2024 Online Enrollment Instructions

To begin, select **WINGS** from the Wright State home page

After Logging into **WINGS**, select **WINGS EXPRESS**

At Main Menu, select **EMPLOYEE**

On Employee Menu, select **BENEFITS AND DEDUCTIONS**

Next select, **BENEFITS ENROLLMENT**

You are now ready to begin your 5-Step Online Enrollment Process.

- As you move through the steps and online screens, there are instructions and comments highlighted in red located at the top of several screens.

- You will advance through the screens by “clicking links” at the bottom of screens, most located in the middle of the screen.

**STEP 1:** Health Benefits Summary – Current  *** View & print current benefits ***

- You will see your current healthcare elections and dependents assigned to each benefit.

- Towards the bottom of screen, you will see information regarding your Life Insurance and Short-Term Disability benefits. If you want to make changes, this is accomplished outside of this online system and requires paper forms to be submitted to HR during Open Enrollment.

- At very bottom of page, select “CLOSE” to return to the “Step” menu.

**STEP 2:** Beneficiaries and Dependents  *** Verify your dependents (add new) ***

- You will see yourself and applicable dependents.

  - **NOTE:** This list can include dependents who may have been previous healthcare dependents or are life insurance beneficiaries and they cannot be deleted. Appearance on this screen does not mean they are being included in your benefit elections. However, they do need to appear here to be eligible for healthcare elections.

  - If you need to add a dependent, select “Add a New Person.”

  - If a **Social Security Number is blank**, per the Affordable Care Act, we are asking you to enter.

  - Please ignore “College Status” – it does not impact your Healthcare Benefits.

  - Select “Return to Benefits Enrollment” to return to the “Step” menu.

**STEP 3:** Healthcare Elections  *** Choose your healthcare elections or waive coverage***

After selecting Step 3, you will see two sections: Health (includes Health Savings Account) and Flex Spending

**NOTE:** Due to system changes this year, you will need to elect all three healthcare plans (medical, dental, vision) or waive coverage. If assistance is needed, please attend one of scheduled Computer Labs where Human Resources personnel will be available to address your questions and help you enroll.
Select “Health” to perform the following:

- **Medical, Dental and Vision plans** – select a plan or page down towards bottom to waive coverage
  - For each plan, listed under “Health Group,” select your desired plan by clicking on the title.
  - Make your coverage selection by selecting the appropriate button in the far-right column titled “My Choice”
  - To finalize, select the “Add Choice” button on the left side of screen.

- **Medical**: For 2024, you **will need to select one of the medical plan options**: HDHP, PPO 80/20, Blue HPN or Waive (towards bottom of list).

- **Dental**: For 2024, you **will need to select the dental plan**, or Waive (towards bottom of list).

- **Vision**: For 2024, you **will need to select the vision plan**, or Waive (towards bottom of list).

- **NOTE**: once coverage is selected, and you desire a change for any reason, you will first need to de-select your initial choice by selecting the first plan and clicking the “Cancel Choice” button. Once cancelled, the online system will allow you to select your second desired medical plan.
  - This includes if you are moving from Waive to select a plan; or moving from plan selection to Waive.

- **Health Savings Account (HSA)** – for HDHP participants only, **optional** but if desire, you can select your desired payroll deductions, ensuring you do not exceed the IRS annual limits which includes the Wright State contribution. The HSA election is right below your HDHP plan selection.
  - If you **do not** want to start personal HSA contributions in January – do nothing.
  - If you **do** want to start personal HSA contribution in January, click on the title “Health Savings Account.”
    - Enter your Employee per pay amount in the first box.
    - Enter your Total Employee Contribution (annual) in the second box.
    - For example, you could decide to contribute $100 ($50 biweekly) and enter this amount in the first box.
    - For the total, if you want this amount to continue for all 12 months (or 24 weeks), then enter $1,200 in the second Box. Deductions will be in place for January through December.
    - If, you want to front load your contribution and only want $100 ($50 biweekly) for five months, then enter $500 in the second box. Deductions will only occur for January through May.
  - **NOTE**: HSA elections can be changed (increase, decrease, stop, start) at any time during the calendar year. Signing up during open enrollment ensures you will begin your personal contributions in January
  - Regardless of whether or not you make personal contributions, the Wright State Contribution will occur 50% during January and 50% during July.
- Once you have completed your Healthcare plan elections and if applicable HSA elections, select “Open Enrollment” in the middle of the page and return to the “Healthcare Elections” page.

