



CARSON TAHOE
— HEALTH —

ENROLLMENT GUIDE

Carson Tahoe is proud to offer valuable benefits for you and your family. Enrollment is self-service online within our Infor Self Service platform.

Carson Tahoe has made the decision to move our Disability Insurance Carrier to The Standard. The Standard is a well-established Disability Insurance Agency and serves various employers locally, including the State. Coverage selections will be made directly in Infor during the open enrollment period for coverages offered by The Standard. All Employees UNUM plans will be cancelled effective 1/1/2025. UNUM will be sending out letters to all staff who hold UNUM benefits with instructions on how to keep any UNUM benefits should you choose to, if applicable.

As a benefit eligible employee, you may login at any time during your enrollment period, read the available information, then **accept or decline coverage** to complete your benefit elections; **you will receive an email confirmation statement** from Infor.

Advantages to You & Your Family

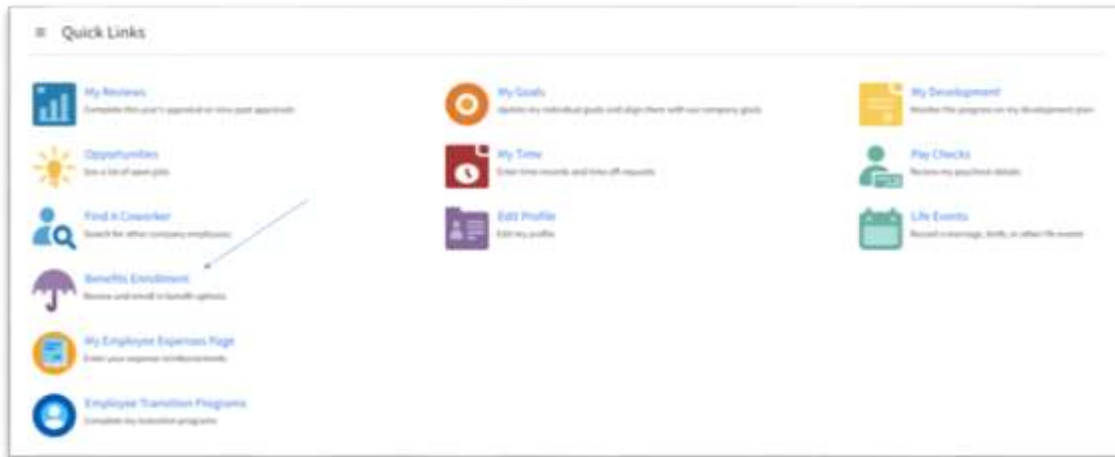
Our employees are our most valuable resource, and **your health and welfare is extremely important**. We recognize all of our employees are unique and have differing benefit needs. As a benefit eligible employee this is your opportunity to protect your family's financial security in the event of a medical occurrence, disability, death, cancer, heart attack, stroke, accident or the need for care services.

To learn about the benefits offered to you and your family, **login to the CTH Intranet > Departments > HR > Benefits**, read the available Benefit Guides and follow the screens within Infor to **accept or decline coverage** to complete your benefit elections.

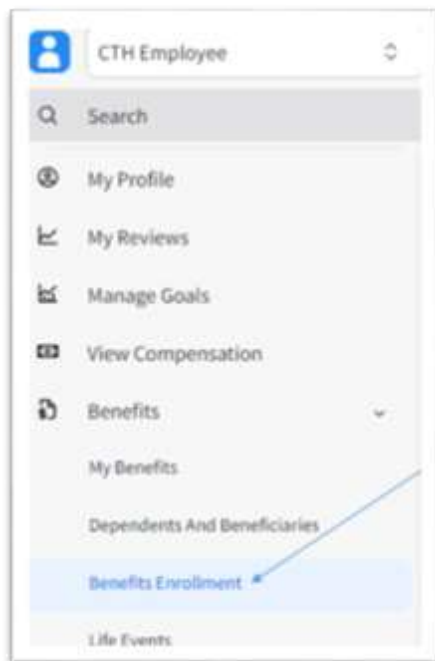
How to ENROLL – To **accept or decline** the benefits offered to you and your family, follow the below screens, **then checkout to complete your enrollment**. You will receive a **confirmation statement by email** from Infor.

