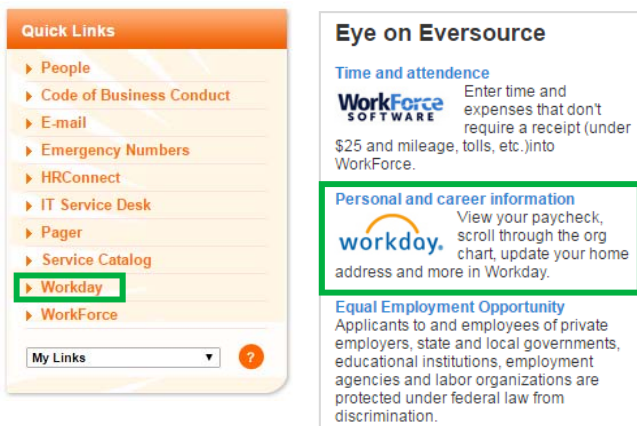


Electing Your Benefits During Open Enrollment

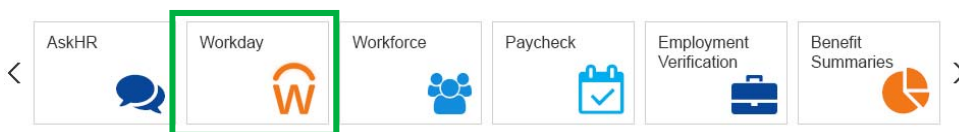
Workday is our web-based application for viewing and editing your personal and career-related information. You will be making your benefit elections during the open enrollment period in Workday. This job aid is designed to provide you with detailed instructions for successfully enrolling in your benefits during the annual open enrollment period using Workday.

Getting to Workday

Getting to Workday from the employee intranet



A link to Workday can be found in several different places on the Eversource employee intranet. You can find links to Workday from the home page in the orange “Quick Links” category and the “Eye on Eversource” section. The Google Chrome browser, which Workday requires, will automatically open for you regardless of which internet browser you’ve set as your default.



You can also find a link to Workday from the HRConnect home page (which is also accessible from the Quick Links section).

Getting to Workday remotely

To access Workday—and other Eversource systems, such as Workforce and Eversource’s intranet—while at home or from the public internet, you will need to install **Okta Extra Verification** on your cell phone, tablet, or personal device and configure a few settings. Directions for installing Okta Extra Verification are located at www.eversource.com/EmployeeEnrollment.

Once you register for Okta Extra Verification, you will access Workday from <https://Eversource.okta.com>. From the Okta page, select the “Workday” application option.

If you need further assistance with setting up Okta Extra Verification, or you need assistance retrieving your Eversource username or password, please contact the IT Support Center by calling 860-665-4357.

