



Online Enrollment Instructions

Online Enrollment is a step-by-step process comprised of six steps:

- Profile
- Dependents (optional)
- Plan Rules
- Elections
- Payment Method
- Enrollment Verification

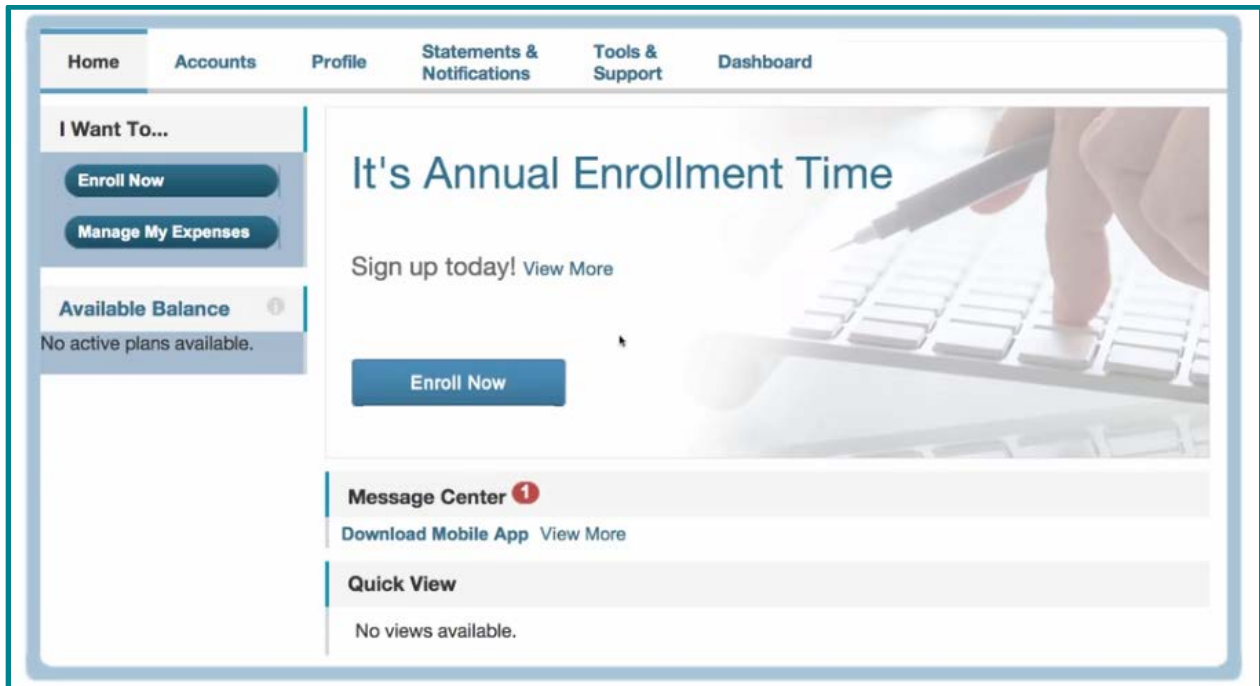
To begin enrollment:

- Go to the Consumer Portal provided by your Administrator:
<https://consumer121benefits.lh1ondemand.com>
- Enter your User ID and Password. **Important: If you are a current participant** and are enrolling for the new plan year, log in with your **current username and password**. **DO NOT** enter anything in the right side of the screen, just sign-in as normal. Skip the next screens and begin your enrollment with **STEP 2**.

A screenshot of the 121 Benefits login screen. The screen is titled 'Login' and is divided into two main sections. The left section is titled 'Existing User?' and contains the text 'Login to your account'. Below this, there are two input fields: 'Username' with the value 'Jodies' and 'Password' with a masked password '*****'. A blue 'Login' button is positioned below the password field, and a link for 'Forgot Password?' is located at the bottom of this section. The right section is titled 'Setting up a New Account?' and contains the text 'It's easy to apply for a new account. Click 'Get Started' below to begin.' Below this text is a 'Code' input field and a blue 'Get Started' button.

