SAN BENITO COUNTY (SBCBEN)
## EMPLOYEE BENXCEL USER GUIDE

WELCOME TO BENXCEL!

The information contained in this guide will help you to navigate through the BenXcel platform. The website provides direct access to your benefit plan information from anywhere that you can access the internet!

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DASHBOARD

All features of BenXcel can be accessed through links from your dashboard, the BenAdmin menu (top left corner), and the Employee Settings menu (top right corner beside your name). Commonly used functions also appear as tiles and widgets on your dashboard for quick and easy access.

BENXCEL WEBSITE:

https://BenXcel.net
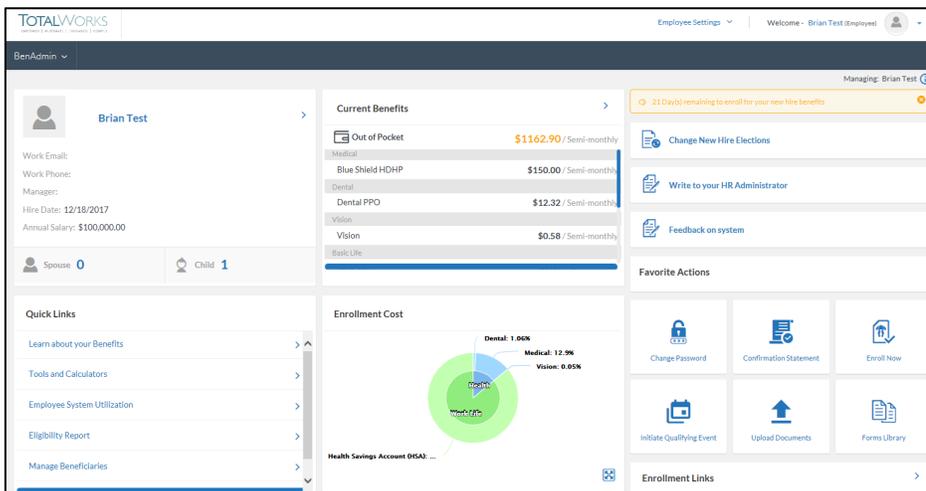
COMPANY NAME:

SBCBEN

BCC CUSTOMER SERVICE CALL CENTER

800-685-6100

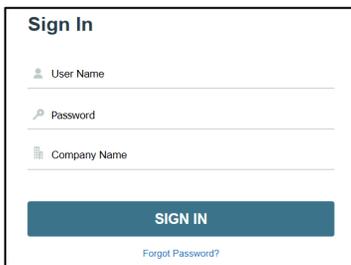customersupport@benxcel.com

MON - THURS:
5:00am – 5:00pm PT

FRI:
5:00am – 3:00pm PT

FORMS LIBRARY

To access a library of informational brochures, plan documents, and forms are available 24/7 in the FORMS LIBRARY section of BenXcel.

To access, click on FORMS LIBRARY from the ENROLLMENT LINKS section of your dashboard.

INITIAL LOG IN

Sign In

👤 User Name

🔑 Password

📇 Company Name

SIGN IN

Forgot Password?

You will receive an e-mail from BenXcel or a communication from your HR Department prior to your first sign on to provide you with your user name and initial password information.

1) Go to: https://benxcel.net

2) Enter your Username and Password
   Username: first two letters of first name, first 2 letters of last name, last four digits of SSN
   Example: Mary Smith SSN 123456789 (masm6789)
   Password: last four digits SSN, entire date of birth
   Example: 123456789 DOB 12/04/1960 (678912061960)

3) Enter your Company Name: SBCBEN

4) Click SIGN IN

IF YOU ARE LOGGING IN FOR THE FIRST TIME AND YOU DO NO THAVE TO COMPLETE ANY TYPE OF ENROLLMENT

You will be taken directly to your dashboard and can freely navigate throughout the system. BCC strongly recommends changing your initial password and configuring your security questions using the instructions in the PASSWORD & SECURITY MAINTENANCE section of this guide. Failure to configure your security questions will result in the inability to utilize the FORGOT PASSWORD feature.