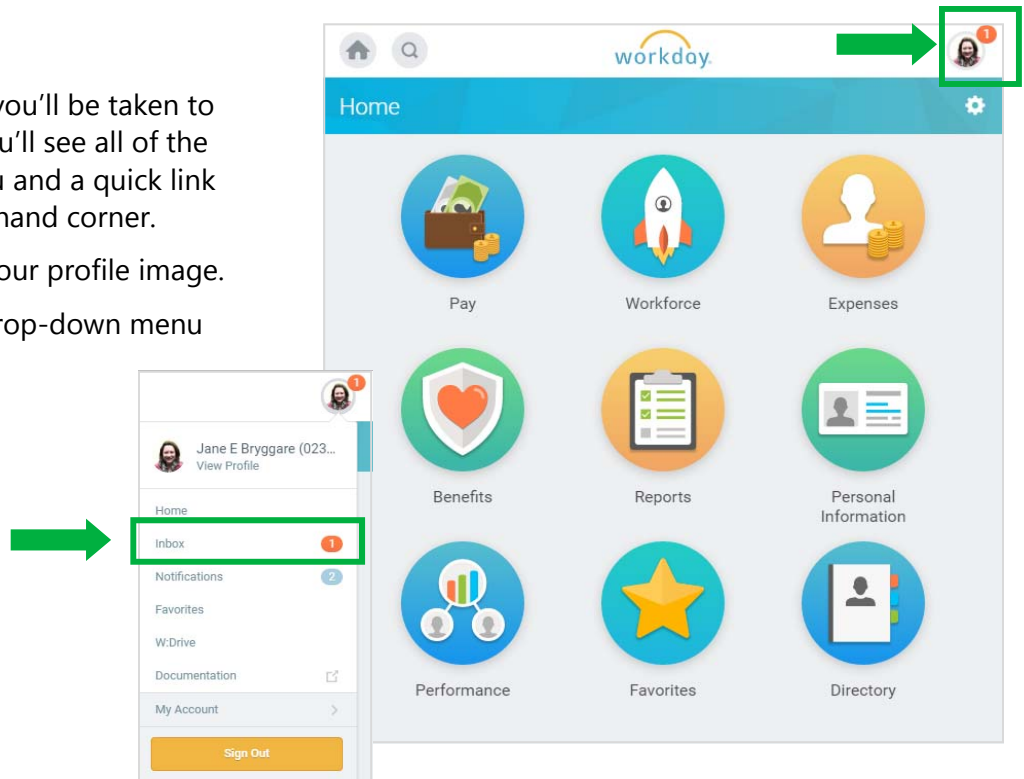
Begin Enrollment

The Workday homepage

Once you click the Workday link, you'll be taken to the Workday home page. Here you'll see all of the Workday worklets available to you and a quick link to your profile in the upper right-hand corner.

You will notice a red icon above your profile image.

Click on your image to review a drop-down menu and then click on the "Inbox" link.



Your Workday Inbox

Your "Open Enrollment Change" item will appear within the Actions section of your Workday Inbox. Click to highlight this option and your "Change Benefits for Open Enrollment" action item will open and will allow you to begin making benefit election changes.



You can maximize your screen, and reduce the need to scroll up and down and right to left, by clicking the "maximize" icon in the upper right-hand corner of your "Change Benefits for Open Enrollment" screen.

Elect Your Benefits

Health Care Benefits: Medical, Dental and Vision

The first elections you will be presented with are your medical, dental, and vision election options. If you are currently enrolled in a medical, dental, or vision option, your election will be highlighted for you in Workday. If you'd like to change this election for 2017, click the "Elect" radio button for the option you would like to elect for 2017.

You'll notice that you also have the option to elect who you would like to include for medical, dental and vision coverage under the "Enroll Dependents" column. You also can see how much you will pay for each election, how much Eversource will pay on your behalf, and a link to the appropriate benefit carrier.

Benefit Plan	*Elect / Waive	Enroll Dependents	Coverage	Employee Cost (Bi-weekly)	Employer Contribution (Bi-weekly)	Benefit Credit (Bi-weekly)	Provider Website
Medical - Cigna HDHP SAVER	<input type="radio"/> Elect <input checked="" type="radio"/> Waive					0.00	myCigna
Medical - Cigna PPO 100	<input type="radio"/> Elect <input checked="" type="radio"/> Waive					0.00	myCigna
Medical - Cigna PPO 90	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Michael Bryggare Lina Bryggare	Family	\$221.20	\$875.94	0.00	myCigna
Dental - Delta Dental of MA 1000	<input type="radio"/> Elect <input checked="" type="radio"/> Waive					0.00	Delta Dental of MA
Dental - Delta Dental of MA 1800	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Michael Bryggare Lina Bryggare	Family	\$30.47	\$41.64	0.00	Delta Dental of MA
Vision - Vision Service Plan VSP	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Michael Bryggare Lina Bryggare	Family	\$2.42	\$4.50	0.00	VSP
Medical Opt-Out Credit - Eversource	<input type="radio"/> Elect <input checked="" type="radio"/> Waive					0.00	
				254.09	922.08	0.00	

Continue Save for Later Cancel

Change Your Coverage Level

If you would like to change your coverage level to include your dependents, go to the "Coverage" column and click the menu prompt icon (the blue lines in the upper right-hand corner of the selection box) to reveal your options. Select the option you would like from those presented to you. (Employee Only, Employee + Child(ren), etc.)