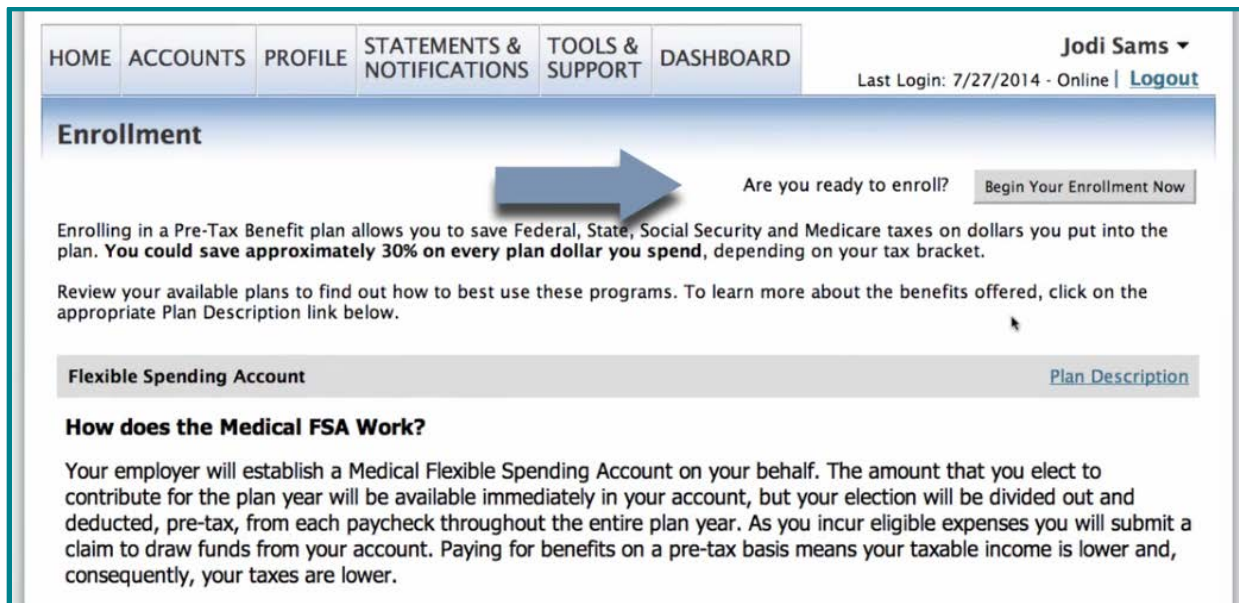
Note: If you have NOT been a participant in the past, at the log-in screen, DO NOT click on the log in button. Contact 121 Benefits or your HR Department for the code required on the RIGHT side of the screen. Click the GET STARTED button.

Step 1: Click "Enroll Now".



The screenshot shows a user dashboard with a navigation menu at the top: Home, Accounts, Profile, Statements & Notifications, Tools & Support, and Dashboard. On the left, there is a sidebar with "I Want To..." containing "Enroll Now" and "Manage My Expenses" buttons, and "Available Balance" showing "No active plans available." The main content area features a large banner titled "It's Annual Enrollment Time" with a background image of a hand writing on a keyboard. The banner includes the text "Sign up today! View More" and a prominent "Enroll Now" button. Below the banner, there is a "Message Center" with a notification icon and a "Download Mobile App View More" link, and a "Quick View" section showing "No views available."

Step 2: Read the Plan Descriptions and then Click "Begin Your Enrollment Now".



The screenshot displays the "Enrollment" page. At the top, there is a navigation menu with "HOME", "ACCOUNTS", "PROFILE", "STATEMENTS & NOTIFICATIONS", "TOOLS & SUPPORT", and "DASHBOARD". The user's name "Jodi Sams" and a dropdown arrow are on the right, along with "Last Login: 7/27/2014 - Online | Logout". The main heading is "Enrollment". A large blue arrow points from the left towards the text "Are you ready to enroll?" and a button labeled "Begin Your Enrollment Now". Below this, there is a paragraph explaining that enrolling in a Pre-Tax Benefit plan allows saving approximately 30% on every plan dollar spent. A second paragraph advises reviewing available plans. A section titled "Flexible Spending Account" has a "Plan Description" link. The section "How does the Medical FSA Work?" explains that the employer establishes a Medical Flexible Spending Account, and contributions are deducted pre-tax from paychecks.

Step 3: Enter the **Participant Profile** information and click **“Continue”**. Entering an email address allows you to receive notifications regarding claims submission, claims reimbursement and other important information. *Please Note: This will be pre-filled with your current information if you have enrolled in plans previously.*

Participant Profile

steps: 1 2 3 4 5 6

First Name: * Jodi

Middle Initial:

Last Name: * Sams

Social Security Number:

Consumer Communication ID: 870112321

Country:* United States

Address Line 1: * 123 Main Street



A red asterisk (*) indicates a required field.

Step 4: If ‘Yes’ is entered for ‘Do you have any dependents’, the option to enter dependents will become available. Enter Dependent information and click **“Add to List”**. The added dependent appears under the Eligible Dependents list. Once all dependents are added, click **“Continue”**.

Dependents

steps: 1 2 3 4 5 6

Eligible Dependents		
Name	SSN	Relationship
Jimmy Sams		Spouse

Continue

Step 5: Read the **Plan Rules** for the plans you are enrolling in, check the box(es) **I have read and understand the Plan rules** and click **“Continue”**. Note: The system will not allow you to move past this page, until the box(es) have been checked.

