New Hire Benefits Enrollment

EBS (OPUS) Screenshots Guide

IMPORTANT TIPS

- Your screens may look different than the examples shown. The screenshots are individualized based on your eligibility and dependents.
- Use the Navigation buttons (such as Next or Back). Do not use the Internet browser back arrows at the top of your screen.
- To learn about the benefits listed, click on the blue hyperlinks.
- Select Pre-tax instead of Post-tax for tax savings.
- Costs are biweekly (per pay period).
- This step-by-step guide is to help new employees enroll for Pinellas County benefits.
- The effective date for your benefits is the **first of the month after 30 days of service** (i.e. if you are hired on February 16, your benefits are effective on April 1).
- *IMPORTANT*: You have **30 days from your date of hire** to enroll for benefits in EBS (OPUS). If you do not enroll in EBS (OPUS) within 30 days, you will have to wait until Annual Enrollment in the fall to select coverage to begin the following January 1.
- We also offer a New Hire Benefit Enrollment Video that illustrates the steps shown below.



Log into EBS (OPUS)

Access EBS (OPUS) from work or home at http://opus.pinellascounty.org.



Select Benefits in EBS (OPUS)

• *Option 1*: Click the **Benefits** icon on your EBS (OPUS) homepage (icon color may vary).



- *Option 2*: Use the Navigator at top left (three horizontal lines) to select
 - PIN Employee Self Service
 - Benefits



3

Read and Accept the Legal Disclaimer

- Read the disclaimer.
- Select Accept.

Select Next.

Legal Disclaimer

Vext. FLEASE READ FOLLOWING CAREFULLY, YOU ARE ACKNOWLEDGING YOUR AGREEMENT AND UNDERSTANDING OF EACH ITEM.





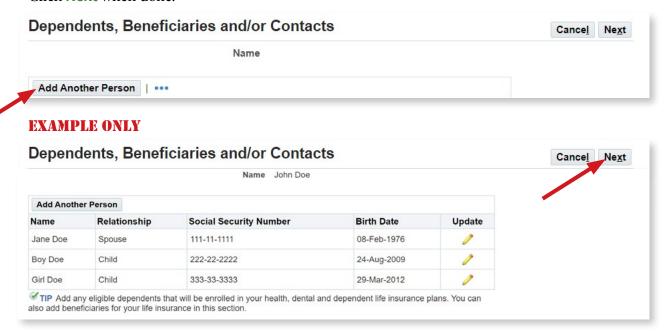


Dependents, Beneficiaries and/or Contacts

Be prepared with a list of full legal names, Social Security numbers, birth dates and addresses. This information is supplied to the IRS and must match their records.

IMPORTANT: This is a list of contacts on your record. The persons listed do not have benefits coverage until you make your elections (see #5 below). Click on the yellow pencil Update icon if you need to change the information later. This step is the correct time to make any necessary revisions before updating your benefits. Otherwise, you will need to contact Benefits to restart your enrollment (see step #18).

To add your dependents and beneficiaries, click **Add Another Person** and enter the information. Click **Next** when done.



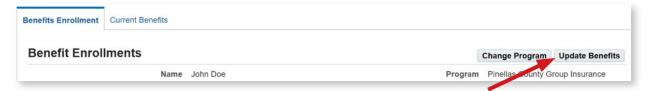


Update Benefits

You will see a list of benefits options.

Select Undate Benefits. The following screenshots #6 to #5

Select Update Benefits. The following screenshots #6 to #18 are part of Update Benefits.



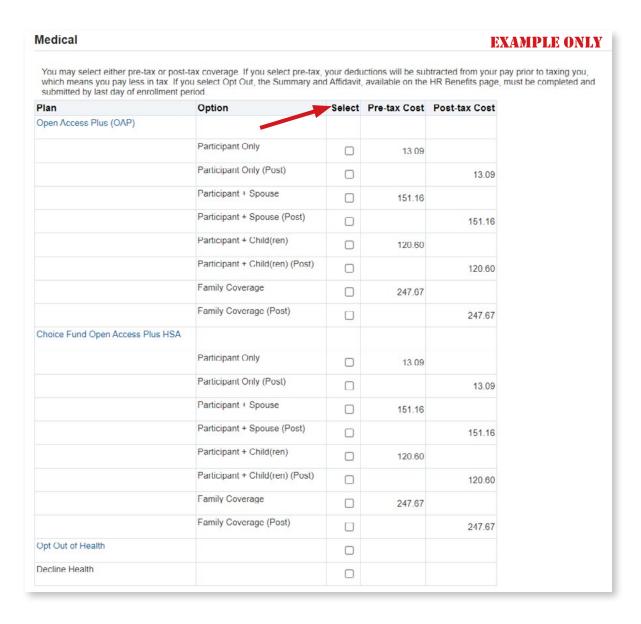


Medical

Select your medical plan and participants to be covered.