Once you have selected your coverage level, now you can select which dependents you'd like to add to that benefit coverage. In the "Enroll Dependents" column, you will click the menu prompt icon and select the "Existing Dependents." If you have dependents already added to Workday, you can select those dependents you would like for the benefit coverage.

Health Care Elections 7 items

Coverage

EE - Employee Only

EE - Employee Only

Employee + Spouse

Employee + Child(ren)

Family

Enroll Dependents

search

Existing Dependents

Add My Dependent From Enrollment

Adding a New Dependent

If you would like to add a new dependent to Workday and include them in coverage, you will need to click the "Add My Dependent from Enrollment" option.

You'll be presented with the option to use your new dependent as a beneficiary. Answer **"No"** to this question. You can add this dependent as a beneficiary to your life and accident insurance benefits after enrollment through Minnesota Life's website.

Once you click the OK button, you'll be returned to the Health Care Elections screen. Now you have a new dependent under the "Existing Dependents" category to choose for coverage.

Next, you will be presented with a screen for adding your dependent's information. Fill in all of the required fields (marked with a red asterisk).

National IDs Section

You'll see that Workday will ask you for your new dependent's national ID. Select the United States of America option for Country, and Social Security Number (SSN) for National ID Type. Enter your dependent's Social Security number into the Identification # field.

You do not need to enter the issued date or expiration date. Click the gold "OK" button to continue.

Benefit Plan	*Elect / Waive	Enroll Dependents
Medical - Cigna HDHP SAVER	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	<input checked="" type="text" value="Jane Mystery"/>
Medical - Cigna PPO 100	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	
Medical - Cigna PPO 90	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	



Remember, you must upload an electronic copy of the required dependent verification documents (for example, marriage certificate or birth certificate) for any dependent you've added to Workday.

Waiving Medical Coverage

You have the option to elect to opt-out of medical coverage (perhaps you have medical coverage elsewhere) and receive a lump-sum payment. Eversource will automatically provide you with a \$500 lump sum opt-out payment in January if you waive medical coverage for 2017 and you are not a covered spouse or child dependent under another Eversource medical program.

On your "Health Care Elections" page, scroll down to the "Medical Opt-Out Credit" option and click "Elect."

Health Care Elections 7 items

Benefit Plan	*Elect / Waive	Enroll Dependents	Coverage	Employee Cost (Bi-weekly)
Medical - Cigna HDHP SAVER	<input type="radio"/> Elect <input checked="" type="radio"/> Waive			
Medical - Cigna PPO 100	<input type="radio"/> Elect <input checked="" type="radio"/> Waive			
Medical - Cigna PPO 90	<input type="radio"/> Elect <input checked="" type="radio"/> Waive			
Dental - Delta Dental of MA 1000	<input type="radio"/> Elect <input checked="" type="radio"/> Waive			
Dental - Delta Dental of MA 1800	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Jane Mystery	Employee + Spouse	\$20.64
Vision - Vision Service Plan VSP	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Jane Mystery	Employee + Spouse	\$1.64
Medical Opt-Out Credit - Eversource	<input checked="" type="radio"/> Elect <input type="radio"/> Waive		X Eligible Credit	
				22.28

[Continue](#)
[Save for Later](#)
[Cancel](#)

After clicking the enroll button, you will then click the menu prompt and select the "Eligible Credit" option. HR will verify your eligibility for the waiver credit once open enrollment closes.

Medical Opt-Out Credit - Eversource

☒ Elect
☐ Waive

X Eligible Credit

22.28

[Continue](#)
[Save for Later](#)
[Cancel](#)

Click the green "Continue" button to move to your next benefit screen.

Health Savings Election

The next benefit election screen you will be presented with is for the Health Savings Election. A Health Savings election can only be made if you have elected the Saver medical option—the high-deductible option.