Select “Flex Spending” title if you are planning to contribute to one or both of these two benefits. If you do not want to contribute, do nothing.

- **Dependent Care Flexible Spending**
  - Enter your desired per pay amount and click “Add Choice.”

- **Healthcare Flexible Spending**
  - Enter your desired per pay amount and click “Add Choice.”
  - Typically, elected by PPO 80/20 or waived participants
  - You can be a HDHP participant if you choose or are unable to receive the HSA. Please email HR_Benefits@wright.edu to discuss and ensure HR is aware of this decision to stop the Wright State HSA contribution.

- After you have made all your selections in both the “Health” and/or “Flex Spending” sections, you will select the “Open Enrollment” link in the middle of each page, returning to the screen titled “Healthcare Elections.”

**NOTES:**
1. Both of these selections are annual elections and cannot be changed during 2024 unless there is a qualifying event.
2. Please ensure if electing HealthCare Flexible Spending that you do not enter your election in the Dependent Care section. Some employees in error, select Dependent Care instead of Healthcare since it is the first item in list.

Once back to the main screen within Healthcare Elections you will want to review the information now appearing under Health and Flex Spending:

- **Under Health**, you will see:
  - A medical plan starting in the new year or waived.
  - A dental plan starting in the new year or waived
  - A vision plan starting in the new year or waived

- **Under Flex Spending**, you will see
  - Dependent Care FSA will be started in the new year or nothing if not elected
  - Healthcare FSA will be started in the new year or nothing if not elected
  - And if neither elected, you will see “no choices made in this group

- **Very important – please review what you see on this page.**
  - If correct, the select “Complete”
  - If incorrect, then reenter the appropriate section to correct.

**Important:** To finalize, you must select the “Complete” button on this screen before moving to Step 4.

Once you select “Complete, you can then select “Return to Benefits Enrollment” link at bottom, center of page to return to the “Step” menu.

If you later decide to review or make changes, you can “Reopen Open Enrollment” at any time, but remember you will always need to select “Complete” in Step 3 before moving to Step 4 and/or Step 5.
**STEP 4: Coverage and Allocations Summary** **LINK your dependents to your healthcare elections**

Click Jump to Bottom. Once you are at the bottom of page, you will see the offered benefits.

For each healthcare benefit you elected in Step 3, you will need to individually select “Coverage Details.” Once selected, a second screen will appear listing yourself and if applicable, your dependents.

- If you waive coverage for one or more the healthcare selections, you will see the respective benefit listed as waived and no further action is required in Step 4.

**NOTE:** As with Step 2, there may be previous healthcare dependents or life insurance beneficiaries listed that you can ignore. These individuals will probably either have no dates (never covered); or might have an earlier begin date and an end date from the past.

You do want to ensure that everyone you expect to cover in 2024 is listed. You will need to review the BEGIN DATE and END DATE to ensure they are “linked” to your selected benefit elections.

- **BEGIN DATE** – needs to be populated:
  - If continuing in same plan, a benefit BEGIN DATE probably exists with an END DATE – you need to only remove the END DATE.
  - If moving to a new plan, the benefit BEGIN DATE is probably missing and you need to enter ‘01/01/2024’ and ensure END DATE is blank.
  - If adding a new dependent, you will probably need to enter the BEGIN DATE of ‘01/01/2024’ with END DATE blank.

- **END DATE** – needs to be populated if removing someone covered today, e.g. spouse or child.
  - ‘12/31/2023’ should be entered for END DATE if not continuing this individual effective January 1, 2024.
  - Also, when adding an END DATE, you need to select “Open Enrollment” for the Deduction Termination Reason.

**NOTE:** Review the instructions in red at the top of page.

To initiate any date changes, you will need to check the box under “Choose Benefit” for each line you are changing, make the date change, and click the button, “Choose or Update.”

You will then see the message “Successfully updated” on the far right.

Once the first benefit is complete, select “Coverage and Allocations Summary” at the bottom of screen. You will need to repeat this process for each benefit you elected to enroll: medical, dental and/or vision.