Self Service Online: From any device connected to the internet, type enrollment URL into browser or click here: <https://hcm-carsontahoehs-prd.inforcloudsuite.com/hcm/EmployeeSelfService/>

1. Choose Benefits Enrollment in your Quick Links:



OR Choose Benefits Enrollment in your left Side Menu:



- The Open Enrollment Event will open to Current Benefits where current selections can be reviewed:

Open Enrollment - January 1, 2023 - John Doe - 999991004

Current Benefits

Current Benefits

View Details

Accidental Death & Dismemberment
WELLS BOPSP ADD

Dental Plans
Dental
Option: Individual + Children

Dependent Care
Plan: Dependent Care
Pre Tax: 7.50
Post Tax: 7.50
Take with Plan: 7.50

Disability
WELLS LTD-SUP-UP

FSA Medical
WELLS FSA-MEDICAL

Health Savings Account
WELLS CREDITCARD
Pre Tax: 207.50
Post Tax: 207.50
Pre Credit: 4.50
Take with Plan: 202.00
Employer: 30.00 per year

Life Insurance

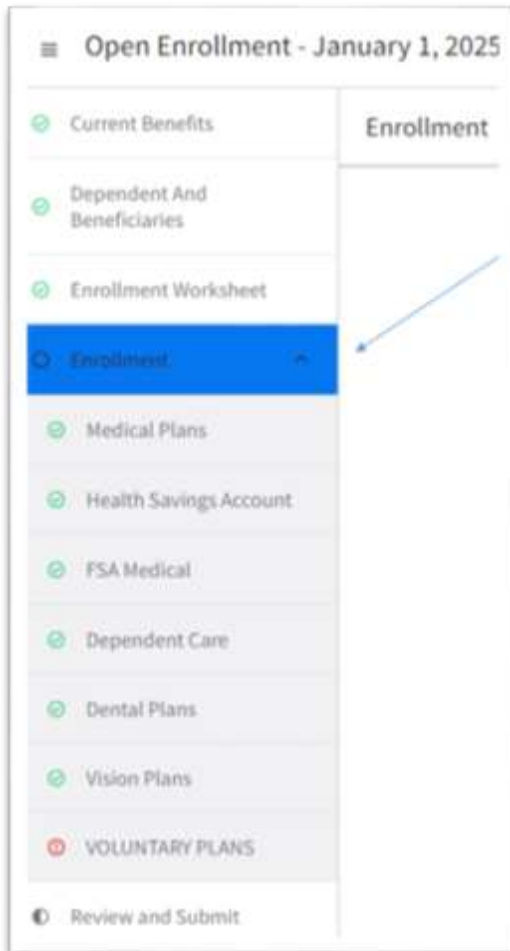
- Select Next. Add/Update/Review Dependents and Beneficiaries:

Save And Return To Enrollment

Add

Birthdate

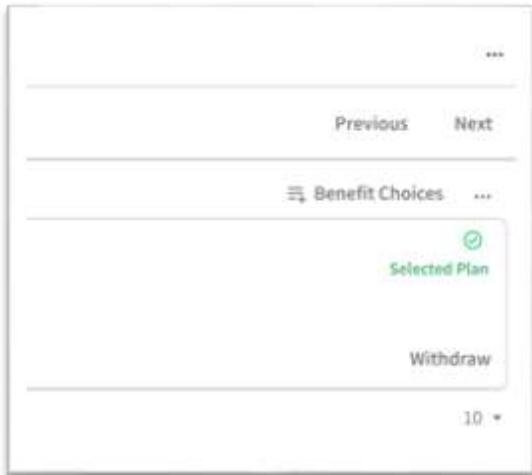
4. Select Next to open Enrollment selections:



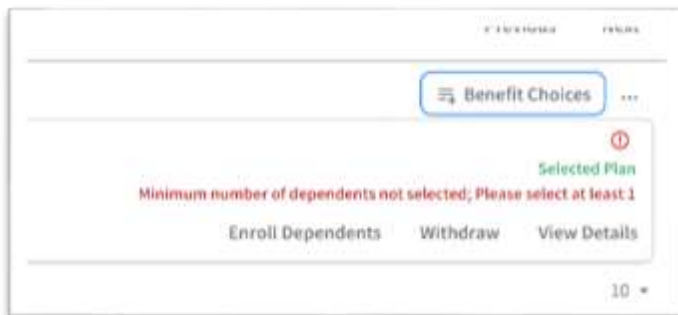
5. Under each subsection, use "Benefit Choices" on the right to pull up full list of options:



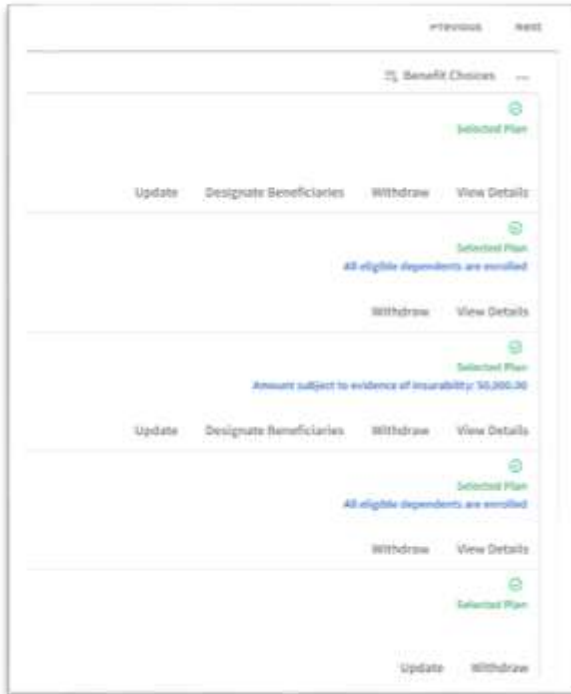
6. Select Plan. Click 'Next' to go to next section:



7. Be aware of errors and use 'Enroll Dependents' selections as needed:



Plans without errors will show in green checks and blue confirmations with no red errors. :



*"Amount Subject to evidence of insurability' means that you have selected an amount above the guaranteed issue amount and will be required to complete further medical verification for coverage above that limit", this will be automatically emailed to you.

Voluntary plans that require beneficiaries will request Primary & Contingent selections be made:

8. Ensure there is a green check mark on all options:

The screenshot shows a web interface for reviewing and submitting enrollment. On the left is a vertical navigation menu with the following items: Current Benefits, Dependent And Beneficiaries, Enrollment Worksheet, Enrollment (with a dropdown arrow), Medical Plans, Health Savings Account, FSA Medical, Dependent Care, Dental Plans, Vision Plans, VOLUNTARY PLANS, and Review and Submit. A green vertical line highlights the 'Review and Submit' item, which has a green checkmark next to it. The main content area is titled 'Review and Submit' and contains three sections: 'Submit Your Enrollment' with a blue 'Submit' button; 'Errors, Warnings, And Messages' with a 'Messages' sub-header and a single message: 'ADD Insurance Buyup - Employee Coverage_The Standard - Amount subject to evic'; and 'Cost Summary' with a 'Pay Period' field and a 'Flex Credits' section containing 'Total', 'Spent', and 'Available' fields.

9. Review selection totals on final page. Choose 'Submit' at top:

This screenshot is identical to the one above, showing the enrollment review page. However, the 'Review and Submit' item in the left navigation menu is now highlighted with a blue background, and the green checkmark is no longer visible. The rest of the page content, including the 'Submit Your Enrollment' button, the 'Messages' section, and the 'Cost Summary' section, remains the same.

You must choose Submit on the final page and at pop-up.

- 10. A request signature confirmation box will appear. You must sign, date, and click Submit again.**

Submit

Click Submit to confirm you are submitting your benefits

For Accident, Critical Illness, Hospital Insurance:

These benefits are under limited benefit insurance policies. These policies are a supplement to health insurance and are not a substitute for major medical coverage. They are not intended to satisfy the individual mandate of the Affordable Care Act (ACA) or provide the minimum essential coverage required by the ACA. Lack of major medical Coverage (or other minimum essential coverage) may result in additional payment with your taxes.

For All Voluntary Plans:

I wish to make the choices indicated on this form. If electing coverage, I authorize deductions from my wages to Cover my contribution, if required, toward the cost of insurance. I understand that my decision amount will change if my coverage or costs change. I represent that the statements contained herein are true and complete to the best of my knowledge and belief, and I understand that they form the basis of any coverage under the Group Policy(ies). I understand that any misstatements or failure to report information which is material to the issuance of coverage may be used as the basis for recession of my insurance and/or denial of payment of a claim. I agree to notify Standard Insurance Company (The Standard) of any change in my medical condition while my enrollment application is pending. I agree that if my application is approved by The Standard, the effective date of any coverage will be determined in accordance with the terms of the Group Policy(ies), including any applicable Active Work requirement and my coverage will be subject to all terms and conditions of the Group Policy(ies).

Signature

Date

Cancel Submit

You will receive a confirmation email.

Health Plan Coverages

PLUS Medical Plan	Flexible Spending Account (FSA) Medical
Core Medical Plan	Flexible Spending Account (FSA) Family
High Deductible Health Plan - HSA	Diversified Dental Provider Network
Health Savings Account (HSA)	Vision Plan – VSP Provider Network
Telehealth - AmericanWell	

Voluntary Benefits

Buyup Long Term Disability	Voluntary Hospital Indemnity
Buyup Term Life Insurance / AD&D <i>Employee, Spouse or Child</i>	Voluntary Critical Illness <i>Employee, Spouse</i>
Voluntary Accident	Voluntary Short Term Disability