IF YOU ARE LOGGING IN FOR THE FIRST TIME FOR OPEN ENROLLMENT OR AS A NEW HIRE/REHIRE

1) You will be immediately required to complete your pending enrollment. Review the Required Employee Usage Agreement, Legal Agreement and Welcome screens. Click CONTINUE on each of these screens to agree and proceed.

2) A Change Password screen will appear for you to change your initial password and configure two security questions.

3) A Demographics screen will appear for you to review your existing information.

   ▪ All fields marked in red are required. Any blank fields are optional. Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.

4) A Spouse/Domestic Partner screen and a Child screen will appear for you to add a Spouse/Domestic Partner and/or child(ren).

   ▪ All fields marked in red are required. Any blank fields are optional. Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.

   ▪ When adding a new dependent, supporting verification documentation must be uploaded after your enrollment is complete.

5) Your enrollment will begin, presenting each benefit available for you to enroll:

- Click ENROLL NOW elect coverage.

- If the benefit is waivable, an optional WAIVE button will appear.

- In the ELIGIBLE MEMBERS section of each benefit, check/uncheck the box next to each individual to indicate who should/should not be covered.

- If you are already enrolled in a benefit and are not making changes (ex: adding or dropping a dependent from coverage), select the KEEP PLAN.

6) An ELECTION SUMMARY/FROM YOUR POCKET feature along the top of your Enrollment screen will continually update with your elections and costs throughout your enrollment.

   ▪ If you log out of the system at any time without finishing your enrollment, the system will save all elections made prior to you logging out.

7) A Beneficiary screen will appear if you have elected any coverages requiring you to designate a beneficiary.

8) A Confirmation Statement will appear when your enrollment is complete. It will show your demographic information, current benefits, and all future elections. It can be printed or downloaded as a PDF by using the print/pdf icons at the top right corner of the Statement

9) Click FINISH to submit your enrollment.

10) A confirmation pop-up box will appear when your enrollment is finished processing. You will be automatically be routed to your dashboard if no other enrollments are required. If additional enrollments for future elections are required (ex: a new hire enrollment and your open enrollment for an upcoming Plan Year), another landing page will appear for you to complete the required enrollment.

11) Upload required dependent verification documentation from the UPLOAD DOCUMENTS link on your dashboard (ex. marriage certification/birth certificate). Choose the corresponding enrollment type and then upload the documentation in a supported format. Click SAVE to submit.

Upload Documents

12) A yellow countdown box will appear at the top right corner of your dashboard, notifying you of the amount of time remaining to make benefit elections.

30 Day(s) remaining to enroll for your new hire benefits

CONFIRMATION STATEMENT

A Confirmation Statement can be generated at any time to present a list of current and future dated benefits, coverage level, and associated costs. This statement can be printed or downloaded into a PDF by using the print/PDF icons at the top right corner of the statement.

Access your Confirmation Statement by using the BENADMIN MENU to select VIEW CONFIRMATION STATEMENT.

▪ The PLAN EFFECTIVE DATE and COST EFFECTIVE DATE will appear under each Plan name.

▪ Future elections can be viewed by clicking FUTURE ENROLLMENT SUMMARY from the left frame or scrolling until you reach the FUTURE ENROLLMENT SUMMARY header.

▪ Use the TOTAL AS OF drop down at the bottom of the statement to select a date range of which to view a cost breakdown.

ENROLLMENT HISTORY

To view all past dated benefits, use the Enrollment Report. Access the Enrollment Report by using the BenAdmin menu to select Enrollment Report from the Reports section. Your enrollment history will appear, listing the effective date and termination date of each coverage by coverage type.

