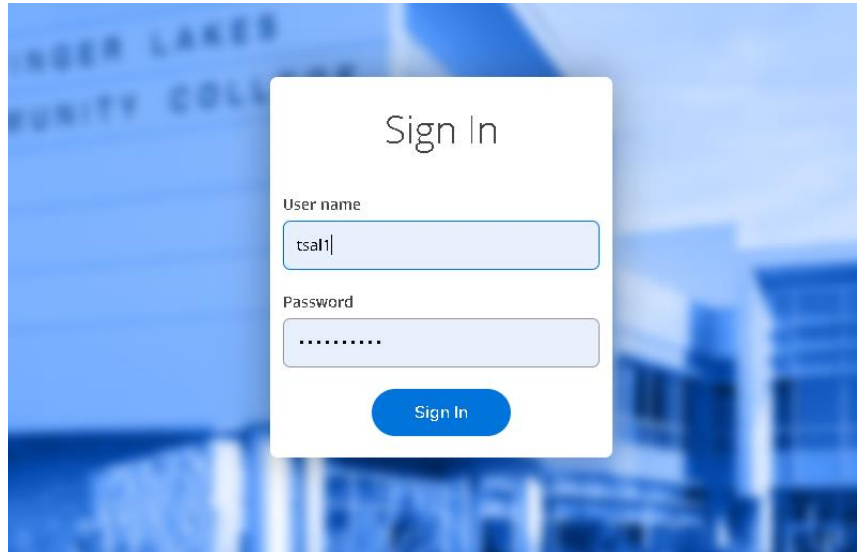
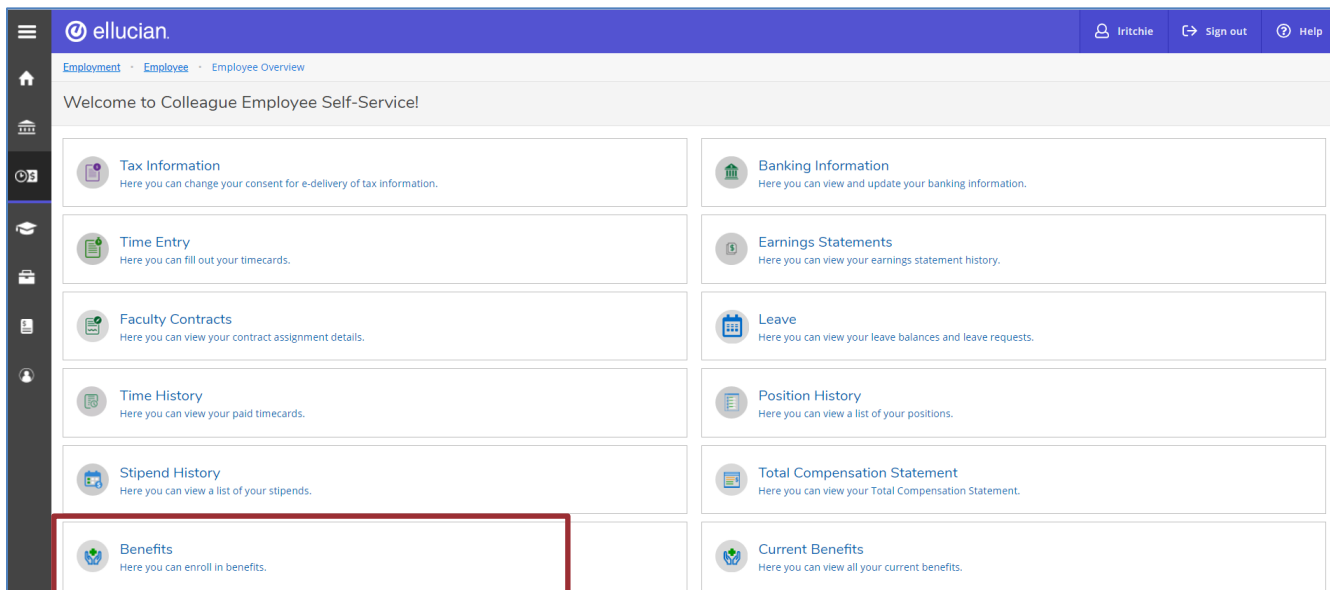


How to Use LORA: Self Service

To access Benefits Enrollment, sign into LORA: Self-Service.



