Open enrollment for faculty, administrative professionals and other eligible non-classified staff is completed through ESS, which is accessed via the Administrative Applications and Resources (AAR) portal using your eID login credentials.

**Cost Share**

1. Access Employee Self-Service via [Administrative Applications and Resources (AAR)](https://secure.colostate.edu). On the right side of the screen, under **Application Systems**, choose **HR System**.

2. You will be prompted to enter your eID and password.

**If you received these errors:**

a. “Your eBusiness Suite Account has expired”, call Human Resources at (970) 491-6947.

b. “Could not display page” - try logging in through [secure.colostate.edu](http://secure.colostate.edu) first.

c. “Server may be obsolete” - try using Internet Explorer to access AAR.
3. When the Oracle Applications Home Page opens, choose **CSU Employee Self-Service** from the left column, then choose **CSU Benefits**.

4. A new window will open the **Legal Disclaimer**. Click **Accept**, then click **Next** at the top right.

5. On **Online Benefits Enrollment: Individuals and Beneficiaries**, ensure your dependent and beneficiary information is correct. If no changes need to be made, **Skip to Step 10**.
   a. If you need to update information for an individual who has **not** been employed by CSU, use the pencil icon under **Update** to edit.
   b. For a **CSU employee**, contact the HR Service Center at (970) 491-MyHR (6947).
   c. To add an individual, click **Add Individual**.
6. On **Add Individuals and Beneficiaries**, complete applicable fields under **Name and Relationship**.
   a. The name of a dependent who will be covered under a benefit plan, must be entered exactly as it appears on their Social Security card.
   b. If an individual will only be a beneficiary, choose “Beneficiary” in the **Relationship** field regardless of your relationship to them.

   **Name and Relationship**
   - **Relationship**: Child
   - **Relationship Start Date**: 27-JUN-2011
   - **First Name**: Moby
   - **Last Name**: Ram
   - **Suffix**: Jr.
   - Your dependent’s name must be entered exactly as it appears on their Social Security card.

7. Complete the **Address Information** or choose **Shared Residence** if the individual’s address is the same as yours.

8. Complete the **Miscellaneous Information**. Click **Apply** when complete.
   a. A social security number (SSN) is **required** for an individual covered on any benefit plan.
   b. Beneficiaries do **not** require a SSN.

9. Your updated list will now show the new designation. Repeat the steps above until all individuals have been added. Click **Next** to continue.
10. When you reach **Select Program**, please review the information provided. Select **CSU Benefits Plan (Cost Share)** and Next.

11. **Benefits Enrollment** will show current (CY17) enrollment and beneficiary designations, click on **Update Benefits**.

12. Once the benefits page opens, you may click on the appropriate checkbox in each insurance section to indicate the desired elections for (CY18).

**Medical**
**Note:** If you are enrolling in the Ram Plan-HDHP, you must also select coverage in the Health Savings Account (HSA), even if you are not going to make an employee contribution. This will ensure you receive the University’s $500 contribution.

### Health Savings Account (Ram Plan-HDHP + HSA)

**Invest in your personal health and wellness - now and in retirement.** You can enroll in the Health Savings Account (HSA) when enrolled in the Ram Plan-HDHP for PEO rates. An HSA is simple, convenient and affordable and allows you to save on a tax-free basis.

**Eligibility:** Employees are eligible for an HSA if they are enrolled in a PEO. Contributions are made on a tax-deferred basis, and you can use the money to pay for qualified medical expenses. To control the money in your health savings account and decide when to spend it.

**HSA Contribution Limits:** Contributions to an HSA depend on your age and are limited to the IRS limit. If you are under 50, you can contribute up to $7,500 for individual coverage, subject to the IRS annual contribution limit. If you are over 50, you can contribute up to $9,000 for individual coverage, subject to the IRS annual contribution limit. The HSA account will pay for your eligible medical expenses.