PASSWORD & SECURITY QUESTION MAINTENANCE

IF YOU NEED PASSWORD ASSISTANCE & ARE LOGGED OUT OF THE SYSTEM

1) Click the FORGOT PASSWORD link on the log in screen.

2) Enter your User Name, Company Name, and answer your security questions.

   - The FORGOT PASSWORD feature will not work if you have not yet configured your security questions. Contact BCC's Customer Service Center for assistance.

   - If you attempt to log in more than 5 times with the wrong password, your account will be locked. If a CREDENTIALS INVALID error message appears, your account can only be unlocked by your HR Department or a BCC Call Center Representative.

IF YOU ARE LOGGED IN TO THE SYSTEM AND NEED TO UPDATE YOUR PASSWORD OR SECURITY QUESTIONS

1) From your dashboard, click on the expandable arrow beside your name in the top right corner of your screen.

2) Select CHANGE PASSWORD.

3) For security purposes, you must answer your two security questions and your existing password in order to re-set.

If you need additional username or password assistance, contact BCC's Customer Service Center.

QUALIFYING EVENTS

IF YOU EXPERIENCE A QUALIFYING EVENT (I.E. MARRIAGE, DIVORCE, BIRTH OF A CHILD, ETC.), A STATUS CHANGE, OR IF YOU WANT TO CHANGE ADDRESS

1) Log into BenXcel.

2) From the BENADMIN MENU, select INITIATE QUALIFYING EVENT.

3) In the Qualifying Event screen, choose the applicable event.

4) In the Effective Date pop-up box, enter the effective date of the change in mmddyyyy format. Then click SAVE.

5) You will be immediately required to complete your enrollment.

   - If your Qualifying Event occurs after an open enrollment period in which your changes affect your future dated open enrollment elections, an opportunity to update the coverages affected by your change will appear automatically following the completion of your qualifying event elections.

   - Only those coverages affected by your qualifying event changes will appear for update (if any).

QUALIFYING EVENTS (con't.)

COMPLETE A QUALIFYING EVENT ENROLLMENT

1) A Qualifying Event Welcome screen will appear. Review the message and click the Continue button to proceed. You may not continue to your dashboard until your entire enrollment is complete.

2) Based on the Qualifying Event type: Demographic, Spouse/Domestic Partner, and/or Child screens will appear.

   ▪ All fields marked in red are required. Any blank fields are optional. Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.

   ▪ When adding a new Spouse/Domestic Partner or child: supporting verification documentation (marriage certificate, birth certificate, etc.) must be uploaded after your enrollment is complete.

3) Your enrollment will begin, presenting each benefit affected by your qualifying event. You must select ENROLL NOW, WAIVE, or KEEP PLAN to proceed.

   ▪ In the ELIGIBLE MEMBERS section of each benefit, check/uncheck the box next to each individual to indicate who should/should not be covered.

   ▪ All coverage additions, changes, and terminations are made in accordance with Plan rules.

4) An ELECTION SUMMARY/FROM YOUR POCKET feature along the top of your Enrollment screen will continually update with your elections and costs throughout your enrollment.

   ▪ If you log out of the system at any time without finishing your enrollment, the system will save all elections made prior to you logging out.

5) A Beneficiary screen will appear if you have elected any coverages requiring you to designate a beneficiary.

6) A Confirmation Statement will appear when your enrollment is complete. It will show your demographic information, current benefits, and all future elections. It can be printed or downloaded as a PDF by using the print/pdf icons at the top right corner of the Statement

7) Click FINISH to submit your enrollment. A pop-up box will appear when the enrollment is finished processing. You will be automatically routed to your dashboard.

8) Upload required dependent verification documentation from the Upload Documents link on your dashboard. Choose the enrollment type from the Enrollment Mode dropdown box, and then upload the documentation as one of the supported formats listed. Click the Save button when complete.
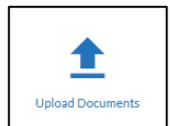
9) A countdown will appear in the top left corner of your dashboard, notifying you of the amount of time remaining to make benefit changes resulting from your Qualifying Event.

