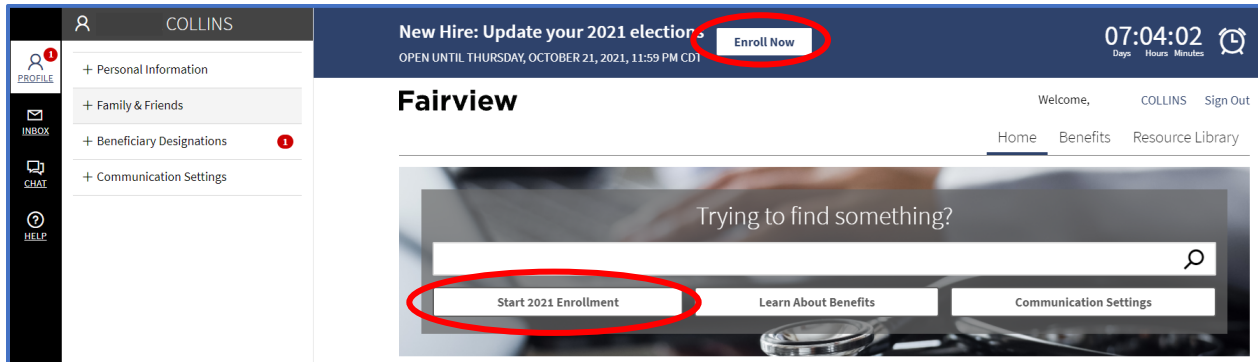


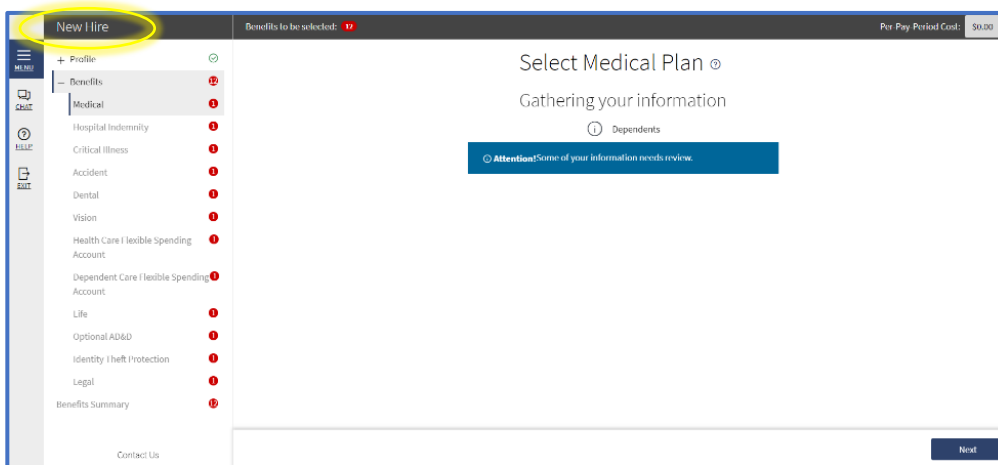
Navigating My Fairview Benefits as a New Hire During Open Enrollment

As a new hire during Open Enrollment, you will have 'dual windows' for enrollment. This means, you will need to make your elections as a new hire **first** for the current plan year and then review/update your elections for the new plan year. Below are some tips on how to navigate [My Fairview Benefits](#) to help ensure you enroll correctly for both plan years.

1. Your homepage will display a 'New Hire' banner at the top. You can select '[Enroll Now](#)' or '[Start 2021 Enrollment](#)' below. Either options will start the enrollment process.



2. As a **new hire**, you will be required to make elections for all the benefits available to you. You cannot skip ahead and will have the option to waive/decline the benefit you do not wish to enroll in.



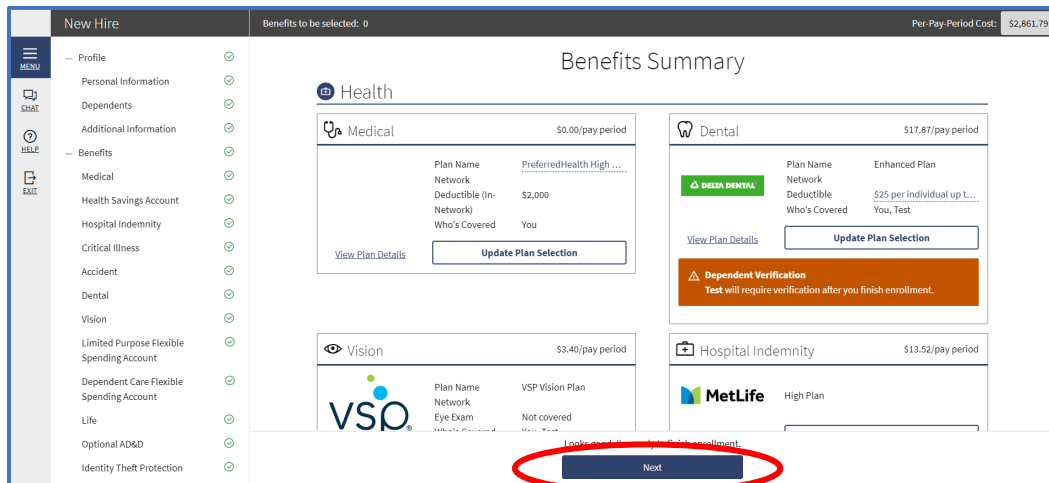
Note: If your disability benefit is an employer paid benefit, the applicable disability benefit will be displayed in your Benefits Dashboard after you have completed your enrollment.