If you elected the Saver medical option and elected to contribute funds to your Health Savings Account (HSA) for 2016, this amount will roll over and appear as your election for 2017 unless you make a change on this screen. You will also see the amount Eversource will contribute to your account effective January 1, 2017.

If you have not elected the Saver medical option, you will see this screen but the option to contribute funds will not be available. Click the green “Continue” button to continue.

Health Savings Election 1 item

Benefit Plan	*Elect / Waive	Contribution Range (Annual)	Supporting Information
Health Savings Account - Cigna	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Your number of remaining payroll deductions for the year 26 How much do you want to contribute for the total year? <input type="text" value="0.00"/> How much do you want to contribute per paycheck (Bi-weekly)? <input type="text" value="0.00"/>	Employer Contribution (Annual) \$1,000.00 Maximum Contribution (Annual) \$6,750.00 Provider Website myCigna

Continue Save for Later Go Back Cancel

Spending Account Elections

The next screen you will see is for electing a Flexible Spending Account (FSA). You have the choice between the Health Care FSA and the Dependent Care FSA.

You can use the Health Care FSA for expenses you and your dependents incur that are not covered by the medical, prescription drug, dental or vision benefits, including copays and deductibles.

You can use the Dependent Care FSA to pay for dependent day care expenses for qualified tax-dependent children under 13 years of age and qualified elder dependents.

Spending Account Elections 2 items

Benefit Plan	*Elect / Waive	Contributions
Healthcare FSA - Discovery Benefits	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	Your number of remaining payroll deductions for the year 26 How much do you want to contribute for the total year? <input type="text" value="0.00"/> How much do you want to contribute per paycheck (Bi-weekly)? <input type="text" value="0.00"/>
Dependent Care FSA - Discovery Benefits	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	Your number of remaining payroll deductions for the year 26 How much do you want to contribute for the total year? <input type="text" value="5,000.00"/> How much do you want to contribute per paycheck (Bi-weekly)? <input type="text" value="192.31"/>

If you elect the Saver medical option, you won't have the option to elect the Health Care FSA. You can elect the Dependent Care FSA regardless of which medical option you elect.



Insurance Elections

Your insurance elections will vary based on your employment status—whether you are non-represented or represented; and if represented, your bargaining unit agreement.

You'll see options for Optional Employee Life, Optional Dependent Life, Long-Term Disability (LTD), Optional AD&D and election options. Any company-provided coverage will also appear on this screen for your reference.

You may need to make additional election choices in addition to clicking the "Elect" radio button. For example, you will need to elect coverage amounts and which dependents you would like covered, if applicable.

If you don't make the appropriate election choices, an error message will appear highlighting the area that needs to be fixed before you can click the green "Continue" button.

Insurance Elections 11 items	
(\$10,000 Spouse / \$2,000 Child) (Dependents)	<input checked="" type="radio"/> Waive
Dependent Life - Minnesota Life Option C (\$15,000 Spouse / \$3,000 Child) (Dependents)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive
Long Term Disability - Liberty Mutual Buy-Up 60% (Employee)	<input checked="" type="radio"/> Elect <input type="radio"/> Waive
Long Term Disability - Liberty Mutual Buy-Up 70% (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive
Long Term Disability - Liberty Mutual Core (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive
Optional AD&D - Minnesota Life (Employee, Spouse, Children)	<input checked="" type="radio"/> Elect <input type="radio"/> Waive
Optional AD&D - Minnesota Life (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive
Optional AD&D - Minnesota Life (Employee and Children)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive

Continue Save for Later Go Back Cancel

Insurance Plan Dependencies and Coverage Limitations

Insurance Elections 11 items

(\$10,000 Spouse / \$2,000 Child) (Dependents)	<input checked="" type="radio"/> Waive	
Dependent Life - Minnesota Life Option C (\$15,000 Spouse / \$3,000 Child) (Dependents)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	
Long Term Disability - Liberty Mutual Buy-Up 60% (Employee)	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	60% of Salary
Long Term Disability - Liberty Mutual Buy-Up 70% (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	
Long Term Disability - Liberty Mutual Core (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	
Optional AD&D - Minnesota Life (Employee, Spouse, Children)	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	
Optional AD&D - Minnesota Life (Employee)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	
Optional AD&D - Minnesota Life (Employee and Children)	<input type="radio"/> Elect <input checked="" type="radio"/> Waive	