Plan Rules

steps: 1 2 3 4 5 6

It is important to be aware of some of the basic rules of these accounts before you enroll. Make sure you keep these in mind when you are making your elections. We also encourage you to review the Summary Plan Description for more detailed rules regarding these Pre-tax Accounts.

Flexible Spending Account

Eligible expenses must qualify as a medical deduction under Internal Revenue Service rules (Section 213(d)). Sample health care expenses include deductibles, co-pays, eyeglasses, contact lenses, prescription and over-the-counter drugs, chiropractic care, therapy and corrective eye surgery (i.e. Lasik).

Your enrollment or waiver is binding for the plan year, unless you experience a qualified change in status under the rules of the plan. Pre-Tax Payroll reductions will begin upon the first payroll after the Plan Year Start Date.

I have read and understand the [Flexible Spending Account rules](#).

Continue

Step 6: Enter Your Election amount for the appropriate plans and click **“Calculate”**. The system will automatically calculate your payroll deductions based on your payroll periods.

Elections

steps: 1 2 3 4 5 6

Enter your actual elections in the field provided. To calculate the total elections, tax savings, and estimated per pay period deduction select the calculate button. If you choose to not enroll in a plan leave the field blank.

	Your Election	Max Employee Election
Medical Flex Spending Account	2500.00	\$2,600.00
Dependent Care Account	4000.00	\$5,000.00
Total election for the year:		
Total tax savings for the year*:		Calculate
Estimated per pay period deduction:		

Key Point! If you wish to enroll in Medical Flex Spending Account only or Dependent Care Account only, you do NOT enter a 0.00 election in the one you do not wish to enroll in.

Remember: You can change your election at any time during the open enrollment period. Once the open enrollment period has ended, you can only change your election with a qualifying status event change.

Step 7: Your screen will update with your calculations. Click **“Continue”**.

Elections

steps: **1** 2 3 4 5 6

Enter your actual elections in the field provided. To calculate the total elections, tax savings, and estimated per pay period deduction select the calculate button. If you choose to not enroll in a plan leave the field blank.

	Your Election	Max Employee Election
Medical Flex Spending Account	<input type="text" value="2500.00"/>	\$2,600.00
Dependent Care Account	<input type="text" value="4000.00"/>	\$5,000.00
<hr/>		
Total election for the year:	\$6,500.00	
<hr/>		
Total tax savings for the year*:	\$1,950.00	<input type="button" value="Calculate"/>
Estimated per pay period deduction:	\$309.53	

* Tax savings estimate is based on a 30% tax rate. True tax savings will be based on your individual circumstances.

Step 8: Choose your form of reimbursement. Click **“Continue”**. Click **“Submit”**.

Payment Method


steps: 1 2 3 4 5 6

Select the method in which you would like to be reimbursed.

Check
Reimbursement checks will be sent to your home on the scheduled reimbursement date.

Direct Deposit
Reimbursement amounts will be deposited to your designated bank account within 2 days of the scheduled reimbursement date. You must provide a form and verification of your account number (e.g. voided check) for direct deposit

Benefits Card
The Debit Card may be used toward qualified purchases at point of sale. Certain purchases may be automatically approved, but many may require substantiation to ensure that the expense is qualified per IRS regulations.



If you choose to be reimbursed using the Debit Card, please answer the questions below.

1) What alternate reimbursement method would you like to use for the reimbursement of claims that are filed online?

Check

Direct Deposit

Step 9: Confirm your Elections for 2018. Click **“Print”** to retain for your records.

HOME ACCOUNTS PROFILE STATEMENTS & NOTIFICATIONS TOOLS & SUPPORT DASHBOARD Jodi Sams ▾
Last Login: 7/27/2014 - Online | [Logout](#)

Enrollment Confirmation

Please print this page for your records.

Congratulations, you have successfully enrolled in the following Pre-tax Benefit Plans.

Plan	Employer Contribution	Employee Contribution	Estimated Per Paycheck Reduction
Flexible Spending Account		\$2,500.00	\$48.07
Total Estimated Reductions Per Paycheck:* \$48.07			

* Pay check reductions are based on your election and the number of scheduled pay periods within the plan year. True reductions will be determined by your employer.

You have chosen to be reimbursed by Direct Deposit.
The following information will be used when doing a direct deposit:*

Bank: BELL STATE BANK & TRUST
Account Number: xxx7689
Routing Number: 091017099
Type: Checking

The payroll deduction to fund your spending accounts will begin on 1/2/2015 and end on your last paycheck of the plan year. You may begin filing claims for eligible expenses on 1/1/2015. All claims must be filed for expenses incurred while you are a participant, within the plan year 1/1/2015 - 12/31/2015

[Print](#)

Congratulations! You have successfully completed your benefits enrollment! If you have questions please contact: 121 Benefits at 800.300.1672 or customerservice@121benefits.com.