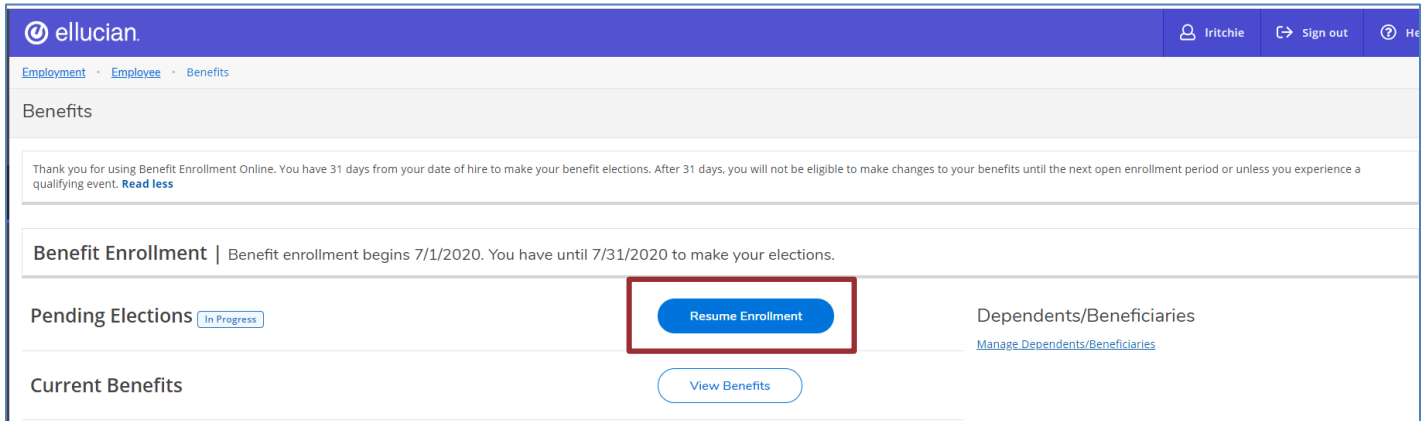
Select the Employee tab and select **Benefits**.



Benefits Page

On this page, you can view the dates of the enrollment period and links to current enrolled benefits, pending elections, and dependents/beneficiaries.

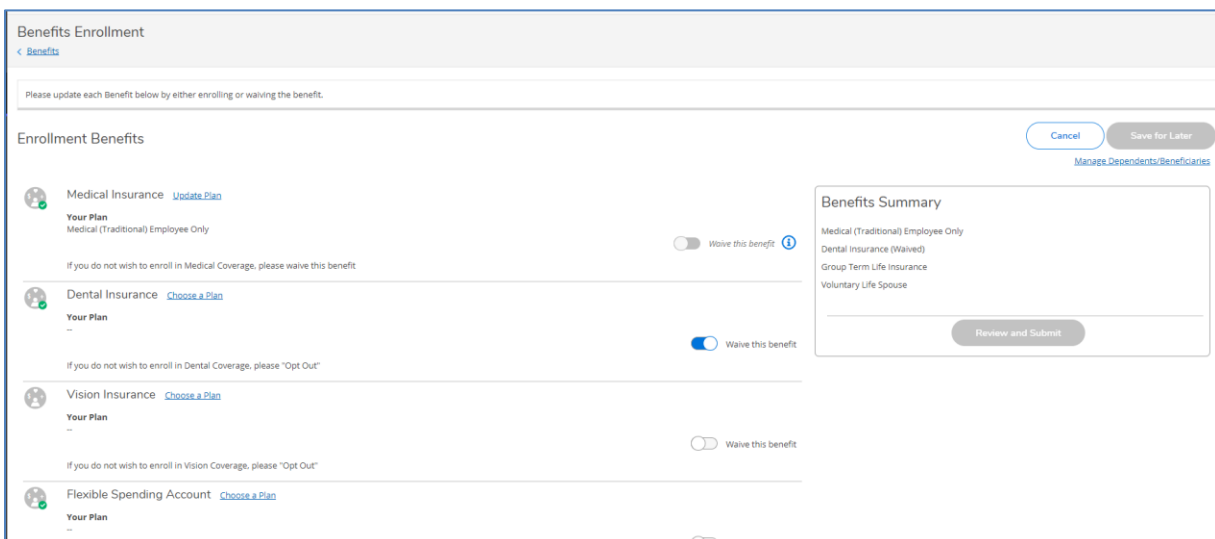
Select *Begin Enrollment* to access elections for the enrollment period. If you begin an enrollment and return at a later date, it will change to *Resume Enrollment*.