Continue Save for Later Go Back Cancel



Represented Employees in Western Massachusetts:

You have new life and accident insurance elections to consider. If you are currently purchasing Dependent Life or Optional Accidental Death and Dismemberment (AD&D) coverage for yourself and your dependents, you must actively elect this coverage in Workday during open enrollment. These benefit elections will NOT roll over into 2017.



Non-represented Employees and Employees Represented by Locals 12004 and 369

You will not enroll in life and accident insurance benefits during the open enrollment period, however, you will see your benefits and your current elections indicated. You can, however, initiate an insurance coverage change through Workday any time of the year by clicking on the "Benefits" worklet in Workday.

Additional Benefits Elections

Under the Additional Benefits Elections screen, you'll see the option to elect the Legal Assistance benefit. Either elect or waive this benefit and click the green "Continue" button.

Benefit Plan	*Elect / Waive	Coverage
Legal Assistance - Met Law	<input checked="" type="radio"/> Elect <input type="radio"/> Waive	

Elected Coverages

The final screen you'll be presented with will be titled "Elected Coverages" and will capture all of your election results, including your cost. Review your benefit elections and costs.

Attachments

You'll also see a section on this final page titled "Attachments." If you've added a new dependent to enrollment, you must upload electronic verification documents to this section by November 10, 2016—the enrollment deadline. If you do not upload the required documents, your new dependent(s) will not be added to coverage.

Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Calculated Coverage	Dependents	Beneficiaries	Employee Cost (Bi-weekly)	Employer Contribution (Bi-weekly)	Benefit Credit (Bi-weekly)
Medical - Cigna PPO 90	01/01/2014	01/01/2014	Family				\$221.20	\$875.94	
Dental - Delta Dental of MA 1800	01/01/2014	01/01/2014	Family				\$30.47	\$41.64	
Vision - Vision Service Plan VSP	01/01/2014	01/01/2014	Family				\$2.42	\$4.50	
Basic Life - Minnesota Life (Employee)	01/01/2017	01/01/2017	1 X Salary					\$5.68	
Employee Assistance Program - KGA	01/01/2016	01/01/2016							
Total:							254.09	927.76	0.00

Waived Coverages

Attachments 0 items

Attachment	Comment	File
No Data		

To attach an electronic copy of your dependent verification documents, click the plus "+" indicator in the Attachments section, which will reveal a grey "Attach" option.

Select the "Attach" option and choose a file to attach. You can add a comment in the comments section if you'd like, but it is not necessary.

Continue to the "Electronic Signature" section below the "Attachments" section.

Attachments 1 item

Attachment	Comment	File
		Attach

Attachments 1 item

Attachment	Comment	File
		EOI Approvals 01.01.2016 thru 03.31.20 16.pdf

Elected Coverages

Electronic Signature

As you scroll down the "Elected Coverages" screen, you'll also see the "Electronic Signature" section. Please click the "I Agree" box to authorize Eversource to take deductions from your paycheck for your portion of the benefit cost.

Next, click the green "Submit" button.

Electronic Signature

You have almost completed your enrollment. If you have no further changes, click Submit at the bottom of this page to finalize your benefit choices.

You are required to provide documentation for any new dependents you added to your coverage during enrollment. Acceptable documentation includes: Marriage Certificate, Birth Certificate, Divorce Decree, and Social Security Number.

Select the Cancel button if you are not ready to submit your choices and wish to return to the Enrollment Summary.

Do not submit your benefit choices until you have completed your enrollment. You may store your choices on each page and return to your benefit elections as many times as you would like until your enrollment deadline.

Once your enrollment is processed, you may not be able to make any other benefit changes until the next Open Enrollment Period unless you do so within 31 days of a qualifying event.