QUALIFYING EVENT TYPES

ADD DEPENDENT CHILD- NEWBORN - ADOPTED CHILD TO COVERAGE Enter the date of Birth or Adoption Date as the Event Date	▪ Event allows any enrollment action in coverage to Medical/Dental/Vision/ Voluntary Life Plans ▪ Event Rule – Event allows any Enrollment Action ▪ Event will allow plan changes for existing plan elections ▪ Event Effective Date- Coverage becomes effective on event date ▪ Upload Documentation Required– Yes
MARRIAGE/REGISTRATION OF DOMESTIC PARTNERSHIP Enter date of Marriage as Event Date	▪ Event allows any enrollment action to Medical/Dental/Vision/Voluntary Life Plans ▪ Event Rule – Event allows any Enrollment Action ▪ Event Effective Date - Coverage becomes effective on the event date ▪ Upload Documentation Required – Yes
DIVORCE/DISSOLUTION OF DOMESTIC PARTNERSHIP Enter date of Divorce as Event Date	▪ Event allows only a decrease in coverage to Medical/Dental/Vision/ Voluntary Life Plans ▪ Event Rule - Allows a termination in coverage for spouse/domestic partner ▪ Event Effective Date – Coverage will drop on event date ▪ Upload Documentation Required – Yes ▪ COBRA Event – YES
EMPLOYEE OR DEPENDENT OBTAINS COVERAGE ELSEWHERE Enter date other coverage started as Event Date	▪ Event allows drop of Medical/Dental/Vision/Voluntary Life plans ▪ Event Rule – Event allows a termination in coverage ▪ Event Effective Date – Typically coverage will terminate end of month ▪ Upload Documentation Required – Yes
EMPLOYEE OR DEPENDENT HAS LOSS OF OTHER GROUP COVERAGE Enter date other coverage ended as Event Date	▪ Event allows new election in coverage to Medical, Dental, Vision, Voluntary Life for Employee and Dependents. ▪ Event Rule – Event allows any Enrollment Action ▪ Event Effective Date – Coverage will become effective first of month following Event Date ▪ Upload Documentation Required - Yes
DEATH OF EMPLOYEE Enter the date of death as the Event Date	▪ Event allows only a termination of coverage for employee and dependents ▪ Event Rule - termination ▪ Event Effective Date – Coverage will terminate and COBRA will be offered to all qualified dependents
SBCBEN ADMIN CHANGE Enter the date you want the change to be effective as the Event Date *HR Only QE	▪ Used to make updates to demographics, benefit elections, etc. by HR Administrator on behalf of Employee ▪ Event Rule: Allows any Enrollment Action
SALARY UPDATE Enter date new salary is effective as Event Date *HR Only QE	▪ Used to update Employee's Salary ▪ Event Rule: Allows no Enrollment Action ▪ Event Effective Date – Update will become effective immediately
DROP SPOUSE OR DEPENDENTS FROM VOLUNTARY COVERAGE Enter date coverage should end	▪ Event allows only a drop in coverage to Voluntary Life (Employee, Spouse and/or Child) ▪ Event Rule - Only allows an drop coverage ▪ Event Effective Date – Coverage will term end of month of event date

DROP EMPLOYEE VOLUNTARY COVERAGES Enter today's date as Event Date	- Event allows only a termination in coverage to Voluntary Life (Employee) - Event Rule - Allows a drop of coverage for Voluntary Plans only - Event Effective Date – Coverage will terminate at the end of the month in which the event occurs
ADDRESS UPDATE Enter Effective date of Address Change *HR Only QE	- Event allows update to Employee's Address and enroll in a new Medical plan based on Zip code - Event Rule – Allows any Enrollment Action - Event Effective Date – Update will become effective the first of the month following the event date.