

## How to Enroll

You can enroll from work or from home. Here's how:

### From **Work**

- Access the DSGN or Golf Galaxy Intranet
- Click on **My Locker**
- Click **my HR**
- Sign in using your Network ID and password
- Click the **Benefits Details** tile



### From **Home**

1. Go to [www.benefityourliferesources.com](http://www.benefityourliferesources.com)
2. Click the **Enroll Now** icon 
3. Sign in with your Network ID and password
4. Click the **Benefits Details** tile

**Forgot your Network ID or password?** Contact the IT Service Desk at 1-866-418-3456 or [ITServiceDesk@dcsq.com](mailto:ITServiceDesk@dcsq.com).

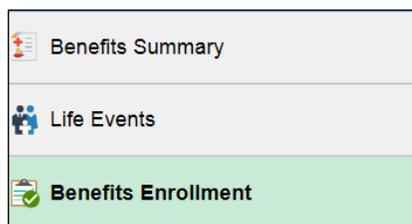
**my HR** is available daily from **6:30 am to 2:00 am** (Eastern)

The information on the next few pages will give you general instructions on how to enroll in your benefits. To guide you through the online process, it is important to read the information on each screen as you navigate through your benefits enrollment.

### Access Benefits Enrollment

Once you have accessed **my HR**, follow the steps below to access Benefits Enrollment:

- From the navigation pane on the left side of the screen, click **Benefits Enrollment**



## Benefits Enrollment Home Page

As you access benefits enrollment through self service, you will need to carefully read the information on the enrollment screens to help you navigate the system.

### Benefits Enrollment

Jane Doe

Annual Enrollment is your opportunity each year to modify your benefit elections. To continue participating the Flexible Spending Accounts next year, you must re-enroll in the Health Care FSA and the Dependent Care FSA during the annual enrollment period. If you do not enroll in this annual enrollment period, your only opportunity to change your benefit elections is if you have a qualifying event.

#### Open Benefit Events

Event Description	Event Date	Event Status	Job Title	
Annual Enrollment	 01/01/2018	Open	Store Manager	<input type="button" value="Select"/>

After you use the Select button, it will take a few seconds for your benefits enrollment information to load.

Click **Select** to begin your Annual Enrollment

## Enrollment Page

Your Annual Enrollment event will populate on the Benefits Enrollment page

### Benefits Enrollment

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## Annual Enrollment

Jane Doe

Annual enrollment is your opportunity each year to modify your benefit elections. To continue participating in the Flexible Spending Accounts next year, you must reenroll in the Health Care FSA and the Dependent Care FSA during the Annual Enrollment period. You will be able to review the cost of each benefit on the Enrollment Summary.

 **Important: Your enrollment will not be complete until you Submit your choices to the Benefits Department.**

## Enrollment Page—Enrollment Summary

You will see both “Current” and “New” elections for each benefit option. “Current” are your current 2017 elections and “New” are your 2018 elections. Your current benefits will default as “New” with the exception of the Health Flexible Spending Account and the Dependent Daycare Flexible Spending Account.

Review each benefit option and click **Edit** for any benefit(s) you wish to add or change for 2018.

Enrollment Summary			
<b>Medical</b>	Before Tax	After Tax	<a href="#">Edit</a>
Current: PPO1 - Aetna:EE+Spouse			
New: PPO1 - Aetna:EE+Spouse			
<b>Dental</b>	Before Tax	After Tax	<a href="#">Edit</a>
Current: United Concordia Dental:EE+Spouse			
New: United Concordia Dental:EE+Spouse			
<b>Vision</b>	Before Tax	After Tax	<a href="#">Edit</a>
Current: Base Vision Plan:EE+Spouse			
New: Base Vision Plan:EE+Spouse			
<b>Basic Life</b>	Before Tax	After Tax	<a href="#">Edit</a>
Current: LIFE: Salary X 1			
New: LIFE: Salary X 1 :			
<b>Supplemental Life</b>	Before Tax	After Tax	<a href="#">Edit</a>
Current: SUPLIFE 1X: Salary X 1			
New: SUPLIFE 1X: Salary X 1 :			
<b>Accidental Death &amp; Dismember</b>	Before Tax	After Tax	<a href="#">Edit</a>
Current: AD&D: Salary X 1			
New: AD&D: Salary X 1 :			
<b>Dependent Life</b>	Before Tax	After Tax	<a href="#">Edit</a>
Current: Waive			
New: Waive			
<b>Short-Term Disability</b>	Before Tax	After Tax	
Current: STD for Salaried: 60.00% of Salary			
New: STD for Salaried: 60.00% of Salary			
<b>Long-Term Disability</b>	Before Tax	After Tax	
Current: LTD for Salaried: 60.00% of Salary			
New: LTD for Salaried: 60.00% of Salary			
<b>Health Flexible Spending*</b>	Before Tax	After Tax	<a href="#">Edit</a>
Current: Health Flexible Spending: \$500.00			
New: <b>No Coverage</b>			
<b>Dependent Daycare FSA*</b>	Before Tax	After Tax	<a href="#">Edit</a>
Current: Waive			
New: <b>No Coverage</b>			