Authorize Elections

By checking the check-box below, you are authorizing the company to take deductions from your paycheck to pay for your benefit costs. You are also authorizing the Benefits Department to send necessary personal information to your selected providers to initiate and support your coverage.

I Agree

☐

Submit

Go Back

Cancel

Final Steps

After you click the green "Submit" button, you will be presented with two options: "Print" and "Done."

Click the "Print" option to print the document or save as a PDF.

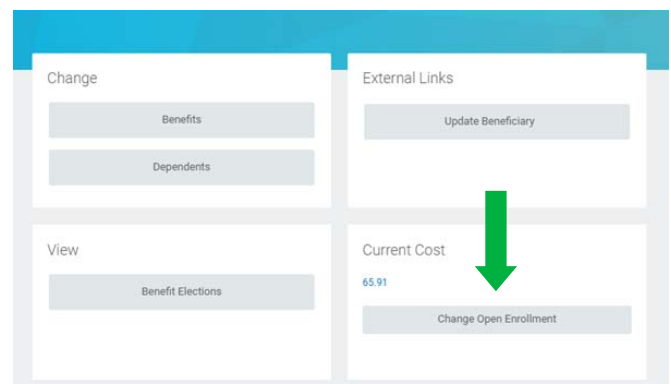
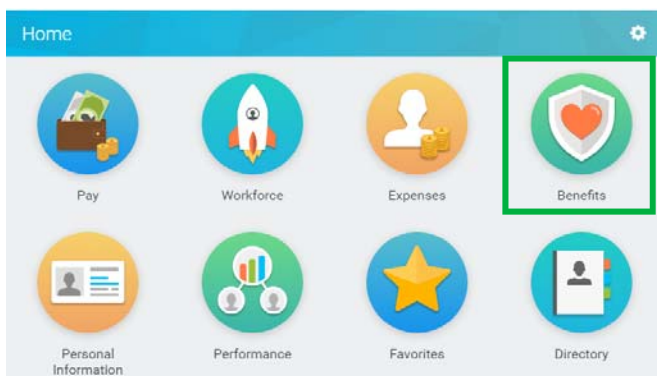
Click the "Done" button.

Print

Done

Making Election Changes

Once you click the "Done" button, the inbox item for Open Enrollment will no longer appear, but you can still access your elections to make a change. To access your elections, click on the "Benefits" worklet on your Workday home page. Look under the "Current Cost" section and select the "Change Open Enrollment" option. This will open up your enrollment screens and you can proceed to make any election changes.



More information and assistance is a click or call away

You can submit an electronic ticket or call HRConnect if you have questions or need assistance enrolling. HRConnect is available online from the Eversource employee intranet home page by clicking the "HRConnect" link in the "Quick Links" category.

EVERSOURCE HRConnect

Health & Welfare Retirement & Savings Life Events Career & Engagement Time Off & Extras Compensation

Welcome, Jane Bryggare!

WorkForce - Our New Time and Attendance System

WorkForce is here! If you enter your own time, you'll begin to use WorkForce to enter your time and expenses under \$25. Job aids, fact sheets, and quick how-to videos are available to help.

MY HISTORY

Type	Date	Details
+ Inquiry	9/6/2016 8:14:54 AM	13760-0 Closed: Self Service / Leave of Absence
+ Inquiry	6/20/2016 10:19:53 AM	8688-0 Closed: Self Service / Leave of Absence
+ Inquiry	3/2/2016 8:49:16 AM	3390-1 Closed: Benefits / Medical
+ Inquiry	3/1/2016 2:17:54 PM	3390-0 Closed: Benefits / Medical
+ Inquiry	1/13/2016 10:23:54 AM	1599-0 Closed: Self Service / 401k

AskHR

You can send an electronic ticket to HRConnect, which allows you the option to track your request and log your questions and responses.



HRConnect

If you have questions about Workday or your benefits, call HRConnect at 1-800-841-8684 and select the "HR Generalist" prompt.

IT Support Center

If you have trouble logging into the Eversource network to access Workday, please call the IT Support Center at 860-665-4357.