

2019 Open Enrollment Frequently Asked Questions

Software Questions

I get an error message when I try to follow the link to the SmartBen software.

This seems to be an infrequent problem that is solved by clearing your browsing history or using another browser. (If you have questions about clearing your browsing history, call the T&I helpdesk at x 2900.) We have also been told that waiting a few minutes and trying again sometimes solves the problem.

I don't remember my current benefits elections? What should I do?

SmartBen stores your 2018 benefit elections. Login to SmartBen and look at the bottom of the page under My Benefits. Click the link for "View Enrollment Confirmation" to see your current elections.

I am trying to elect health insurance, but SmartBen does not show me the options.

After you select healthcare the first thing you have to do is tell SmartBen on the right side of the screen whom you are covering (employee only, employee + spouse, etc). Once you do that the program will show you the plans to choose from.

I have elected a benefit but it does not let me advance to the next benefit. What should I do?

Click on white space anywhere outside the box, and the green "Continue" button will appear.

SmartBen will not let me continue after adding my dependents for life insurance.

SmartBen stores both beneficiaries and dependents. If you would like your dependents to be your beneficiaries, you will need to add their information again to list those people as beneficiaries. You will not be required to do this again in future years.

When you first set up dependents you will see a box at the bottom that asks, "Would you like to create a beneficiary record?" If you click "yes" the information you enter for the dependent will be copied to a beneficiary record. If you do not click "yes," you will need to set up the beneficiary separately. All of the information you enter this year will be in the system for next year.

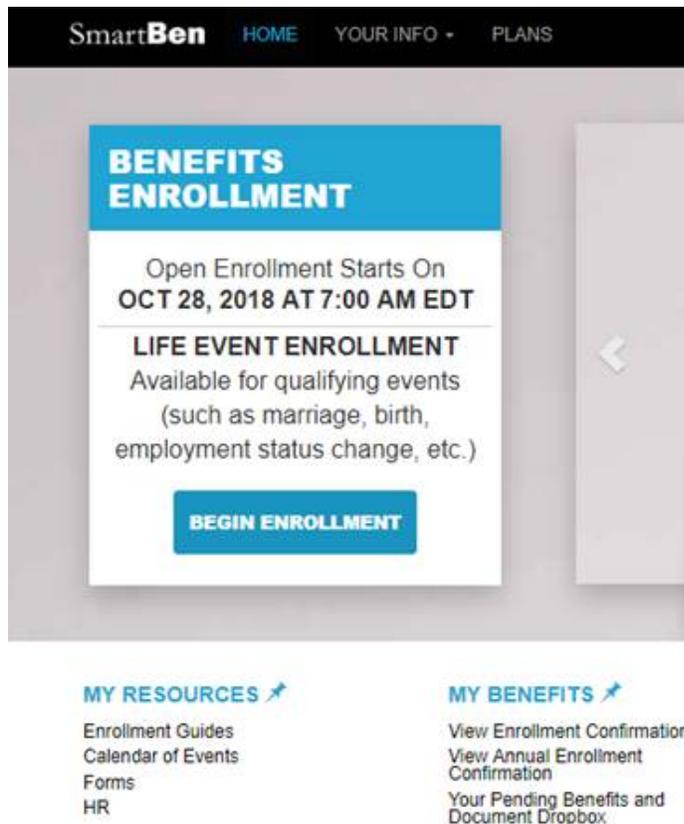
I want to "front-load" my Health Savings Account (HSA) by putting in a lot of money at the beginning of the year but the SmartBen software will not let me.

SmartBen divides the annual IRS limit for your enrollment tier by the number of payrolls left in the year and will not let you specify more than that amount for your HSA contribution. If you want to set aside a larger amount of money than SmartBen is allowing, please email Rene Baker in HR and she can adjust the amount for you.

When will I get a confirmation of my elections?

When you complete the election process in SmartBen you will be taken to a screen that says at the top “Enrollment Confirmation for Your Name.” When you initial at the bottom of the screen and press “Enter” you will see a screen that says “Congratulations! You have successfully completed the enrollment process.” Just below that is a link that allows you to print your elections.

If you have finished your enrollment and just want to see your confirmation, Log back in to SmartBen. You can “ View Annual Enrollment Confirmation” under the My Benefits Tab (see below).



Finally, everyone who enrolls will also get an emailed confirmation of their elections on November 13th. Please review that emailed confirmation carefully and let us know right away if you see any mistakes.

I am using a Mac, and when I click on healthcare I see the two options but no dollar amounts.

Some people have reported issues when using Safari to navigate to SmartBen. ITS has advised us that Chrome or Firefox browsers work better with SmartBen on a Mac.

I completed my open enrollment. Why am I still getting the reminder emails?

If you are getting the reminder emails you either have not completed the process or you have gone back in and opened the process up again. In either case, you need to go back into SmartBen, make sure all of the lights are turned from red to green, and put your initials on the bottom of the final screen. When you see your confirmation and the chance to print the confirmation your open enrollment is complete. This is the screen you will see when you have successfully enrolled.

Congratulations!

You have successfully completed the enrollment process.

PRINT YOUR CONFIRMATION STATEMENT

RETURN TO HOME

To get a printer ready copy of your elections, [click here](#) and feel free to continue using SmartBen Essentials.

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Benefits Questions

Why is Unum Long-term Disability buy-up insurance not listed?

If you had elected this benefit for 2018 you will continue to be enrolled in 2019. We have a separate open enrollment for long-term disability buy-up insurance each spring, so we did not include the information about that benefit in SmartBen. If you wish to apply for long-term disability buy-up insurance, please watch for the open enrollment announcement in HR News in the spring.

Electing Genworth Long-term Care

If you had elected this benefit for 2018 you will continue to be enrolled in 2019. If you do not already have this benefit, to elect call 800-416-3624 and tell them the group ID is davidson and the access code is groupplc. Davidson cannot give you an estimate of premiums since price depends on your age and what level of coverage you elect.

Cancer

If you had elected this benefit for 2018 you will continue to be enrolled in 2019. If you do not already have this benefit and wish to elect Cancer Coverage, go into SmartBen and click on the benefit. Print out the enrollment form on the right hand side of the screen. Complete that form and send it to Rene Baker, and she will submit it to Colonial. Colonial will let you know if you have been approved and, if so, HR will start payroll deductions.

Confirmation of Continuing LTD Buy-up, Long-term Care, and Cancer Coverage (New)

If you have one or more of the above coverages you will get an email after open enrollment closes confirming your continued coverage in these benefit lines.

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