Once completed with each elected healthcare benefit in Step 4, select “Return to Benefit Enrollment” in the middle to page to return to the “Step” menu.
Step 5: Health Benefits Summary – Next year

Submit & print your benefits summary

Final Step . . .

a) You need to review your elections,

b) If corrections needed, you need to return to Step 3 and/or Step 4 to make changes,

c) If acceptable, you will need to answer 3 or 4 questions that asks you to review, and

d) When satisfied all is correct, you need to “SUBMIT” your elections,

e) Immediately you will receive a confirmation sent to your Wright State email.

- If not received, please check your clutter or junk mail; and if still not received, return to Step 5 and ensure your elections were submitted.

This is a critical step – you need to confirm this Step 5 summary lists the benefits you elected, and that yourself and each dependent is listed for each benefit; and if applicable, any desired HSA Account contribution or Flexible Spending Account election (Dependent Care and Healthcare) is noted.

1. You will need to confirm 3 statements by “clicking” the boxes if information is correct.

| REVIEW ELECTIONS: You need to confirm all 3 statements to be able to “SUBMIT” your elections. |  
| I see my medical, dental and/or vision benefit elections (or I waived). |  
| - If no, please repeat Steps 3 through 5 |  
| I see myself and/or dependents listed (linked) for each benefit I elected (or I waived). |  
| - If no, please repeat Steps 4 and 5 |  
| I see my contributions to the Health Savings Account (HSA) and/or the Flexible Spending Accounts (Dependent Care and/or Healthcare) or I am not participating. |  
| - If no, please repeat Steps 3 through 5 |  

NOTE: If electing the High Deductible Health Plan (HDHP), you will be asked to confirm a 4th statement regarding your eligibility for a Health Savings Account (HSA).

| REVIEW ELECTIONS: Certify the following 4th statement if you selected the HDHP. |  
| Per IRS regulations, to be eligible for a Health Savings Account (HSA), associated with HDHP, I certify the following: |  
| - I will not be covered under a second, non-HDHP medical plan (e.g. Tricare, PPO, Blue HPN) |  
| - I will not be enrolled in Medicare benefits |  
| - I will not be covered under a healthcare flexible spending account (FSA) – your own or spouse |  
| - I will not be claimed as a tax dependent of another person |  
| - I will not be on a J-1 Visa |  

If you cannot certify all of the above, repeat steps 3 through 5 and select the Blue HPN or the PPO 80/20 medical plan.
NOTE ONE EXCEPTION: For those of you who are “not eligible” for the HSA account per the above, and, you still desire to elect the HDHP Medical plan, this is allowed. It is also acceptable to be in or covered by a Healthcare FSA if you choose not to have an HSA Account. However, in either case, you will need to certify above that you are eligible for the HSA since the online system does not accommodate the HDHP without the HSA. Please email HR_Benefits@wright.edu to either (a) discuss the situation or/and (b) to ensure HR is aware that you are not eligible for an HSA.

2. Once you confirmed the three or four statements by clicking each box, a “SUBMIT” button will appear for you to “click.”

SUBMIT ELECTIONS:
By clicking “SUBMIT,” I am confirming that I have reviewed my summary and that my elections are correct.

3. After you “SUBMIT”, you will receive the following messages:

“Your elections have been confirmed. To make changes, return to Step 3 and “Reopen Open Enrollment.”

IMPORTANT NOTE ON RE-ENTRY AFTER SUBMISSION:
Remember, if you re-enter this Benefit Election site and make any changes, you will erase this submission, and subsequently will need to complete Steps 3-5 again including a re-submission of your elections.

“Thank you for Completing Your Enrollment!”

4. An EMAIL CONFIRMATION will immediately be sent to your Wright State email.
   - Please retain a copy the email confirmation and/or Step 5 for your personal records.

5. You can now CLOSE Step 5 and exit the Online Enrollment

IMPORTANT NOTE:

If you re-enter the online enrollment after completion, you can easily erase your previously submitted elections.

However, you will not receive an email that your elections have been erased. Instead, you will eventually begin receiving emails the last week of enrollment indicating your election is “not completed.”

If this occurs, you will need to repeat Steps 3-4 and “re-submit” your elections.

Anytime you re-enter, whether making a change or not, you should repeat the “submit” for your elections. Every time you submit, you will receive another email confirmation.