

How to Enroll in Benefits

Completing Your Enrollment

ENROLLMENT IS EASY, just follow these steps:

- STEP 1** Log in to [HRconnect](#).
- STEP 2** Click on the **Benefits/Health and Welfare** tab, and then click on **Enroll Today**.
- STEP 3** Carefully review your options, and take time to ensure that you make the proper selections for yourself and all of your dependents.
- Note: If you enroll dependents, you will be asked to submit documentation proving their relationship to you and their eligibility for benefits.
- STEP 4** **(FOR MEDICAL OPTION ENROLLEES ONLY)**
Review the **HSA Account Terms and Conditions** and the **HSA Eligibility documents** (found in the Document Library).
- Then, you must make a selection on the **HSA Eligibility** page of the enrollment process to finalize your medical enrollment.
- STEP 5** Once you've selected all of your benefits, click **Confirm** at the bottom of the screen. If you don't select **Confirm**, your elections will not be recorded.
- STEP 6** Print your confirmation statement, and retain the confirmation number for your records.

Your Enrollment is complete!



EARN WELLNESS INCENTIVES NOW

- ▶ Go to <https://portal.ourhealth.org> and take your Health Risk Assessment
EARN: \$200 / spouses \$100
- ▶ Schedule an appointment for a biometric screening and/or annual physical
EARN: up to \$750/spouses up to \$375
- ▶ Complete the two activities above, and
EARN: four hours of wellness time off to use in 2013!

**NEED HELP ENROLLING?
CONTACT THE
HR SERVICE CENTER
(888) 477-2123**

Changing your Benefit Elections and Qualifying Events

You can only make changes to your elections during Annual Enrollment.

After this period, you can't make any benefit changes unless you experience a qualifying life event. These events include marriage, divorce, death, birth/adoption of a child, change in dependent eligibility or a change to your spouse's employment.

To report a qualifying event, you'll need to log in to **HRconnect** and submit this change within 30 days of when that event occurs. If you don't submit your request within this time frame, your request will be denied.

BENEFITS INFO NET

Your Place for CNO Benefit Information

BENEFITS INFO NET is your one-stop website for all information about your CNO benefits.

It is accessible from any computer. It includes all 2013 benefit enrollment materials as well as the information you need to manage your benefits after enrollment.

To access **BENEFITS INFO NET**, go to:
www.cnoinc.com/benefitsinfonet.aspx

Username: cnoinc **Password:** benefits