# Benefits Enrollment Pages

PP01 - Aetna

CDHP - Health Reimbursement Account

Coverage Level	Your Costs	Tax Class
Employee Only	\$15.32	Before-Tax
Employee + Spouse	\$41.93	Before-Tax
Employee + Child(ren)	\$26.70	Before-Tax
Family	\$51.05	Before-Tax
Employee & Domestic Partner	\$41.93	Before and After Tax
EE+OP Adult+OP Child(ren)	\$51.05	Before and After Tax
EE+OP+Child(ren)	\$53.31	Before and After Tax
EE+OP+OPChildren+Children	\$82.43	Before and After Tax

PP02 - Aetna

Coverage Level	Your Costs	Tax Class
Employee Only	\$26.00	Before-Tax
Employee + Spouse	\$26.00	Before-Tax
Employee + Child(ren)	\$61.20	Before-Tax
Family	\$116.86	Before-Tax
Employee & Domestic Partner	\$26.00	Before and After Tax
EE+OP Adult+OP Child(ren)	\$116.86	Before and After Tax
EE+OP+Child(ren)	\$121.20	Before and After Tax
EE+OP+OPChildren+Children	\$142.06	Before and After Tax

PP03 - Aetna

Coverage Level	Your Costs	Tax Class
Employee Only	\$25.06	Before-Tax
Employee + Spouse	\$254.40	Before-Tax
Employee + Child(ren)	\$161.85	Before-Tax
Family	\$309.74	Before-Tax
Employee & Domestic Partner	\$254.40	Before and After Tax
EE+OP Adult+OP Child(ren)	\$309.74	Before and After Tax
EE+OP+Child(ren)	\$321.00	Before and After Tax
EE+OP+OPChildren+Children	\$376.34	Before and After Tax

PP01 - BCBS

Coverage Level	Your Costs	Tax Class
Employee Only	\$15.32	Before-Tax
Employee + Spouse	\$41.93	Before-Tax
Employee + Child(ren)	\$26.70	Before-Tax
Family	\$51.05	Before-Tax
Employee & Domestic Partner	\$41.93	Before and After Tax
EE+OP Adult+OP Child(ren)	\$51.05	Before and After Tax
EE+OP+Child(ren)	\$53.31	Before and After Tax
EE+OP+OPChildren+Children	\$82.43	Before and After Tax

PP02-BCBS

Coverage Level	Your Costs	Tax Class
Employee Only	\$26.00	Before-Tax
Employee + Spouse	\$26.00	Before-Tax
Employee + Child(ren)	\$61.20	Before-Tax
Family	\$116.86	Before-Tax
Employee & Domestic Partner	\$26.00	Before and After Tax
EE+OP Adult+OP Child(ren)	\$116.86	Before and After Tax
EE+OP+Child(ren)	\$121.20	Before and After Tax
EE+OP+OPChildren+Children	\$142.06	Before and After Tax

PP03-BCBS

Coverage Level	Your Costs	Tax Class
Employee Only	\$25.06	Before-Tax
Employee + Spouse	\$254.40	Before-Tax
Employee + Child(ren)	\$161.85	Before-Tax
Family	\$309.74	Before-Tax
Employee & Domestic Partner	\$254.40	Before and After Tax
EE+OP Adult+OP Child(ren)	\$309.74	Before and After Tax
EE+OP+Child(ren)	\$321.00	Before and After Tax
EE+OP+OPChildren+Children	\$376.34	Before and After Tax

Waive

Click on each of the plan names to review the summary plan grids for more information.

