



## Windstream Benefits Portal User Guide

The employee portal is a web-based tool that employees use to:

- View available benefits including plan options, cost, and eligibility rules.
- Change contributions to health savings plans.
- Enter life events.
- Access tools and resources to assist with decision making.
- Make beneficiary designations for life insurance plans.

### Registration and Login

**From work:** If you enter the portal through <http://www.windstreambenefits.com> while at work, you will enter the site through the single sign-on process (SSO). Click on the **Enroll or Make Changes to your Benefits** box to enter access the site.

**From home or by mobile:** Access the Employee Portal by going to [windstream.benefitsnow.com](http://windstream.benefitsnow.com). Your CSO should work from any device.

### Your New Benefits Portal



Your benefits portal is customized specifically to you, and you can see your information and action items at-a-glance. You can access the portal through your work or home computer or smart phone by using either address listed above.

### Centers

Centers contain detailed information on all of the benefits an employee is eligible for. Centers also contain tools and resources such as plan comparison tools and benefit cost estimators.

When the cursor is placed over the top of one of the centers a **Fly-Out Menu** will appear. The menu has links to the various benefit information, tools, and resources. Click on the link for the information you want to view.

### Action Needed

If there are any items which require action by you, the take **Action Needed** section will display at the top of the screen. This is your To-Do-List and will contain items such as reminders for enrolling in benefits, adding an email address, verifying dependents, or updating beneficiaries. Simply click on the links beside each item to complete it.

### Slide Show

Just beneath the action needed section is the Slide Show. This area contains various messages, reminders, important deadlines, or updates. You can enroll in paperless notifications, change your beneficiaries and access the wellness program by clicking on the appropriate slide.

### Quick Links

Just beneath the slide show there will be a **Quick Links / At a Glance** section where employees can view benefit information quickly or access quick links to get additional information on various topics.

## Enrolling in Benefits

From your benefits home page you will be able to enroll in your benefits using the following instructions.

- Click on the **Enroll** link in the **Action Needed** section or the large **Enroll Now** button on the portal homepage.
- Click **Continue**

Now you will be on the enrollment landing page. When you are ready to enroll, click **Continue**.



## Enrolling in Health Plans

You are now at your **Summary of Benefits** page and ready to make your benefit selections.

Your current benefits (if enrolled) along with the per pay period cost will be displayed as well as the options for future enrollment. This allows you to compare what you currently have to options for the future.

There are two options for enrolling in benefits:

- Click on the **Take Me Through Each Benefit** button. This will enable the guided enrollment option where the system will bring up each eligible benefit option one at a time to make their selections.
- Click on the **View/Change** button next to each benefit. This will pull up the enrollment page for that particular benefit and allow you to make your selection. You can then move to the next benefit you want to select. You do not have to follow any particular order.

Summary of Your Benefit Elections

Below is a summary of your benefit elections. You can either use the **Take Me Through Each Benefit** button to the right to review and/or make changes to all of your benefits, or you can select individual benefits by using the **View / Change** buttons.

	Your Current Benefits	Cost Per Pay Period	Your Benefits Starting 02/14/2018	Cost Per Pay Period
Medical	Consumer \$300 Employee Only	\$27.85	Consumer \$300 Employee Only	\$27.85
Health Savings Account - Employee Contribution	HSA Employee Contribution \$2,000.00 Annually <a href="#">View / Change</a>	\$59.63	HSA Employee Contribution \$1,500.00 Annually	\$55.76 <a href="#">View / Change</a>
Chronic Condition Engagement - Employee	Chronic Condition Engagement Surcharge - Employee		Chronic Condition Engagement Surcharge - Employee	
Biometric/Personal Health Assessment Completion	Biometric/Personal Health Assessment <input checked="" type="checkbox"/>	\$46.15	Biometric/Personal Health Assessment <input checked="" type="checkbox"/>	\$46.15



Once the enrollment page for a particular benefit appears, the first action you need to take is to select who will be covered. All of your dependents that are currently in the system will display and you can put a checkmark in the box beside the dependent(s) you want covered by the particular plan.

If a dependent is missing from the list use the **Add Dependent** button to add the missing dependent to the system. All required information must be entered to add the dependent to the system.

- **Note:** Adding the dependent to the system does not automatically enroll them in coverage. You will need to add the new dependent to coverage once they have added them to the system.

Once you have selected the dependent(s) you want covered by this benefit then click on **Continue to Next Step** to complete the benefit selection.

- **Note:** On the top right side of the page you can view total benefits cost as you move through the enrollment. Use the Up & Down arrows to expand or hide the cost details.

Here you will see all of the plan options available to you.

- Use the links at the top of the page to compare plan options. Use the link under each option to search for doctors who participate in that plan plus additional information to help you make an informed decision.

3 Select an Option

Pay Period Annual

No Coverage [Choose No Coverage >](#)

**UMR** Consumer 5000 [Selected Option >](#)  
 Employee Only  
 Other Coverage Levels  
 Your Pay Period Cost  
**\$50.03**  
[Estimate your medical expenses](#)  
[Find Doctors](#)

- When you click Find a Doctor you are taken to the page below:



- Click **Choose This Option** beside the plan you want. If you do not want coverage click **Choose No Coverage**.
- Once all selections are made click **Continue**.

