

NEKTAR

BeneTrac User Guide



BENETRAC
A Paychex Company

Online Enrollment and
Employee Self-Service
2022



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WELCOME

Welcome to BeneTrac, your customized web-based enrollment and benefit management system. Using online tools, you will be able to enroll, make changes, and review your benefit options at your convenience from any computer with Internet access at any time that is convenient for you.

This User Guide is intended to explain the commonly used features and processes of BeneTrac. Use this guide as a checklist when you log in to review or change your benefit elections. In addition to this User Guide, Online Help and a Resource Library are provided to you with the click of a button.

For more detailed benefit enrollment information, or other BeneTrac or benefits-related questions, contact your Administrator.

Your Administrator is:

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(866) 945-3081
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LOGGING ON TO BENETRAC

FIRST-TIME USERS

1. Type the following address into your browser:

<http://www.alliantbenefits.com/ben/enroll/nektar.html>

Save this web address as an Internet “Favorite” for future reference.

2. Enter the Employer ID: NEKT2367
3. Enter your User Name.

For first-time users: Your default User Name is the first initial of your first name + your last name, no spaces or hyphens. For example, Bob Jones would log on as bjones (all lower case). Your user name must be no more than 16 characters in length. Therefore, if your first name initial + last name exceeds 16 characters, you will only enter the first 16 characters. For example, Bob Billingsworth would log in as bbillingsw. If you have previously logged in, and at that time changed your User Name, enter your newly created information.

4. Enter your Password.

For first-time users: Enter the last four digits of your Social Security Number (SSN).

5. Click **Log In**.
6. Once you log in, you will be prompted to change your password. Your new password must be 8-32 characters and must contain 3 of the following: 1 uppercase, 1 lowercase, 1 number, or 1 special character. No more than 3 special characters allowed.
7. Review the legal notice. If you agree, click **I AGREE** to continue. If you **DO NOT AGREE** with the legal notice, you will be unable to make your benefit elections online. Contact your Administrator for more information.

CREATING A CUSTOM LOGON

Once you have logged in, please change your User Name and/or Password to protect your privacy.

1. On the *Personal Information* screen, click on your name.
2. Enter your new User Name and Password and click **Update**.
3. Please do not delete your user name and password. You will not be able to access the BeneTrac system if this information is removed.

IF YOU FORGET YOUR PASSWORD

If you do not remember your User Name and/or Password, the system can send it to you via email.

1. On the *Log In* screen, click **Forgot your User Name or Password?** Complete the information in the Alternate employee login box.
2. If your User Name and Password are not sent to you via email within 15-30 minutes, contact your Administrator to verify your email address on record.

PERSONAL INFORMATION ON BENETRAC

The *Personal Information* screen on BeneTrac is used to record personal information needed to administer your benefits. This includes information about you, such as your name, address, SSN and date of birth, as well as similar information about your covered dependents.

You can update personal information at any time. Your Administrator will review the change and determine whether the change affects your enrollment selections.

CHANGE YOUR PERSONAL INFORMATION

1. On the *Personal Information* screen, click on your name.
2. Review your Personal Information and update anything that is incomplete or inaccurate.
3. Click **Update** to save your changes, or **Cancel** to do nothing.

ADD DEPENDENTS' OR SPOUSE'S PERSONAL INFORMATION

If you are enrolling a spouse or new dependent, you'll first need to add their Personal Information before entering enrollment selections.

1. If your spouse and/or children are not on the *Personal Information* screen, click on **Add Spouse** or **Add A Family Member** and input their information.
2. Click **Update** to save your changes, or **Cancel** to do nothing.

CHANGE DEPENDENTS' OR SPOUSE'S PERSONAL INFORMATION

1. On the *Personal Information* screen, click on your family member's name to update any information.
2. Review and update any Personal Information about your dependent(s) or spouse that is incomplete or inaccurate.
3. Click **Update** to save your changes, or **Cancel** to do nothing.

ENROLLING OR CHANGING YOUR BENEFIT ELECTIONS

“THE RULES” AROUND CHANGING BENEFIT ELECTIONS

When You Can Enroll in or Change Your Benefit Elections

New benefit elections will be approved only during the periods defined below:

- Within 30 days of becoming a new employee
- During the annual Open Enrollment period (*For instructions on changing benefits due to open enrollment, please refer to page 9 of this user guide*)
- If you have a family change or employment change that is one of the following Qualifying Events:
 - Change in legal marital status
 - Change in the number of dependents
 - Change in your or your spouse’s employment status or employer-provided coverage
 - Change in dependent eligibility
 - Change of residence
 - Receipt of a judgment, decree, or order to provide coverage
 - Change resulting from a family medical leave

You must make any allowable benefit changes on BeneTrac within 30 days of the Qualifying Event.

