



ADP New Hire Benefits Enrollment Steps

Congratulations on accepting your job offer! It is now time to complete benefits enrollment steps on ADP to ensure your coverage is set up timely.

For quick access, feel free to use the links below to access portions of this document:

1. [Accessing your Enrollment Set-up on ADP](#)
2. [Adding Dependents and Beneficiaries](#)
3. [Selecting Your Benefits – Life Policies](#)
4. [Selecting Your Benefits – Eligible Plans](#)
5. [Covered Individuals](#)
6. [Health Insurance](#)
7. [Review and Submit Elections](#)
8. [Additional items to note following your enrollment](#)

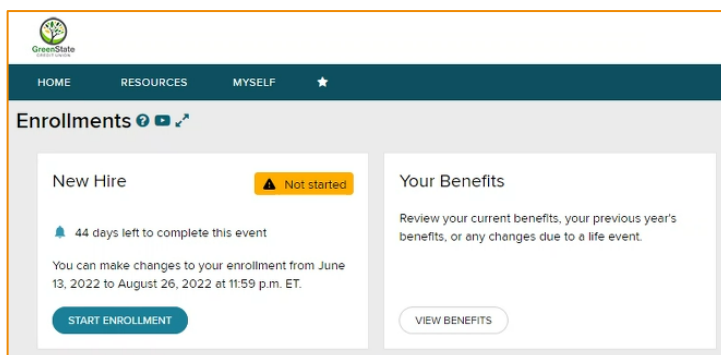
In addition, please use our benefits portal (www.greenstatebenefits.org) as a resource to review full details regarding all insurance benefits available; the password is Benefits, with an uppercase B. If at any time you have questions while completing your enrollment, you can reach out to our HR Benefits team at hrbenefits@greenstate.org or 319-248-7422.

1. Accessing your Enrollment Set-up on ADP

Once you have completed your new hire Onboarding steps, you should have a pop-up appear when you log into ADP. This will allow you to easily access your enrollment steps!



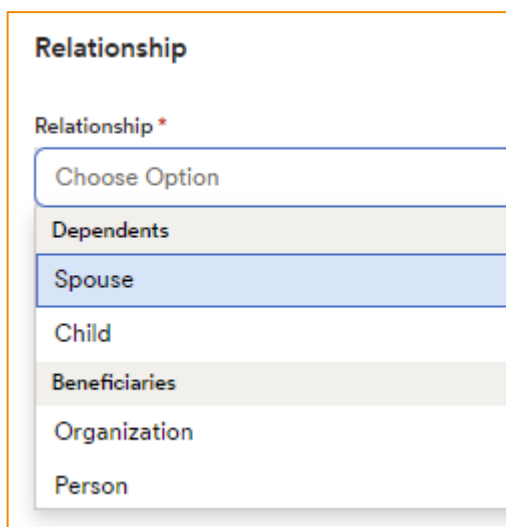
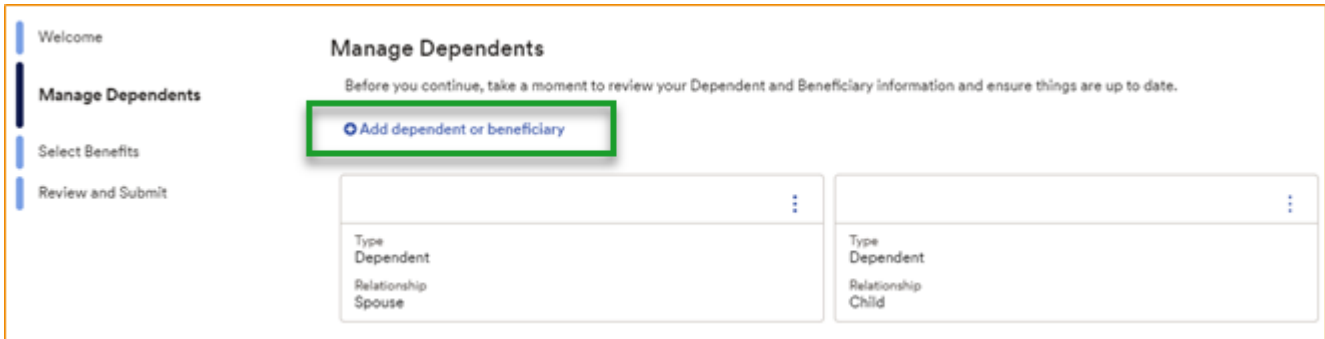
If you click 'Remind me later' and need to get back to your enrollment screens, you can do so by navigating to Myself > Benefits > Enrollments. From there you can 'Start Enrollment' or 'Manage Enrollment' if already started.