Opt Out of Health: If you are opting out of the Pinellas County Health Plan due to enrollment in other qualified medical coverage, select Opt Out of Health to receive a monthly payment. Complete the Opt Out Incentive Affidavit and submit the notarized form to Benefits within 30 days of your hire date.

Decline Heath: If you do not qualify for the opt out stipend and do not wish to enroll for medical coverage, select Decline.





HSA Account Contribution

If you select the Choice Fund Open Access Plus HSA Plan, select your plan (single or family) and your pre-tax bi-weekly contribution amount. The maximum contribution per the IRS for 2024 is \$4,150 for single and \$8,300 for family which includes the Pinellas County contribution of \$500 for single or \$1,200 for family. An HSA will automatically be opened for you with HSA Bank. For more information, see Health Savings Account.

You will only see this screen if you are eligible.

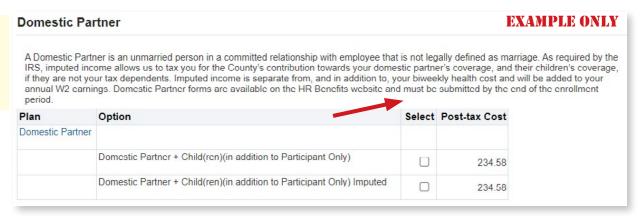
PIN HSA If you choose the Choice Fund Open Access Plus HSA Plan, an HSA account will automatically be opened for you, IMPORTANT: Choose Single or Family based on Medical Tier. Please enter the same bi-weekly dollar amount in both fields if a "catch up" option is shown. Your annual contributions plus the County contribution cannot exceed the IRS annual maximum based on your coverage level. Please refer to the Benefits Handbook for current IRS maximums Plan Select **Annual Cost** Pre-tax Cost PIN HSA Single 0.00 0.00 PIN HSA Family 0.00 0.00



Domestic Partner Medical

If you are enrolling a domestic partner and/or their eligible child(ren), indicate your medical plan selection. Complete the <u>Domestic Partner Affidavit and Certification</u> within 30 days of your hire date and submit it to Benefits.

You will only see this screen if you are eligible.





Employee Assistance Program (EAP)

No action is needed. You do not need to select Employee Assistance Program which is provided to you at no cost by the County.

EAP	
No action is needed. You do not need to select Employee Assistance	e Program which is provided to you at no cost by the County
Plan	Select
Employee Assistance Program	Ø



Dental

Select your dental plan and participants to be covered, or select Decline Dental.

You may select either pre-tax which means you pay less in		-tax, your de			ay prior to taxing y
Plan	Option	Select	Pre-tax Cost	Post-tax Cost	
PPO Dental Basic					
	Participant Only		7.07		
	Participant Only (Post)			7.07	
	Participant + 1		21.47		
	Participant + 1 (Post)			21 47	
	Participant + 2 or More		29.07		
	Participant + 2 or More (Post)	0		29.07	
PPO Dental with Orthodontia					
	Participant Only		8.21		
	Participant Only (Post)			8.21	
	Participant + 1		24.94		
	Participant + 1 (Post)			24.94	
	Participant + 2 or More		33.76		
	Participant + 2 or More (Post)			33.76	
HMO Dental Plan					
	Participant Only	0			
	Participant Only (Post)				
	Participant + 1				
	Participant + 1 (Post)				
	Participant + 2 or More				
	Participant + 2 or More (Post)				
Decline Dental					



Domestic Partner Dental

If you are enrolling a domestic partner and/or their eligible child(ren), indicate your dental plan selection.

You will only see this screen if you are eligible.

Domestic Partner Dental			BX	AMPLE ONLY
	omestic Partner that was chosen for yourself. A at is not legally defined as marriage. Domestic f enrollment period.			
Plan	Option	Select	Post-tax Cost	
PPO Dental Basic Domestic Partner				
	Participant + Domestic Partner + More	0	22 00	
PPO Dental Orthodontia Domestic Partner				
	Participant + Domestic Partner + More	0	25.55	
HMO Dental Plan Domestic Partner				
	Participant + Domestic Partner + More		0.00	



Life Insurance

Group Term Basic Life Insurance - No action is needed.

