment Insurance

	For Employee	For Spouse	For Child(ren)
Basic Life Insurance (Employer Paid)	<ul style="list-style-type: none"> 1.5 X Annual Salary to \$50,000 	<ul style="list-style-type: none"> \$2,000 	<ul style="list-style-type: none"> \$2,000
Active Employee Survivor Benefit (Employer Paid)	<ul style="list-style-type: none"> 1 Month's Salary 		
Supplemental Life (Employee Paid) Benefits are reduced after age 70	<ul style="list-style-type: none"> 1-5 X annual salary, up to \$1,000,000 3 X salary "guarantee issue" 	<ul style="list-style-type: none"> Up to \$150,000, \$50,000 guarantee issue" 	<ul style="list-style-type: none"> \$10,000 or \$20,000 \$10,000 guarantee issue
Supplemental AD&D (Employee Paid) Benefits are reduced after age 70	<ul style="list-style-type: none"> Up to \$500,000 	<ul style="list-style-type: none"> Spouse/DP Only: 60% of Employee Election Family Coverage: 50% of employee election for Spouse/DP 	<ul style="list-style-type: none"> Child Only: 20% of employee election Family Coverage: 15% of employee election for Child

Maintaining and Building Financial Security:

Supplemental Life Insurance Rates

Below are the monthly rates per \$1,000 of coverage for Employee and Spouse (Domestic Partner) Supplemental Life Insurance. The rates are based on your current age and are automatically adjusted for age band and salary increases each year.

Supplemental Life: For Employee & Spouse (Domestic Partner)

Age	Cost
Under 35	\$0.042
35 to 39	\$0.053
40 to 44	\$0.074
45 to 49	\$0.138
50 to 54	\$0.230
55 to 59	\$0.392
60 to 64	\$0.615
65 to 69	\$1.150
70 +	\$1.888

Accidental Death and Dismemberment (AD&D): for Employee & Spouse (Domestic Partner)

Coverage	Cost
Employee Only	\$0.020
Family	\$0.028

Monthly Cost for Child Life Insurance

Coverage	Cost
\$10,000	\$1.10 each
\$20,000	\$2.20 each

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

Healthcare FSA

- \$2,500 maximum for Healthcare FSA
- Use pretax dollars for important health care expenses
- Health care account
 - Out-of-pocket expenses
 - Dental and vision care
- Over-the-counter needs
 - You or your dependents
 - Even if they're not enrolled in your health plan
- Works like a debit card, just swipe and go (Healthcare FSA only)
 - Funds come directly from your health care FSA
 - No PIN required
- For yourself, spouse, dependents
- Pay my Provider, traditional claims, online tracking

Dependent Care FSA

- \$5,000 for Dependent Care FSA
- Use pretax dollars for important expenses
- Dependent day care
- All money not used will be forfeited
- For spouse, dependents
- Pay my provider, traditional claims, online tracking

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

Your Healthcare Flexible Spending Account

Dependent Care Flexible Spending Account

Tax savings
Easy access
Flexible options



Healthcare FSA	Dependent Care FSA
\$2500 Maximum	\$5000 Maximum
Eligible Healthcare expenses for employee + dependents	Eligible Dependent Care expenses for dependents only
FSA Debit Card	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

Maintaining and Building Financial Security: Retirement Plans Overview

❑ Retirement Plan: University Paid

- Eligible to participate after completion of waiting period
- The University contributes 10% along with an additional 2% from the participant.
- Vesting: Immediate
- Fidelity and TIAA-CREF investment options

❑ Tax Deferral Plan: Your Contributions

- Eligible to participate upon date of hire
- Contribution limit for 2014 is \$17,500 if under the age of 50 and \$23,000 if over the age of 50.
- Fidelity and TIAA-CREF investment options

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

❑ **403(b) Administrative & Faculty Retirement Plan**

The University contributes up to 12% of your salary depending on your annual base salary. For those whose earnings are \$80,000.00 or more, the 12% includes an automatic 2% reduction of salary. For those whose base earnings are less than \$80,000.00, the University contributes 8% and you may elect to contribute up to 2% of salary and the University will match up to 2%. 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 for the year of service to qualify.

❑ **403(b) Tax Deferral Plan**

The Tax Deferral Plan allows you to save for retirement on a pre-tax basis, thereby lowering your taxable income. Plan participants have numerous investment options to choose from through Fidelity Investments and TIAA-CREF. Faculty and Administrative employees may participate upon date of hire.

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

Employees may increase, decrease, or stop their contributions to the plan at any time. Employees may also change the approved vendor (Fidelity Investments or TIAA-CREF) to which their contributions are made once per year. This is accomplished by opening an account with the new vendor and or completing a new SRA (Salary Reduction Agreement).

Example-

The table below will help you to enter the correct 2014 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 2014
(January thru December 2014)

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.

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

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

Tax Deferred Annuity (TDA)

By enrolling in the TDA with Tulane University, I understand that I am responsible for opening an account with my vendor of choice (Fidelity Investments or TIAA CREF), in order for this agreement to be fully executed.