The tax advantages are significant for employees enrolled in a PEO. If you are enrolled in a PEO and elect to contribute to an HSA, you will receive a tax deduction on your contribution. If you contribute to an HSA and elect not to contribute to a PEO, you will not receive a tax deduction on your contribution. If you contribute to both an HSA and a PEO, you will receive a tax deduction on your contribution to the HSA.

### Dental

**Dental**

Refer to the DentalBasic and DentalPlus Comparison Guides for summary plan information.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Level/Action</th>
<th>Select</th>
<th>Employee Pre-Tax Cost</th>
<th>Employee After Tax Cost</th>
<th>CSU Cost</th>
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### Vision

**Vision**

General Information: The CSU medical plans include eyewear benefits. The voluntary vision plan through VSP is primarily intended as a materials insurance plan (i.e., glasses, contact lenses), but also provides a secondary eye care benefit. A discount vision plan is also available to you free of change through Vision Care. Carefully review your Vision Benefits for plan beneficiaries.

### Short and Long Term Disability

**Short Term Disability**

STD is provided at no cost to you. The plan provides short term disability income replacement after satisfying the 10 continuous work days absence with no leave or exhaustion of leave, whichever occurs, or the end of a continuous period of 90 work days, while complying concurrently with the termination period. Leave and leave duration. The STD benefits are subject to reduction due to the after tax premium, which provides a higher income replacement amount.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Level/Action</th>
<th>Select</th>
<th>Employee After Tax Cost</th>
<th>CSU Cost</th>
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**Long Term Disability**

LTD is provided at no cost to you. The plan provides long term disability income replacement benefit. The LTD is based on the first three calendar days of disability and continues to be payable each month during the year of continuous disability and subject to the elimination period. Leave and leave duration. The LTD benefits are subject to reduction due to the after tax premium, which provides a higher income replacement amount.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Level/Action</th>
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<th>Employee After Tax Cost</th>
<th>CSU Cost</th>
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Basic Group Term Life (AD&D)

Voluntary Term Life Insurance (Employee; Spouse/Domestic Partner/Civil Union; Child(ren))

Employee Voluntary Term Life

General Information: Your coverage cannot exceed $500,000 and the amount of coverage for your spouse, domestic partner or civil union partner cannot exceed $100,000. All benefits eligible non-classified employees must enroll separately, for Voluntary Term Life insurance and children (sponsored, eligible children up to age 26) can be covered under the same policy and coverage. Children who are enrolled at $20,000/50,000 for a flat rate, may be purchased in increments of $50,000 up to the maximum benefit. Voluntary Group Term Life Insurance Riders vary by coverage amount and age. Premiums are subject to change.

New Term: Coverage may begin on $25,000 for you and $50,000 for your spouse, domestic partner or civil union partner and require a 31-day Cooling-off Period (no pre-existing conditions).

Open Enrollment Rules: Employees may increase existing term of Voluntary Term Life insurance in $10,000 increments to a maximum $500,000 without proof of insurability. Spouse, domestic partner or civil union partner coverage may increase in $5,000 increments to a maximum $100,000 without proof of insurability. Any policy that exceeds the applicable guarantee issue amount (Premiums $25,000, spouse, domestic partner or civil union partner $50,000) will be subject to Underwriting and approval of a Personal Health Application (evidence of insurability by the insurer).

Mid-Year "Qualifying" Life Events: Employees may increase coverage up to the guarantee issue amounts without evidence of insurability, subject to the insurer Certificate of Insurance restrictions.

Flexible Spending Accounts (FSA) – Health Care and Dependent Care

Health Care FSA

You may contribute up to $5,500 in a Health Care FSA. 1% has been taken off your base health plans. Review Flexible Spending Accounts in the Faculty and Admin Pro-Privileges and Benefits Summary for information such as eligible reimbursement expenses, accrued balance forfeitures, tax implications, and payroll deductions for December, March, 6 months paid over 12 months for Faculty, Transitional appointments. Note: You may need to participate in the Health Care FSA if you are enrolled in the Flex Plan #4828.