The County provides basic group term life insurance to all permanent employees working at least 20 hours per week at no cost to you in an amount equal to your annual salary rounded up to the next \$1,000.

Life		EXAMPLE ONL	Y
The County provides basic group term life insurance to	all nermanent employees working at least 20 hour	irs per week at no cost to you in an amount	t enus
to your annual salary rounded up to the next \$1,000.	o an permanent employees working at least 20 nou	no por mook at no ooot to you in an amount	cque
	Select	Coverage	coque

Supplemental Life Insurance - *This is optional*. You pay 100% of the cost. Coverage is available in increments of \$5,000 up to \$250,000. The biweekly cost is based on your age and the amount of coverage selected (the example below is for ages 40 - 49). For employees age 65 and over, refer to the <u>Reduction in Coverage at Age 65</u>.

During new hire enrollment only, you can elect up to 3 times your annual salary without providing evidence of insurability. To request coverage above this amount, complete Securian's <u>Medical History Statement</u> (policy number *34740* and access key *Pinellas*).

upp Life			EXAMPLE ON	LY
are subject to age band and may change	during the year. Employees age 6	55 and over are subject to	found on the Benefits Life Insurance webpage reduction in their coverage amount. Coverage e Benefits Handbook.The premium shown is re	amou
Plan	Select	Coverage	Post-tax Cost	
Supplemental Life		5,000.00	0.62	
Supplemental Life		10,000.00	1.25	
Supplemental Life		15,000.00	1.87	

You will only see this screen if you are eligible. **Dependent Life Insurance** - *This is optional*. You pay 100% of the cost. You will only see this option if you have eligible dependents listed in EBS (OPUS).

Dep Life	ep Life			
The Employee is the benef parent may cover depende	ficiary of this coverage. Employees may not cover and not children.	other employee on deper	ndent life. If both pare	
Plan	Option	Select	Post-tax Cost	
Dependent Life				
	Spouse \$10,000/Child \$5,000		1.66	
	Spouse \$20,000/Child \$10,000		3.18	
Decline Dependent Life				

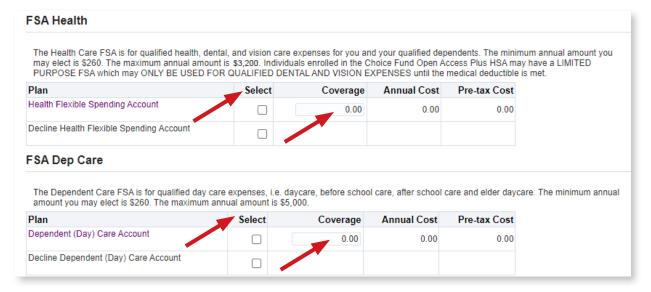


Flexible Spending Account (FSA)

Indicate your selections for Flexible Spending Accounts for health care or dependent care and the amount of coverage desired.

- The **Health Care FSA** is for qualified health, dental and vision care expenses for you and your dependents. The minimum annual amount you may elect is \$260. The maximum annual amount is \$3,200. Individuals enrolled in the Choice Fund Open Access Plus may have a Limited Purpose FSA which may only be used for a qualified dental and vision expenses until the medical deductible is met. This is completely separate from your Health Savings Account.
- The **Dependent Care FSA** is for qualified day care expenses. The minimum annual amount you may elect is \$260. The maximum annual amount is \$5,000.

For more information, visit <u>Flexible Spending Account</u>.

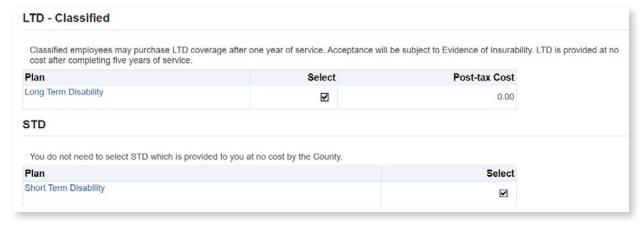




Disability

Long Term Disability (LTD) and Short Term Disability (STD) - No action is needed.