2. Adding Dependents and Beneficiaries

Following the Welcome screen, you will have an opportunity to add all the Dependents and/or Beneficiaries that you would like to have added to either of your plans insurance plans.

Select 'Add Dependent or Beneficiary' to get started.



To add someone to your health, dental, or vision, please select either 'Spouse' or 'Child'.

If you add a 'Spouse' or 'Child' as a Dependent, they will automatically be available in ADP for you to designate as a beneficiary for your life policies.

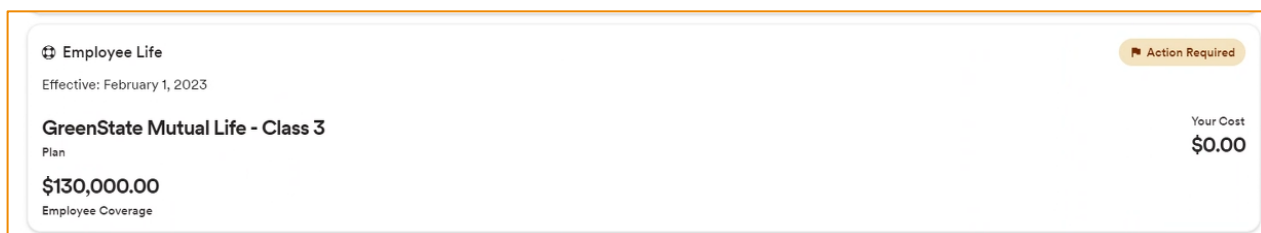
If you are ONLY planning to list someone as a beneficiary, you can select 'Person' or 'Organization' under Beneficiaries on the drop-down menu.

Please make note of the required fields that are marked with a red Asterix * when adding new dependents or beneficiary information.

3. Selecting Your Benefits – Life Policies

Even if you are waiving Health, Dental, and Vision insurance, there is still action required through the enrollment steps.

When selecting your benefits, you will notice that you are automatically enrolled in three benefits, as they are free and 100% paid for by GreenState Credit Union. This includes Life, Accidental Death and Dismemberment (AD&D), and Long-Term Disability (LTD) coverage.



Under the Life and AD&D benefits, you will need to assign at least one beneficiary. Click on 'View all plans' to make this selection.

You can elect from any dependents you may have already added on prior screens; or, you can click on 'Add Beneficiary' on the benefit screen shown below.

Update the Primary and/or Secondary fields and assign the percentage of benefit you would like each of your beneficiaries to receive. If multiple beneficiaries are noted, the percentage assigned must total 100% each for both Primary and Secondary elections. Should a benefit event occur, the Primary beneficiary/beneficiaries would be first to receive the benefit of the policy. If the Primary is no longer alive, then the benefit is distributed to the Secondary beneficiary/beneficiaries.

Beneficiary	Primary	Secondary
Spouse	100 %	0 %
Child	0 %	50 %
Child	0 %	50 %
Total	100.00%	100.00%

4. Selecting Your Benefits – Eligible Plans

Under Eligible Plans, you will be able to view and select the Medical, Dental, and Vision options available. Next to each option, you can select 'View all plans'

Eligible Plans
You're eligible to enroll in the following plans.

Medical

Multiple available options
You have 2 benefit options available to choose from. See what is right for you!