To enroll, click the button to the left of the benefit plan name. See instructions on next page to add your dependents.

Based on the type and number of dependents you enroll, the system will automatically assign the coverage level (i.e., individual, associate/spouse, parent/child(ren), family).

Click **Update and Continue** to review your elections

Benefits Enrollment

**Medical**

Jane Doe

**i** Important: Your enrollment will not be complete until you Submit your choices to the Benefits Department.

**Your Choice**

You have chosen PPO1 - Aetna with Employee + Spouse coverage.

**Your Estimated Per-Pay-Period Cost**

Your Cost	\$41.93
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**Your Covered Dependents**

Dependent Information	
Name	Relationship

**Notes**

Once submitted, this choice will take effect on 01/01/2018. Deductions for this choice will start with the pay period aligning with the effective date of this change.

Select the **Update Elections** button to store your choices.  
 Select the **Discard Changes** button to go back and change your choices.

Click **Update Elections** to store your entry

## **Adding/Reviewing Dependents or Beneficiaries**

Click **Add/Review Dependents** to enroll an eligible dependent that may not be listed on your election pages. You will be directed to the Enrollment Dependent/Beneficiary Summary page.

### Enroll Your Dependents

The following list displays all individuals who are eligible to be your dependents. If an individual is missing from this list, use the Add/Review Dependents button to add or edit dependents to your list.

You may enroll any of the following individuals for coverage under this plan by checking the **Enroll** box next to the dependent's name.

Enroll	Name	Relationship
<input type="checkbox"/>		

**Add/Review Dependents**

If you have changes to an existing dependent's information, click the name of the dependent/beneficiary, complete or update the fields for your dependent/beneficiary and click **Save**.

### Dependent/Beneficiary Personal Information

Select Save once you have added your Dependent/Beneficiary's personal information. SSN field is required for Dependent above 3 months. This information will go into effect as of .

#### Personal Information

\*First Name   
Middle Name   
\*Last Name   
Name Prefix    
Name Suffix    
Date of Birth    
\*Gender   
SSN  (Social Security Number)  
\*Relationship to Employee

#### Status Information

\*Marital Status  As of    
Disabled   
Smoker

#### Address and Telephone

Same Address as Employee  
Country   
Address   
 Same Phone as Employee  
Phone   
**Save**  
[Return to Dependent/Beneficiary Summary](#)

Complete all necessary information for the dependent/beneficiary you are adding to coverage.

You may be prompted to attach documentation verifying your dependent is an eligible dependent under the benefit plans. Follow the instructions to upload the document.

Click **Save** when all information and document upload is complete.

#### Maintain Attachments

##### Benefit Enrollment - Document Upload

**Instructions**  
You are required to submit the document(s) listed here. Select the Add Attachment button, enter a description of your document and upload the document. The acceptable file types that you may upload are: .pdf, .doc, .xls, .xlsx, .tif, .tiff, .jpg, .jpeg, .png, .txt and .csv.

**Benefit Enrollment Documents**

Dependent Documents

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**Add Attachment** **Add Note**

Return to the benefits enrollment and check the box next to the name of the dependent you are adding to coverage.

## Updating Beneficiaries for Life Insurance

To add or update beneficiaries for life insurance, click **Edit** next to “Life and AD&D” or “Supplemental Life” on the “Enrollment Summary”.

Follow the instructions under the “Designate Your Beneficiaries” section.

- If you need to add a beneficiary that does not appear on the list, Click **Add/Review Beneficiaries** and follow the instructions on the previous page.
- Designate your beneficiaries by entering a percentage in the Primary or Secondary Allocation fields.
- Click **Update and Continue**.
- **Update Elections** on the next page

Benefits Enrollment  
Basic Life

Life insurance plays an important role in ensuring that your family is financially secure if you were to pass away. One of the best ways to protect them is making sure you designate your beneficiaries—the people who will receive your life insurance benefit.

**Important!** Your current coverage is: No Coverage. If you do not make a choice, your coverage will be: Life: \$29,000

**Notes**  
This coverage is provided at no cost to you.  
Coverage in this plan is automatic. However you will need to designate your beneficiaries.

**Here Is Your Available Option With Your Per-Pay-Period Cost**

Life (\$29,000)  
You are automatically enrolled in the Life (\$29,000) plan.