Follow the same process to enroll in Dental and Vision plans. Be sure to select the dependents you want enrolled for each plan.

## Medical

TOTAL BENEFITS COST  
**\$0.00** PER PAY PERIOD

This enrollment period is for coverage beginning January 1, 2016. [Return to Benefits Summary](#)

**1 Choose Who You Want to Cover**

✓ You

**2 Surcharges**

**3 Select an Option**

## Enrolling in Spending Accounts or HSAs

Spending account options include Medical Health Savings Account (HSA), Medical Flexible Spending Accounts (FSA), Dependent Day Care Spending and Commuter FSA Accounts. The enrollment process is a little different than enrolling in medical/dental/vision plans.

To enroll in a spending account or HSA:

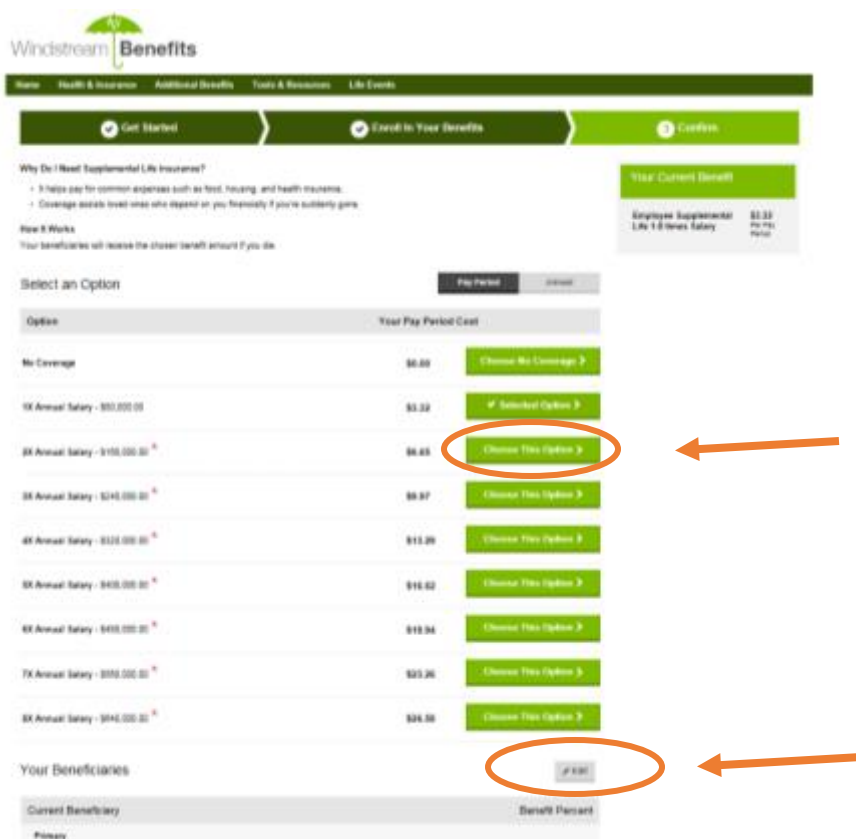
- Enter the total amount you would like to contribute to the account for the entire year in the election box.
- The per pay period amount will display to the right of the election box. If you make a change after you initial enrollment, the total amount you enter will be divided over the remaining pay periods in the year. You are responsible for staying within the IRS limits for your annual contribution.
- You can use the calculator/estimator tool to help estimate spending in order to decide how much to contribute.
- After entering the election amount click **Continue**.

Remember, you can only enroll in either an HSA or and FSA for medical savings.

### Enrolling in Supplemental Life and AD&D Plans

To enroll in life or AD&D plans:

- Review the plan options displayed on the page and click the **Choose This Option** button to select the desired plan. If you do not want coverage click **Choose No Coverage**.



- Beneficiaries need to be designated at the bottom of the page by clicking **Make Changes**.
  - You can designate primary and contingent beneficiaries as well as the percentages for both categories.
  - The percentages for both primary and contingent categories must add up to 100%.

- The system does not allow decimals or fractions so if the designation percentages are being split equally between three people one designation percentage must be entered as 34% and the other two at 33%.

## Changing/Updating Beneficiary Information

There may be times when you need to make changes or updates to their beneficiary designations outside of open enrollment.

To change/update beneficiary information:

- From the very top menu bar on the employee Portal click the drop down arrow beside the employee name.
- Select **Beneficiaries**.

The Beneficiary Designation screen will appear.

- To edit the designations click the **Choose Beneficiaries** button.

Make desired changes to the designations (primary, contingent, or not a beneficiary) or the percentages.

Percentages for both primary and contingent categories must add up to 100%.

- Click **Add Beneficiary** to add additional beneficiaries into the system.
- Once all desired changes are complete click **Done**.