Enrollment Page

On this page, you can view your current benefits enrollment eligibility. Some benefits will give you the option to waive the benefit. To make an election for the benefit option, select *Choose a Plan*. Each benefit requires you to enroll or waive the benefit. A green check mark must appear next to each benefit in order to submit your enrollment. **Please read all instructions carefully for each benefit before making your elections.**

Once you begin making elections, they will appear in the *Benefits Summary*. You can save and return at a later date if you wish. When elections are completed, you will select *Review and Submit* to finalize your elections.



Benefit Selection Page

On the benefits selection page, you can view detailed information about the benefit and view links to premium costs. When you are finished reviewing the plan options, you can choose a plan to enroll in or waive the benefit, if applicable.

Any plan that includes a dependent/beneficiary will require you to elect an existing dependent/beneficiary from the pre-populated list, or add a new dependent/beneficiary.

The screenshot shows the 'Benefits Selection' page for 'Medical Insurance'. At the top, there are navigation links for 'Employment', 'Employee', and 'Benefits'. Below this is the title 'Benefits Selection' and a link for 'Benefits Enrollment'. A message states: 'If you would like to enroll in Medical Insurance, you must select the plan and level of coverage you wish to enroll in. For benefit information click on the "Plan" icon. For rate information click on the "Rate" icon.' There are 'Cancel' and 'Save' buttons in the top right. The main section is titled 'Medical Insurance' and contains a 'Choose a Plan' section with the instruction 'Select 1 plan or waive this benefit'. A 'Show plan information' tooltip is visible over the first option. The options are:

- Medical (Traditional) Employee Only
- Medical (Traditional) Employee Spouse
- Medical (Traditional) Employee Child
- Medical (Traditional) Employee Family
- Medical HDHP Employee Only
- Medical HDHP Employee Spouse
- Medical HDHP Employee Child
- Medical HDHP Employee Family

At the bottom, there is a 'Waive this benefit' toggle switch and an information icon. A note at the very bottom says: 'If you do not wish to enroll in Medical Coverage, please waive this benefit.'

The screenshot shows the 'Flexible Spending Account' selection page. At the top, there is a message: 'Please enter the annual amount that you would like to contribute to the selected Flexible Spending Account.' There are 'Cancel' and 'Save' buttons in the top right. The main section is titled 'Flexible Spending Account' and contains a 'Choose Plans' section with the instruction 'Select up to 3 plans or waive this benefit'. The options are:

- Flexible Spending Account - Medical
- Flexible Spending Account - Dependent Care
- Flexible Spending - Transit

Below these are three expandable sections, each with an input field for the annual amount:

- Flexible Spending Account - Medical**: Enter Annual Amount (Max Amount: \$2,750.00) with a value of \$0.00.
- Flexible Spending Account - Dependent Care**: Enter Annual Amount (Max Amount: \$5,000.00) with a value of \$0.00.
- Flexible Spending - Transit**: Enter Annual Amount (Max Amount: \$3,240.00) with a value of \$0.00.

At the bottom, there is a 'Waive this benefit' toggle switch and an information icon.

Manage Dependent/Beneficiaries

To add a new dependent/beneficiary, or edit an existing one, select *Manage Dependents/Beneficiaries*.


If you wish to edit an existing dependent/beneficiary, select the *pencil* symbol next to their entry. If you wish to add a new dependent/beneficiary, select *Add Another*. Required fields for dependents/beneficiaries include **Name, Date of Birth, and Social Security Number**. When finished, select *save*.