Please enter the annual Health Care FSA Coverage Amount below. The Employee Pre-Tax Cost indicates the monthly cost based on a 12-month appointment.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Amount</th>
<th>Employee Pre-Tax Cost</th>
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</thead>
<tbody>
<tr>
<td>FSA Health Care</td>
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<tr>
<td>Income</td>
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<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>2,200</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Dependent Care FSA

You may contribute up to $5,500 in a Dependent Care FSA, which allows you to pay for eligible dependent care expenses. Review Flexible Spending Accounts in the Faculty, and Admin Pro-Privileges and Benefits Summary for information such as eligible reimbursement expenses, accrued balance forfeitures, tax implications, and payroll deductions for December, March, 6 months paid over 12 months, for Faculty, Transitional appointments.

Please enter the annual Dependent Care FSA Coverage Amount below. The Employee Pre-Tax Cost indicates the monthly cost based on a 12-month appointment.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Amount</th>
<th>Employee Pre-Tax Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Full Dependent Care</td>
<td>2,200</td>
<td>0.00</td>
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<tr>
<td>Income</td>
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<td>0.00</td>
</tr>
<tr>
<td>Total</td>
<td>2,200</td>
<td>0.00</td>
</tr>
</tbody>
</table>

Voluntary AD&D

You may purchase Voluntary AD&D in increments of $20,000. The maximum amount of coverage is $500,000. If a spouse, domestic partner or civil union partner is covered, that coverage amount will be 50% of your eligible base salary, unless children are also covered, in which case the spouse, domestic partner or civil union partner will receive 50% of your eligible base salary. Children are covered in increments of $20,000, up to age 25 or 100% of your earnings, whichever is less. If you are covered, your eligible base salary is multiplied by the level of coverage elected (employee only vs. family). Refer to the group contract certificate for policy exclusions and limitations.
13. If you find that the appropriate Coverage Level/Options (such as “Employee + 1” or “Employee + Family”) are not offered, please click **Add Individual** at the bottom of the screen to review individuals associated with your record.
   a. To add an individual, **Follow Steps 5-8.**
   b. Enrollment opportunities are available depending upon the individuals you have entered in the system.

14. Once all elections have been made and you are ready to proceed, click **Next** at the top right of the screen.

15. On the **Update Benefits: Cover Individuals** screen, specify which eligible individuals should be covered by clicking the checkbox under the **Cover** column.

16. Click **Next** when your coverage selections are complete.
   a. If you have not designated individuals properly, the system will return an error when you click **Next**. The error indicates which plan does not satisfy the individual coverage requirements.

17. The next screen, **Update Benefits: Update Beneficiaries** will list any individual (spouse, domestic partner/civil union partner or child) or beneficiary (individual, organization, trust or estate) that may be designated as a beneficiary.
   a. **Note:** The employee is the beneficiary for spouse and child life insurance policies.

18. Enter values in **whole percentages** that equal 100% (e.g. 33%, 33% and 34%).
   a. If a beneficiary you want to designate on a plan is not listed below, click the Add/Edit Beneficiary button at the bottom of the page.
19. Click **Next**, once all beneficiaries have been designated.

20. Congratulations! You have successfully completed your benefits enrollment process for insurances.  
   a. If you have elected coverage for a dependent on any insurance plan, **you must provide official documentation** (e.g. marriage certificate, birth certificate, etc.) to Human Resources before the end of open enrollment.

21. Please print a **Confirmation Statement** for your records by clicking the button. You may also choose to print the current summary page by clicking the **Printable Page** button.

22. If any additional action on your part is required, a "warning" box near the top of the screen will indicate what is needed.  
   a. The Benefit Selection area displays the "Suspended" amount (the total amount of requested coverage) and the "Interim" amount (the amount granted until the certification is complete).

23. To save and complete your elections, click on **Finish** on the top of the right hand side of the **Confirmation** page.

24. If you need to make further changes to your insurance plans, click **Update Benefits**.

25. If enrollment is completed, click on **Logout** to exit Employee Self Service.