IMPORTANT: If you enroll in a Health Savings Account (HSA), Health Care FSA, and/or Dependent Care FSA as a new hire, your annual election is divided over the remaining paychecks of the year. Therefore, you may only have four (or less) paychecks to divide this annual election over, resulting in large deductions.

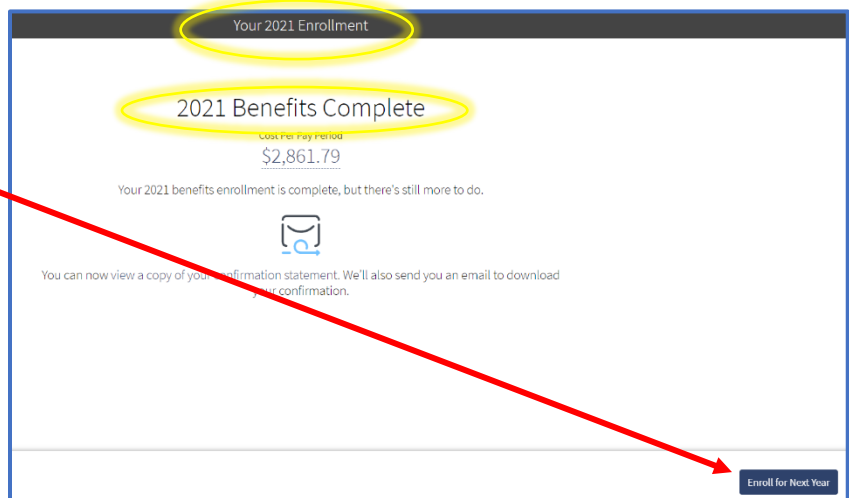
Example: Contributing up to the maximum for 2021, will result in large per paycheck deductions.

2021 Contribution Amount		Contribution Breakdown	
Per-Pay-Period Contribution	\$ 579.16	Maximum HSA Contribution:	\$3,600.00
- OR -		Employer Contributions	\$125.00
Yearly Contribution	\$ 3475.00	Your Future Contributions	\$3,475.00
(\$579.16 x 6 remaining pay periods)		Estimated Annual Out-of-Pocket Medical Expenses	\$1,188.00
How much should I contribute?			
Total 2021 Contributions			
\$3,600.00			

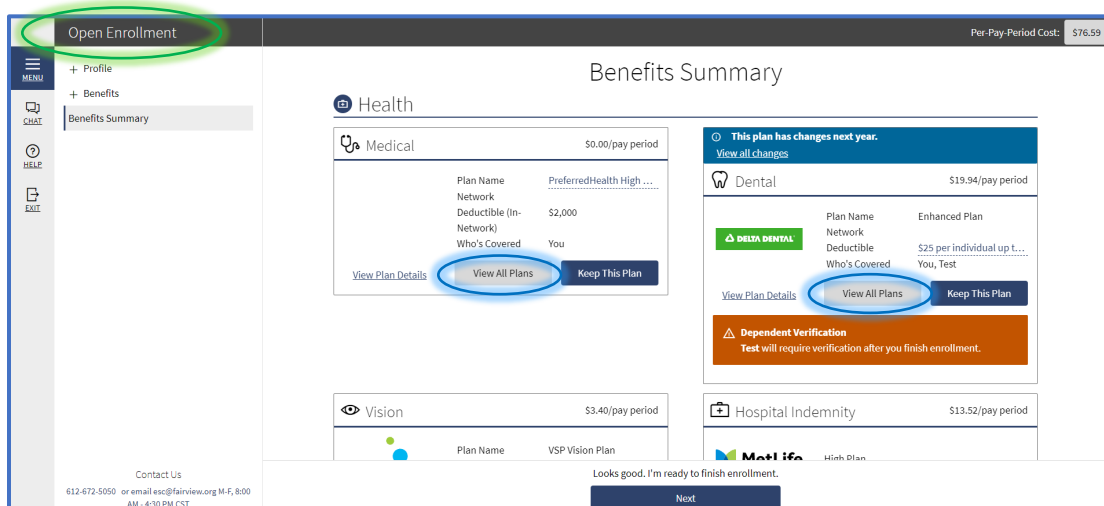
- After completing all your elections. You must click on **'Next'** to finalize your elections. If you do not click 'Next' on this screen, your elections **will not be saved**. Reminder that you can log in as often as you like to update your election during your enrollment window.