- Long Term Disability can be purchased by classified employees after one year of service. Acceptance will be subject to Evidence of Insurability. After five years of service, LTD is provided at no cost by Pinellas County for classified employees. LTD coverage begins for exempt employees on the first of the month after 30 days of service. No application is needed.
- **Short Term Disability** is provided at no cost to employees by Pinellas County.





Voluntary Benefits through Aflac

These benefits are optional. You pay 100% of the cost. There are 3 plans: Accident, Hospital Indemnity and Critical Illness. Each offers high and low coverage options. For each plan, select participants to be covered, or select Decline. These benefits are separate from your medical plan benefits. Any employee may enroll, including those who opt out or decline the County's medical plan. For more information, see <u>Voluntary Benefits</u>.

Accident Plan

services along with a mosp	oital benefit if admittance is due to injury or accident. The	accident. The Plan Inclue premium offers a low	
Plan	Option	Select	Post-tax Cost
Decline Accident Plan			
Accident High	·		
	Employee Only		3.36
	Employee + Spouse/Domestic Partner		5.62
	Employee + Child(ren)		6.54
	Family		8.79
Accident Low			
	Employee Only		1.83
	Employee + Spouse/Domestic Partner		3.13
	Employee + Child(ren)		3.81
	Family		5.11

Hospital Indemnity Plan

and a high plan.	cludes hospitalizations for accident and sickness along	with hospital for ma	ternity coverage. Th
Plan	Option	Select	Post-tax Cost
Decline Hospital Indemnity			
Hospital Indemnity High			
	Employee Only		7.06
	Employee + Spouse/Domestic Partner		14.15
	Employee + Child(ren)		11.28
	Family		18.37
Hospital Indemnity Low			
	Employee Only		3.97
	Employee + Spouse/Domestic Partner		8.00
	Employee + Child(ren)		6.46
	Family		10.50

Critical Illness Plan. The biweekly cost is based on your age, whether you select low or high coverage and if you use tobacco. The example below is for ages 40 - 44.

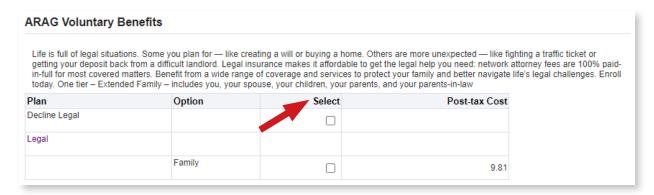
higher premiums. After completing a qualifier	it paid based on schedule of conditions and d tobacco cessation program, you will be ch		
Plan	Option	Select	Post-tax Cost
Decline Critical Illness Plan			
Critical Illness Low Non Tobacco User			
	Employee or Emp+Child		3.39
	Emp + Spouse/DP or Family		6.76
Critical Illness High Tobacco User			
	Employee or Emp+Child		8.88
	Emp + Spouse/DP or Family		17.74
Critical Illness Low Tobacco User			
	Employee or Emp+Child		4.79
	Emp + Spouse/DP or Family		9.56
Critical Illness High Non Tobacco User			
	Employee or Emp+Child		6.08
	Emp + Spouse/DP or Family	0	12.14



Voluntary Benefits through ARAG

These benefits are optional. You pay 100% of the cost. The Legal Plan, offered through ARAG, covers a wide range of legal needs like creating wills, transferring property or buying a home, as well as more complex issues. For more information, see <u>Legal Voluntary Benefits</u>. Select Family coverage or Decline Legal. Family coverage includes you, your children, your spouse/domestic partner, and extended family (your parents and parents-in-law). Children are covered until the end of the month when they reach age 26, whether married or unmarried.

Legal Plan





Voluntary Benefits through AIP

These benefits are optional. You pay 100% of the cost. Through Allstate Identity Protection, you get identity monitoring, cyber features, and fraud resolution to help protect you and your family against digital threats. For more information, see the <u>Identity Protection Voluntary Benefits</u>. Select Employee Only, Family, or Decline Identity Protection. Family coverage includes any person who lives with you or is financially dependent on you regardless of age. Click **Next** when done.