The screenshot shows the Windstream Benefits portal interface. At the top is a navigation bar with links: Home, Health & Insurance, Additional Benefits, Tools & Resources, and Life Events. Below this is the 'Beneficiary Designations' section. On the left, there's a table titled 'Your Beneficiaries' with columns for 'Current Beneficiary' and 'Benefit Percent'. Under 'Current Beneficiary', 'Primary' is listed. A 'Choose Beneficiaries' button is visible next to the table, circled in orange with an arrow pointing to it. On the right, there's a 'What is a Beneficiary?' section with explanatory text: 'A beneficiary is a person whom you designate be compensated upon your death.' and 'You may update beneficiary information at any time during the year.'

## Entering Life Events

Some changes in life can affect your benefits elections. For example, having a baby is a life event whereby participants will want to add the child to your health plan coverage.

Employees only have 31 days from the date of the life event (event date + 30 calendar days) to make changes to your health and insurance coverage. Otherwise, you must wait until the next annual enrollment period to make changes coverage or until you have another change in status.

To enter a life event:

- Go to the Life Events center in the Portal.
- Click on the appropriate life event link.
- Enter the date of the event and click **Continue**.

• **Note:** information regarding required documentation or other instructions will be displayed. Your dependent will not have coverage if documentation is not provided.

### Birth/Adoption

Congratulations on the birth/adoption of your child!

Birth and adoption are qualified changes in status, so you may make certain changes to your health and insurance benefits coverage. The coverage changes must be consistent with your change in status.

#### Important!



You will have 31 days from the actual event date to make benefits changes.

Please enter the date of your child's birth or adoption and click Continue.

Enter Your Child's Birth Date:

Read and follow the instructions. Click **Continue**.

- **Note:** You must have a valid Social Security Number on record for your dependents or otherwise face a tax penalty. You can enter the SSN for a newborn before the end of the year in which they have coverage.

If your dependent is not in the system, click **Add Dependent** to add the new dependent to the system. Once the dependent is added click **Continue**.

- **Note:** Adding the dependent to the system does not automatically enroll them in coverage. Once your dependent has been added to the system you will need to ADD the dependent to each plan for coverage.

### Enrolling Dependents in Coverage

Once the dependent has been added to your record, you add the new dependent to coverage.

- Click **Start Enrollment** to complete the enrollment by checking each name of the dependent you want enrolled in coverage.
- **Important Note:** The process for logging different life events will be the same but each life event will require different documentation so make sure you read all instructions provided on the life event screens thoroughly.

### Enrollment Confirmation

Once you complete the guided enrollment or click the **Complete Enrollment** button the **Enrollment Confirmation** page will appear. The Enrollment Confirmation page gives you a brief description and a summary of all your elections. Double check that you enrolled in the correct benefits and that all of your dependents are enrolled in the plans you wish.

At the top of the enrollment page employees will see messaging regarding any action items and next steps employees need to complete such as:

- Required Evidence of Insurability (EOI)
- Dependent Verification
- Missing Beneficiaries

At the bottom of the page the employee can see a summary of all of their benefit selections. Their total per pay period cost will display at the very bottom of the page.



Secure Mailbox (0) Feedback Contact Us Help Chat **Print** Log Off

Windstream Benefits

Home Health & Insurance Additional Benefits Tools & Resources Life Events

Get Started Enroll In Your Benefits **3 Confirm**

Congratulations! Your enrollment steps are complete.

Confirmation number: 3193237 Use the print icon in the top right corner of this section to print a paper copy of this screen for your records.

Please complete your Evidence of Insurability. Complete the online application form to approve any pending coverage. Windstream's group number is 645872. [EOI Form](#)

Pay Period Annual

Benefits as of 05/24/2016		Your Costs			
		Employer Pays	Pre-Tax	Post-Tax	You Pay
Medical	Consumer 6300 Employee Only	\$122.72	\$27.80	--	\$27.80
Health Savings Account - Employee Contribution	HSA Employee Contribution \$1,500.00 Annually	\$0.00	\$55.76	--	\$55.76
Chronic Condition	Chronic Condition Enrollment Surcharge - Employee			--	

Secure Mailbox (4) Feedback Contact Us Help Chat **Print** Log Off

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Missing Beneficiary Designations [Manage Beneficiaries](#)

Pay Period Annual

Benefits as of 01/01/2016		Your Costs			
		Employer Pays	Pre-Tax	Post-Tax	You Pay
Medical	Consumer 5000 Employee + Family (Derek, Barbara)	\$382.48	\$185.79	--	\$185.79
	Consumer 5000 - Spouse Surcharge	\$0.00	\$46.15	--	\$46.15
Health Savings	HSA Employee Contribution	\$0.00	\$100.00	--	\$100.00

### Updating Personal Information

Some changes can be made by clicking the **Make Changes** button. However, some fields can only be updated through [The Hub](#).



**Need Assistance?**

Contact a benefits representative online, by telephone, secure mailbox or chat if you have a question, or need assistance.

- **Telephone:** 844.689.7832, Monday thru Friday from 8:30 am and 5:30 pm Eastern Time
- **Secure Chat and Email:** Select the Chat tool or Secure Mailbox option at the top of your benefits portal page.