By selecting the “I Accept” button, you are signing this [Salary Reduction Agreement](#) electronically and you consent to be legally bound by this Agreement to the terms and conditions stated below, including the terms and conditions listed under the Tax-Deferral Plan.

If I am 50 years old (or older) the IRS annual limit is \$23,000, otherwise the annual limit is \$17,500. The limits may be indexed annually in \$500 increments based on the Consumer Price Index. The IRS publishes the limits in the last quarter of the year for the following year.

As of the next payroll period following this election, the Employer shall reduce my salary each pay period (indicated by the Pre-Tax amount).

The Employer will forward the Pre-Tax amount for the purchase of shares in one or more fund(s) with my vendor of choice (TIAA CREF or Fidelity Investments).

Plan	Select	Coverage	Annual Cost	Pre-Tax
Fidelity TDA Plan	<input checked="" type="checkbox"/>	120.00 ⓘ	120.00	10.00
TIAA CREF GRA Plan	<input type="checkbox"/>	0.00 ⓘ	0.00	0.00
TIAA CREF GSRA Plan	<input type="checkbox"/>	0.00 ⓘ	0.00	0.00



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

Tulane Retirement Options		
	University Funded	Tax Deferred Annuity Plan
Eligibility and Enrollment	Faculty and Administrators are eligible to enroll after consecutive two years of eligible employment	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
2013 IRS Maximum Contributions	Compensation limit is \$255,000.00	Up to \$17,500 Noted: Employees who are 50 or older may contribute an additional \$5,500
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.	

Note: 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- Tulane University offers one-on-one planning sessions with both Fidelity Investments and TIAA-CREF.

Consultants are available throughout the year to help with retirement planning. This is your opportunity to get answers to any questions about our plans or obtain information on a variety of additional retirement planning topics. During these meetings it's helpful if you bring all relevant account statements and paperwork you have questions about.

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 select REGISTER WITH TIAA-CREF
4. Follow the prompts to complete the enrollment process and should see the Access Code **LA100222**
5. Click No to the question, “has a TIAA-CREF consultant solicited this application from you” then follow the prompts to complete the enrollment
6. Enroll via HCM Self-Service to setup deductions and sign the electronic salary reduction agreement.

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
6. Enroll via HCM Self-Service to setup deductions and sign the electronic salary reduction agreement.

TUWellness

Faculty & Staff Wellness Program

■ 2014 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



LEARN



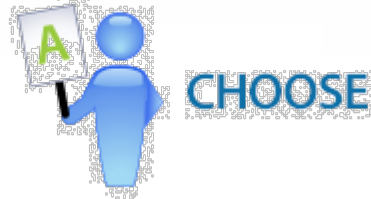
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- Enroll online with HCM Self-Service through Gibson Online within 30 days of your date of hire
- Follow the instructions in the following slides on how to enroll.
- You will automatically be enrolled in the low option plan as an individual if you do not make a medical plan election unless you provide evidence of other medical coverage
- Contact Workforce Management if you have any questions or need assistance

2014 Benefits: Strategies for a Healthier Future



Workforce Management: Benefits Team

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

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.

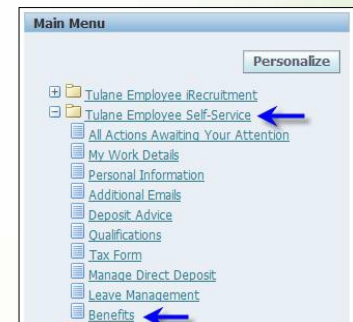
Enter your Single Sign-On user name and password.

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.

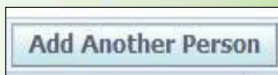
If I wish to decline the terms of this disclaimer, I must contact WFMD regarding participation in TU Benefits.

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.



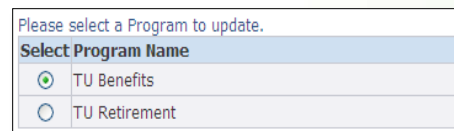
- You will need to complete these fields for each Dependent and/or Beneficiary you want to enroll in TU Benefits or designate as a Beneficiary.

Note: The Relationship Start Date is the day the relationship starts as it relates to benefits eligibility.

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

5. Select Program

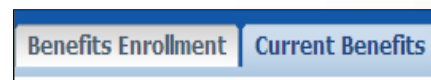
- Select "TU Benefits", select **Next** to go to the next step.

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

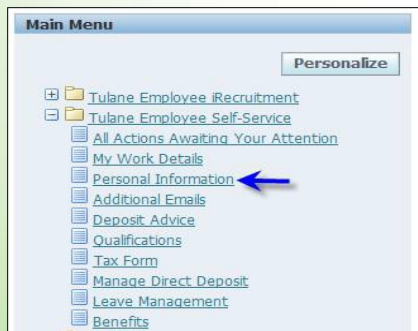
- Review your benefit selections, covered dependents and beneficiaries. To make changes, select **Back**. When you are done, select **Printable Page** to create a Confirmation Statement for your records or select **Confirmation Statement** to print / save a PDF copy of your confirmation.
- Select **Finish** 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 faxed to: (504) 862-8956 ATTN: Benefits.*

- 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.