Identity Protection Plan

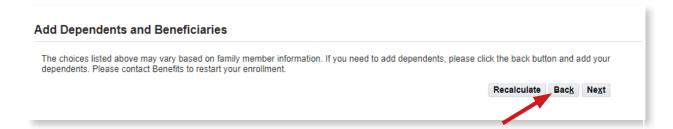
AIP Voluntary Benefits				
your family against today's digital thre	get comprehensive identity monitoring, eats. This is total protection for your fa behind from online activity, financial tra	mily's digital lives, from a l	orand you can trust. The plan offer	
Plan	Option	Select	Post-tax Cost	
Decline Identity Protection				
Identity Protection				
	Employee Only		3.46	
	Family		6.23	



Add Dependents

If you did not add dependents in step #4 above so they would receive coverage but now realize you need to enter them, click **Back** and enter the information.

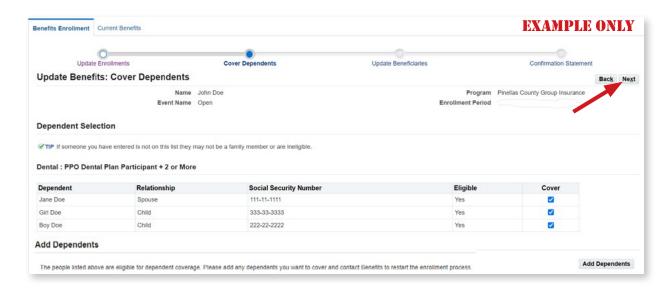
IMPORTANT: This will interrupt your EBS (OPUS) enrollment process since you will need to contact Benefits at (727) 464-3367, option 1 to restart your enrollment and make your selections again, starting at step #5.





Cover Dependents

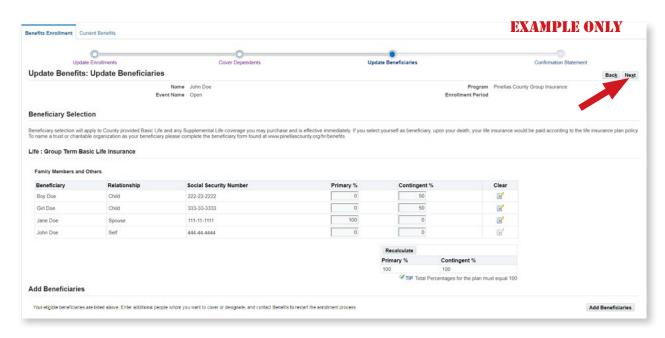
Review the information carefully to ensure that you have checked the box for the correct dependent for each type of coverage. Click **Next** when done.





Beneficiary Selection

Review the beneficiary information for your life insurance coverage and the percentage to be provided to each person listed. If you select yourself as a beneficiary, your life insurance would go to your estate. Contingent beneficiary(ies) receive benefits if your primary beneficiary is deceased. For example, if your spouse is your primary and you both pass away at the same time, your contingent beneficiary (such as your adult children) will receive your life insurance. Click **Next** when done.





Confirmation

Carefully review your benefits selections. If you need to make changes, click the **Back** button to return to previous screens.

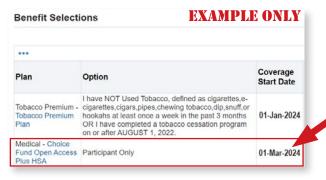
- 1. **IMPORTANT**: When completed, click the **Confirmation Statement** button for a PDF to save or print for your records. **Enrollment issues cannot be resolved unless you have a copy of your Confirmation Statement**.
- 2. Select the **Finish** button to submit your enrollment choices and view your final selections.

Confirmation Statement	
*	Back Printable Page Confirmation Statement Finish
Name John Doe	Program Pinellas County Group Astrance
Event Name Open	Enrollment Bariod
	1 2

FAQs

What proof do I have that I submitted my enrollment?

- You need to print and/or save the Confirmation Statement for your records. (A confirmation email will not be sent.)
- Also, after clicking Finish, you will see a summary of your Benefits Selections as shown in the example. To ensure that you submitted your elections correctly, review the Coverage Start Date for your medical plan which should be the first day of the month after 30 days of service.



What if I need to make a change?

If necessary, you can go back to the **Benefits** option in EBS (OPUS) and make changes within your enrollment period time frame. Be sure to print and/or save a new Confirmation Statement for your records.

What if corrections are needed?

Check your paycheck after the effective date of your new enrollment to ensure the correct payroll deductions are being made and that all benefits you elected are included. If corrections are needed, contact Employee Benefits within 30 days after enrollment by email at employee.benefits@pinellas.gov or call (727) 464-3367, option 1. Please note that your Confirmation Statement will be needed to resolve any issues.

For more information, visit

www.pinellas.gov/benefits-enrollment.