Documentation is required for certain status changes. You must submit required documentation to your Administrator. **Changes will not be approved without the required documentation.**

Event	Required Documentation
Marriage	Marriage Certificate
Birth	Birth Certificate
Change in spouse’s employment status resulting in loss of coverage for you, and/or your spouse and dependents	Proof of loss of other coverage. This can be a HIPAA certificate from your spouse’s previous insurance carrier or a letter from your spouse’s previous employer.

CHANGING YOUR BENEFIT ELECTIONS ON BENETRAC

SPECIAL CONSIDERATIONS

Medical

If you are enrolling in a medical HMO plan, enter the *Provider Code* information. You can view the providers in your network by clicking on the **Provider Directory** link. If you do not select a Provider, one will be assigned to you.

Supplemental Life Insurance, AD&D

If you are enrolling in the Supplemental Life Insurance plan, you may be required to fill out an Evidence of Insurability form. Follow the instructions as provided.

Life Insurance

If you are a full-time employee, you are automatically enrolled in the life insurance plan. To change your beneficiary:

1. Go to the *Life Insurance* section.
2. Select **Add/Change Beneficiary** from the drop down box.
3. Enter your Beneficiary information.
4. Click **Continue**.
5. Review information and click **I Agree**.
6. Click **OK**.

All changes are pending your Administrator's approval.

You can use the BeneTrac Benefits screen to enroll in or change your elections for your Medical, Dental, Vision, Flexible Spending Accounts (Health Care and Dependent Care), Supplemental Life Insurance and Accidental Death & Dismemberment (AD&D), if available.

You will need to enroll in or update each coverage type individually. If you need additional information about a particular benefit, click on the **Benefit Description** link at any time.

1. From the *Personal Information* screen, click on **Proceed to My Benefits**.
2. From the **Manage Benefit** pull down menu, view the options available to you.
 - a. If enrolling for the first time, select **Add or view plan/options: New Hire** or **Decline Benefit: New Hire**.
 - b. If making a change as a result of a Qualifying Event, from the drop down box, select from one of the **Qualifying Event** options.
3. Enter the Qualifying Event date, (i.e., date of marriage, birth, or loss of coverage).
4. If you have multiple dependents, remove the check mark from the box next to the name of anyone you do NOT want to include in your coverage.
5. Click **Continue**.
6. Review the options available and check the box next to "Select plan" to make your enrollment selection.
7. Update any plan information if desired. (i.e., complete provider information for HMO plans.)
8. Click **Continue**.
9. Select **Reason** from the drop down list.

Remember, for status changes, you may be required to submit documentation to your Administrator. Changes will not be approved without the required documentation.

10. Review your selection information and click **I AGREE**.

Remember to review and update all benefit coverages (e.g., Medical, Dental, Vision, etc.). To update your elections for a different coverage, repeat the steps above.

DROPPING COVERAGE FOR YOUR DEPENDENT(S) AND/OR SPOUSE

1. From the *Personal Information* screen, go to your desired plan type by clicking **Proceed To My Benefits**.
2. From the **Select from list** pull down menu, select **Terminate dependent (Qualifying Event)** or **Terminate coverage (Qualifying Event)**.
3. Enter the Qualifying Event date. (i.e., date of other coverage.)
4. If you have multiple dependents, check the box next to the name of the dependents(s) you are terminating.
5. Select the Qualifying Event reason for change from the drop down box.
6. Review the benefits enrollment information and click **I Agree**.
7. Click **OK**.

Remember to repeat the steps above for each benefit coverage. You must log on to BeneTrac and drop coverage within 30 days of the Qualifying Event. Changes will not be approved without the required documentation.

REVIEWING YOUR BENEFIT ELECTIONS

Once you have completed all your elections, you may scroll to the bottom of the *Benefits* screen.

1. Verify your total deductions under the **Summation** box.
2. Scroll to the bottom of the Benefits screen and click on the Review and Finalize button. Review the summary and click on *I agree to the above and finalize my selection*.
3. Print the Election Summary by clicking on the *Print election summary* button.
4. All benefit elections will be pending your Administrator's approval. The approval process could take between 1-5 business days. Refer to **Additional Tips** in this manual for more details on the approval process.