**Designate Your Beneficiaries**  
You may keep your current beneficiaries or you may add new beneficiaries. If an individual is missing from the list below, use the Add/Review Beneficiaries button to add them as a beneficiary. You may also, update any beneficiary information by using this button.

**Add/Review Beneficiaries**

You may designate the following individuals as Primary or Contingent beneficiaries by allocating a percent. Contingent beneficiaries receive benefits only if all Primary beneficiaries are deceased.  
All percents for Primary beneficiaries must total 100. All percents for Contingent beneficiaries (if any) must also total 100.

Enter Primary Allocations as Percent  
Enter Secondary Allocations as Percent

Allocation Details					
Name	Relationship	Current Primary Percent	Current Secondary Percent	New Primary Allocation	New Secondary Allocation
	Other Relative			<input type="text"/>	<input type="text"/>
		Total		0	0

**Update and Continue** **Discard Changes**

Select the **Update and Continue** button to store your choice until you are ready to submit your final enrollment on the Enrollment Summary.

Select the **Discard Changes** button to ignore all entries made on this page and return to the Enrollment Summary.

Benefits Enrollment  
Supplemental Life

Supplemental Life insurance allows you to purchase coverage in addition to what's provided by the basic life plan.

**Important!** Your current coverage is: Waive. You will continue with this coverage if you do not make a choice.

**Select an Option**  
Here Are Your Available Options With Your Per-Pay-Period Costs:  
Select one of the following plans:

Coverage Level	Your Cost	Tax Class
<input type="radio"/> Supplemental Life 1X (\$29,000)	1.07	After-Tax
<input type="radio"/> Supplemental Life 2X (\$57,000)	2.10	After-Tax
<input type="radio"/> Supplemental Life 3X (\$85,000)	3.18	After-Tax
<input type="radio"/> Supplemental Life 4X (\$114,000)	4.21	After-Tax
<input checked="" type="radio"/> Supplemental Life 5X (\$142,000)	5.24	After-Tax
<input type="radio"/> Waive		

**Designate Your Beneficiaries**  
You may keep your current beneficiaries or you may add new beneficiaries. If an individual is missing from the list below, use the Add/Review Beneficiaries button to add them as a beneficiary. You may also, update any beneficiary information by using this button.

**Add/Review Beneficiaries**

You may designate the following individuals as Primary or Contingent beneficiaries by allocating a percent. Contingent beneficiaries receive benefits only if all Primary beneficiaries are deceased.  
All percents for Primary beneficiaries must total 100. All percents for Contingent beneficiaries (if any) must also total 100.

Enter Primary Allocations as Percent  
Enter Secondary Allocations as Percent

Allocation Details					
Name	Relationship	Current Primary Percent	Current Secondary Percent	New Primary Allocation	New Secondary Allocation
	Other Relative			<input type="text"/>	<input type="text"/>
		Total		100	0

**Update and Continue** **Discard Changes**

Select the **Update and Continue** button to store your choice until you are ready to submit your final enrollment on the Enrollment Summary.

Select the **Discard Changes** button to ignore all entries made on this page and return to the Enrollment Summary.

## Evidence of Insurability (Proof of Good Health)

The system will tell you if you select a life insurance option (in Supplemental Life or Dependent Life) that requires **Evidence of Insurability (EOI)**.

Our life insurance carrier will send you a form to complete to prove good health. In order for your enrollment to be considered, you must complete the form and return it to the carrier.

**NOTE** on elections requiring Evidence of Insurability: Your enrollment will default to the next highest coverage that does not require proof of good health.

You will be notified by mail when your election is approved. At that time, your election will be updated and the deduction for the approved coverage will start being withheld from your pay.