Manage Dependents/Beneficiaries Add Another

Name	Organization	Address	Gender	Relationship	Marital Status	
John Test		123 Sesame Street Canandaigua, NY 14424	Male	Child		


Dependents may stay on an employee's benefits until the end of the year in which they turn 26 at which time they need to be removed.

Manage Dependents/Beneficiaries Add Another

Name	Organization	Address	Gender	Relationship	Marital Status	
Leona Ritchie			Female	Spouse	Married	

Add new dependent/beneficiary

Select Category:
 Person
 Organization

Prefix: First Name: Middle Name:
Last Name: Suffix: Birth Date: 
Social Security Number:
Gender: Relationship: Marital Status:
Address Line1: Address Line2: City:
State: Zip Code: Country:
Cancel Save

Review and Submit

After you have elected all of your benefits, you are ready to review and submit. On the main enrollment page, select review and submit under benefits summary. The review and submit button must be blue to complete your enrollment.

The screenshot shows the 'Benefits Enrollment' page. At the top, there is a navigation bar with 'Benefits Enrollment' and a back arrow. Below it, a message says 'Please update each Benefit below by either enrolling or waiving the benefit.' The main section is titled 'Enrollment Benefits' and lists four categories: Medical Insurance, Dental Insurance, Vision Insurance, and Flexible Spending Account. Each category has a 'Your Plan' field and a 'Waive this benefit' toggle. A 'Benefits Summary' box is highlighted with a red border, containing a list of selected benefits: Medical (Traditional) Employee Only, Dental Insurance (Waived), Group Term Life Insurance, and Voluntary Life Spouse. Below the summary is a blue 'Review and Submit' button. At the top right of the enrollment section are 'Cancel' and 'Save for Later' buttons.

After you have carefully reviewed all elections, you can click on the *signature box* to authorize changes and select *submit*. If you wish to return at a later date, select *Save for Later*.

The screenshot shows the 'Review and Submit Benefit Elections' page. At the top, it says 'You have elected the following benefits. You may make changes until the enrollment period ends on 7/31/2020.' Below this is a table with the following data:

Benefit	Benefit Plan	Dependents/Beneficiaries	Health Care Provider Information	Coverage/Participation
Dental Insurance	Waived			
Flexible Spending Account	Waived			
Health Saving Account	Waived			
Retirement	Waived			
Medical Insurance	Medical (Traditional) Employee Only			Employee
Vision Insurance	Vision Insurance Employee Only			Employee
Basic Life Insurance	Group Term Life Insurance	Leona Ritchie (Primary Beneficiary) - 100.00%		
Voluntary Life Insurance	Voluntary Life Spouse			\$50,000.00

Below the table is a 'Terms and Conditions' section with a checkbox that is checked: 'I have read and accepted these terms'. At the bottom right, there are 'Save for Later' and 'Submit' buttons. The 'Submit' button is highlighted with a red border.

Confirmation

After benefit elections are submitted, you will see a confirmation. You may download a PDF version of the confirmation and save for your records. If you wish to make changes to your elections at this point or at a later date, select *change elections* to return to the benefits enrollment.

If you make any changes, you will have to resign and resubmit the changes in order for them to be accepted.

After the end of the enrollment period, you will not be able to make any changes to your benefits until the following Open Enrollment year or a qualifying event.

Review and Submit Benefit Elections
You have elected the following benefits. You may make changes until the enrollment period ends on 7/31/2020.

Benefit	Benefit Plan	Dependents/Beneficiaries	Health Care Provider Information	Coverage/Participation
Dental Insurance	Waived			
Flexible Spending Account	Waived			
Health Saving Account	Waived			
Retirement	Waived			
Medical Insurance	Medical (Traditional) Employee Only			Employee
Vision Insurance	Vision Insurance Employee Only			Employee
Basic Life Insurance	Group Term Life Insurance	Leona Ritchie (Primary Beneficiary) - 100.00%		
Voluntary Life Insurance	Voluntary Life Spouse			\$50,000.00

Thank you for completing your benefit enrollment elections!
Thank you for enrolling on line.

[Download PDF](#) [Change Elections](#) [Return to Benefits](#)