CHANGING YOUR BENEFIT ELECTIONS DURING OPEN ENROLLMENT

Review and update Personal Information for yourself and your dependents. You can update your personal and dependent information by clicking on your name or your family member's name. You can also add family members in this section.

You can use the BeneTrac *Benefits* screen to enroll in or change your elections for your Medical, Dental, Vision and Supplemental Life Insurance. You can also enroll in the Flexible Spending Accounts (Health Care and Dependent Care) for the new plan year.

You will need to enroll in or update each coverage type individually. If you need additional information about a particular benefit, click on the **Benefits Description** link at any time.

1. From the *Personal Information* screen, click on **Proceed To My Benefits**.
2. From the **Manage Benefit** pull down menu, view the options available to you.
 - Add or View Plan/Options
 - Change or View Plan/Options
 - Decline Benefit
3. Confirm which family members you would like to be included on your plan. If you have multiple dependents, remove the check mark from the box next to the name of anyone you do NOT want to include in your coverage.
4. Click **Continue**.
5. Review the options available and check the box next to "Select plan" to make your enrollment selection.
6. Update any plan information if desired. (I.e., complete provider information for HMO plans.)
7. Click **Continue**.
8. Review your selection information and click **I AGREE**.

Remember to review and update all benefit coverages (e.g., Medical, Dental, Vision, etc.). To update your elections for a different coverage, repeat the steps above.
9. Scroll to the bottom of the Benefits screen and click on the Review & Finalize button. Review the summary and click on I agree to above and finalize my selections.
10. Print a finalized confirmation statement and keep for your records.

ADDITIONAL TIPS

The BeneTrac system is designed to make selecting your elections as easy and efficient as possible. Navigating through the screens involves simple mouse clicks. The following options are provided to make your election process simple and quick.

RESOURCES

- **Election Summary** will take you to a document detailing your plan selections and contributions.
- **Edit Family** will take you to your *Personal Information* screen where you can update personal information for you and any family members.
- **Resource Library** will provide access to important documents (i.e. Domestic Partner Affidavit).
- The **News & Alerts** will show any employer announcements regarding your benefit information.
- If you need help throughout the enrollment process, you can contact your Administrator as listed on page 3 of this document.
- **Benefit Description** links will take you to your benefits overview.
- **Proceed to Log out** link will completely log you out of the system.

APPROVED AND PENDING STATUS

- All actions made on the BeneTrac system are pending for Administrator approval.
- The status will show “Submitted” until your Administrator has reviewed and accepted the change.
- When changes are “Submitted”, they are not active.
- Once your Administrator reviews and approves your transactions, the status updates with an Approval date. Then your selection is sent to the insurance carrier and you will see a “Sent” date. This usually takes from one to five business days, but may take longer depending upon activity.

FREQUENTLY ASKED QUESTIONS

- **My User Name/Password does not work. I am getting an error message, “You must enter valid values for SiteID, User Name and Password. Please try again”**

The first time that you log on to BeneTrac, your User Name is the first initial of your first name + your entire last name (up to 16 letters), and your password is the last four digits of your social security number. For example, Jane Smith’s User ID would be jsmith. If you previously logged in and changed your User Name or Password but do not recall what you set them as, from the Log In screen, click **Forgot your user name or password?** and type in the required information. See “Logging On to BeneTrac” on page 4 for additional information.

- **I didn’t have time to complete my elections and I had to log out before making all of my changes. What happens to the changes that I did make?**

Any changes that you did complete will be pended for approval by your Administrator. Log on to review the changes you made and their approval status by following the instructions in this guide. You can then continue to make any further updates by following the enrollment instructions.

- **How much are my elections costing me?**

BeneTrac calculates and displays amounts that will be withheld from each paycheck to cover your share of your benefit elections. Log on and scroll to the bottom of the *Benefits* page and review your **Election Summary**. For further breakdown of your selections, click on Election Summary located at the top of the Benefits page.

- **I want to select my own provider. How do I locate the doctor that I want?**

At time of *initial enrollment*, you can choose your Primary Care Physician (PCP) by clicking on the **Provider Directory** link under the medical benefit type during the enrollment process. To *change* your PCP, you must contact member services at the number on the back of your medical ID card.

- **I entered my elections last week but the status is still Pending. Why?**

Changes must be approved by your Administrator which can take from one to five business days, depending upon activity. Your selection may require supporting paperwork. See the details on page 6 or contact your Administrator.

- **I need to go to the doctor but my election is still pending. What should I do?**

Contact your Administrator for additional assistance.

- **My child is no longer attending college. Do I need to do anything?**

Children are eligible for health care coverage until age 26, regardless of student or marital status.