## Submitting your Elections

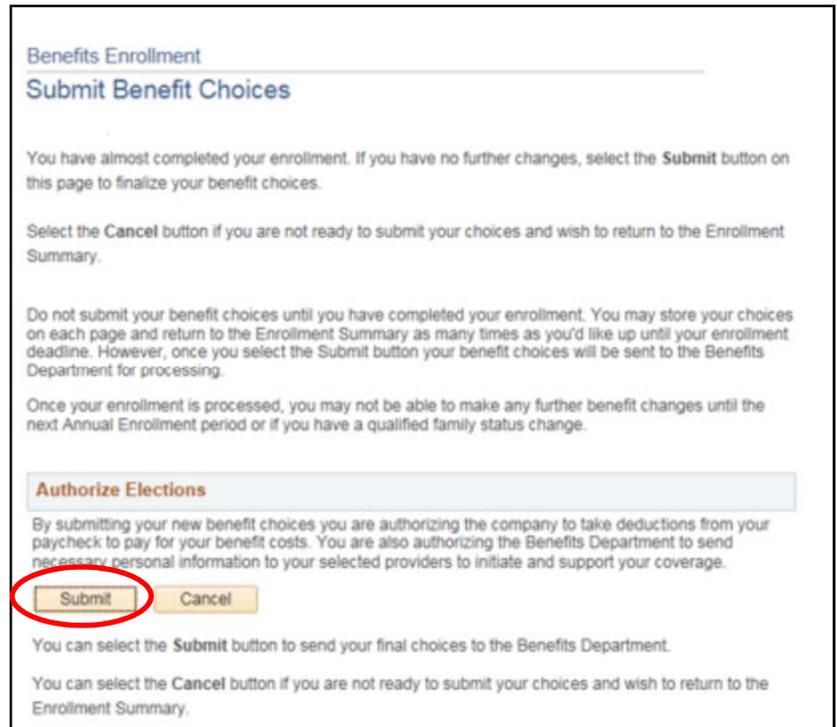
You must click **Save and Continue** on the Enrollment Summary screen to send your final elections to the Benefits Department.



On the next screen, you will be prompted to **Submit** your benefit elections.

The second submission is your electronic signature and authorizes the company to withhold your premium deductions and send your enrollment to the carriers.

**If you do not Submit your elections, they will not be processed and you may have to wait until the Annual Enrollment period to enroll.**

A screenshot of a web application screen titled "Benefits Enrollment" with a sub-header "Submit Benefit Choices". The page contains several paragraphs of instructional text. At the bottom, there is a section titled "Authorize Elections" with a paragraph of text and two buttons: "Submit" and "Cancel". The "Submit" button is circled in red. The "Cancel" button is also visible.

Benefits Enrollment  
**Submit Benefit Choices**

You have almost completed your enrollment. If you have no further changes, select the **Submit** button on this page to finalize your benefit choices.

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 the Enrollment Summary as many times as you'd like up until your enrollment deadline. However, once you select the Submit button your benefit choices will be sent to the Benefits Department for processing.

Once your enrollment is processed, you may not be able to make any further benefit changes until the next Annual Enrollment period or if you have a qualified family status change.

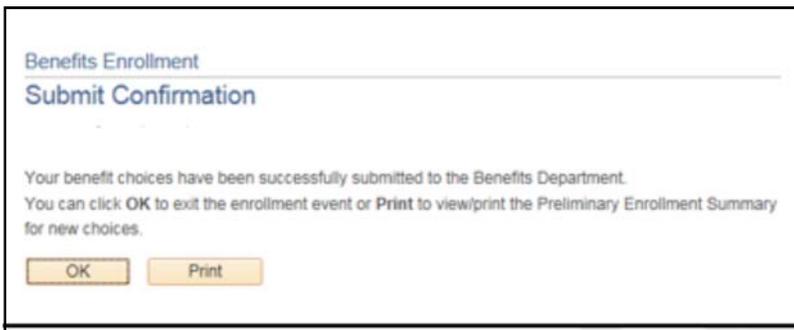
**Authorize Elections**

By submitting your new benefit choices 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.

**Submit** **Cancel**

You can select the **Submit** button to send your final choices to the Benefits Department.

You can select the **Cancel** button if you are not ready to submit your choices and wish to return to the Enrollment Summary.

A screenshot of a web application screen titled "Benefits Enrollment" with a sub-header "Submit Confirmation". The page contains a message stating that benefit choices have been successfully submitted and offers two options: "OK" and "Print".

Benefits Enrollment  
**Submit Confirmation**

Your benefit choices have been successfully submitted to the Benefits Department.  
You can click **OK** to exit the enrollment event or **Print** to view/print the Preliminary Enrollment Summary for new choices.

**OK** **Print**

**If you have questions during the enrollment process, contact the Benefits Department at 1-800-690-7655, ext 3012, option 5.**