[View all plans](#)

5. Covered Individuals

When viewing all plans, make sure to add the dependents you want to cover under each plan by checking the box next to their name under 'Covered Individuals'. *Please note that you do not need to cover all dependents under all plans. For example, you may cover your spouse and two children under your health plan but may only list your spouse under your vision plan. This is a step you must review under each plan you enroll in.*

Covered Individuals

(You) (Spouse) (Child)

(Child)

6. Health Insurance

You will have two options available to you under the medical section. To make your selection, click the 'Select plan' button under one of the two options.

GreenState HDHP, Plan (1 individual selected)		
Provider Wellmark	Employer Cost	Your Cost
Select plan	\$125.06	\$42.68

Dental and Vision Insurance

If you wish to enroll in either Dental or Vision, please select the 'View all plans' next to each benefit, review covered individuals, and select plan to continue.

To waive any benefit, simply do not select the plan.

Health Savings Account

If you enroll in a HDHP Plan, you will have the option to enroll in a Health Savings Account listed in your benefit plan options. The Health Savings Account (HSA) is only available to those who are enrolled in a HDHP plan.

For Health Savings Account (HSA) enrollments, if you contribute at least \$10 per pay period, then GreenState will also contribute to your HSA on a per pay period basis.

ADP will reference the amount of pay period remaining in the year based on your benefits effective date. ADP will then total your annual contribution based on the amount of pay periods remaining.

When making your election, please consider any prior contributions you may have made to a prior HSA in the calendar year. Then select a per pay period amount you would like to contribute to your HSA with GreenState.

Both your employee contribution, as well as the GreenState employer contribution are factored into your annual maximum contribution allowed for your HSA. These maximum contribution amounts may be referenced on our Benefits portal at <https://www.greenstatecubenefits.org/health-savings-account>.

Contributions Enter contribution amount to view your estimated cost.		
Your estimated annual contribution can be any amount from \$3,300.00 up to \$5,800.00.		
For the entire year, I want to contribute:		
<input type="radio"/> Maximum Yearly Goal		
<input checked="" type="radio"/> Custom Amount		
Frequency	Contribution	
Per Pay Period	150	
Payments	× 2	
Annual Contribution	\$300.00	
Per Paycheck Costs	Employer Cost	Your Cost
	\$62.50	\$150.00

7. Review and Submit Elections

Once you have selected your benefits, the last step will be to review your elections made. On the Review and Submit screen, you can view each enrolled plan, who is covered under the plans, as well as the total cost per paycheck.

By clicking 'Finish later', you have the ability to save what you have completed and come back to it at another time. This does not automatically submit your enrollment and is not considered 'complete'.

If you are satisfied with your elections, click 'Submit Enrollment' and your enrollment is now complete!

Review and Submit

29 days left to enroll
Effective: December 7, 2022

Employer cost per paycheck \$ [REDACTED] Your cost per paycheck \$ [REDACTED]

Your benefit elections will not be effective until you click Submit enrollment.

Enrolled plans
You are enrolled in the following plans. You can make changes until the enrollment period closes.

Dental (Enrolled)
Effective: May 21, 2021
GreenState Dental
Plan
Who is covered?
You,

Vision (Enrolled)
Effective: January 1, 2021
VSP Vision Care
Plan
Who is covered?
You

Finish later Back Submit enrollment

8. Additional items to note following your enrollment:

- Wellmark, MedOne, and Delta Dental cards will be mailed to your home address within 3 weeks.
- VSP does not issue ID cards. You will simply let your provider know that you have VSP coverage, and they can look you up under your SSN.
- You will receive one ID card for single coverage and 2 ID cards for all other coverage levels.
 - All cards will have your name on them because the coverage is through you.
- You will receive an Initial Notice of COBRA rights which is for your information only.
- If you elected participation in a Health Savings Account (HSA), you will receive an activation email from WEX to create your online account and accept the terms and conditions.
 - It is important that you take this step to activate your account, or your funds will be returned to the Credit Union.