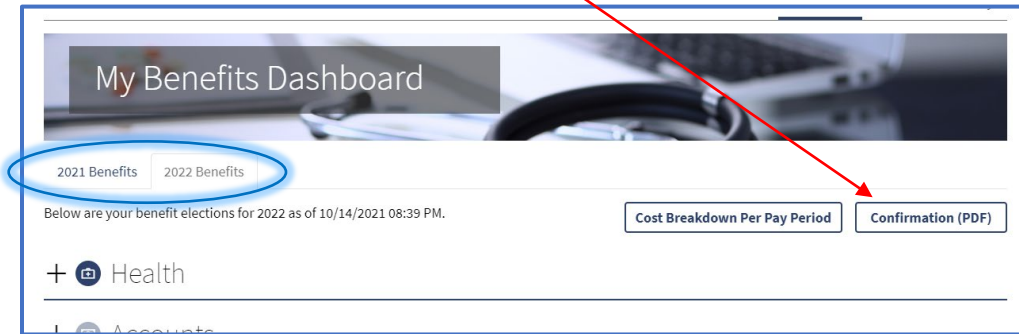
- Upon completing your new hire (2021) elections, you will then need to review/update your 2022 benefits by clicking on **'Enroll for Next Year'** – view the [Open Enrollment page](#) for additional resources and to see what is new for 2022.



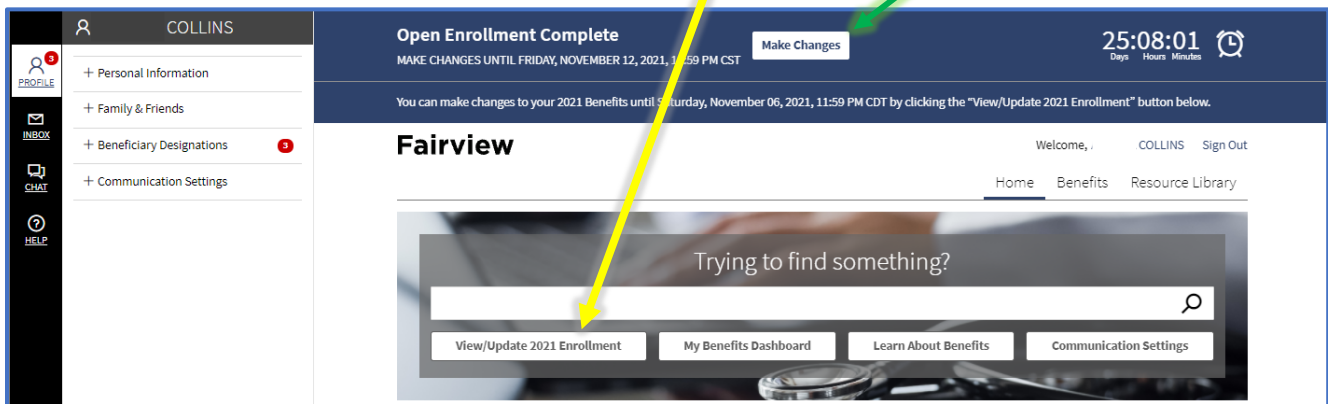
- Unlike your new hire window, your **Open Enrollment** window does not require you to make elections for all benefits. You can review, enroll, or change the benefit(s) for the new plan year by clicking on **'View All Plans'** or **'Update Options'** within the benefit you wish to change or enroll in. Click **"Next"** to finalize your elections.
 - Your 2021 medical, dental, vision, life, disability, and voluntary insurance selections will carry over to 2022. New premium rates apply. **Health savings accounts (HSA) and health care/dependent care FSAs require re-enrollment each year. Even as a new hire, your 2021 election(s) for these benefits will not carry over, you will need to re-enroll for these benefits.**



6. On your 'My Benefits Dashboard' we recommend **printing** a copy of your benefits summary for **both** plan years.



7. You have the option to make updates to both your **2021 (new hire)** and **2022 (open enrollment)** elections until the window for these events close.



Action Items: If you enrolled any dependents onto your health insurance or made any life insurance election that requires Evidence of Insurability (EOI), you can find these action items on your homepage in the left-hand menu.

The image contains three screenshots with annotations:

- Left Screenshot:** Shows the left-hand menu. The 'Family & Friends' and 'Beneficiary Designations' items are highlighted with orange and green boxes respectively. The 'Update Beneficiary Designations' button is circled in green.
- Middle Screenshot:** Shows the 'Family & Friends' section. It lists 'Test Spouse' and 'Test Child', both with a 'Requires Verification' warning. A blue arrow points from the 'Submit Verification' button to the text: 'Click on **Submit Verification** to upload the required documentation for **each** dependent. You will also find a PDF document with a list of acceptable documentation.'
- Right Screenshot:** Shows the 'Alerts' section. A blue arrow points from the 'Optional Employee Life Insurance' link to the text: 'Click on the **EOI link** to be redirected to the secure Securian site to complete your initial EOI application. If additional is required for approval, Securian will reach out to you directly.'

Text annotations:

- All employees have employer paid Basic Life Insurance and will need to assign a beneficiary. If you purchase additional life or AD&D insurance, you will need to assign a beneficiary to these benefits. You can assign the same beneficiary but have the option to designate a different beneficiary for each benefit.
- You can list as many beneficiaries as you wish as long as the allocation equals 100%