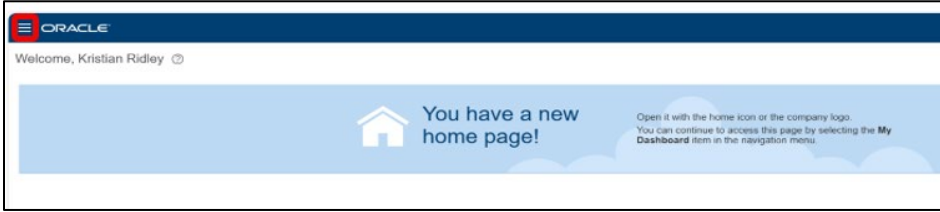
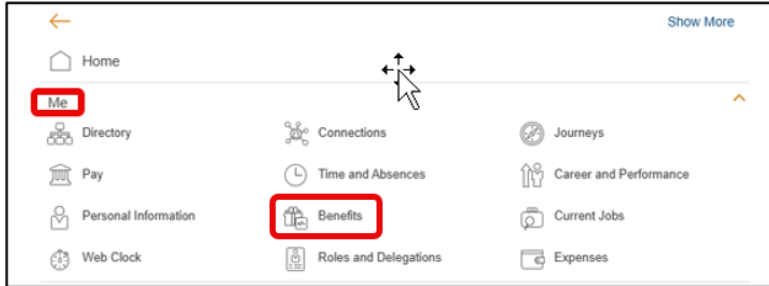


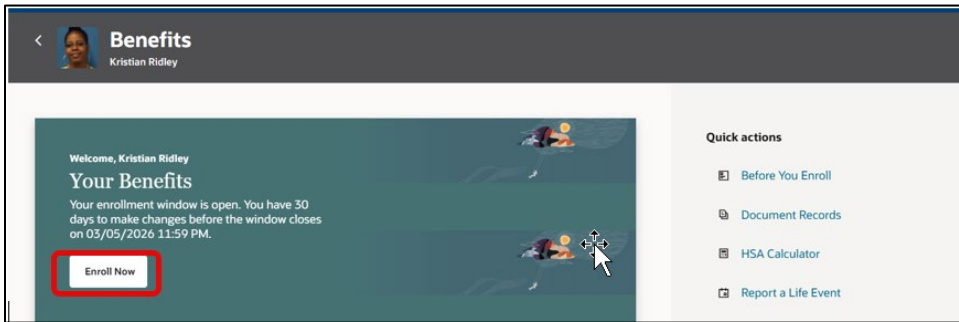
1. Log into [Oracle](#) utilizing your user credentials. Using the Navigator on the upper left corner of Oracle, the following prompts:



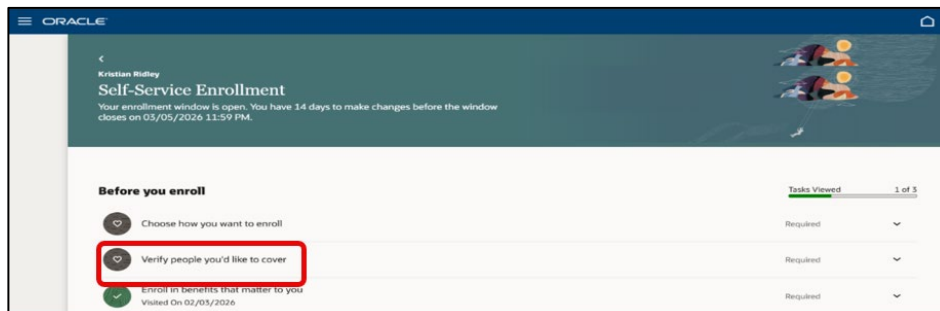
2. Select “Me” then select “Benefits”




3. Select “Enroll Now” from the main screen.



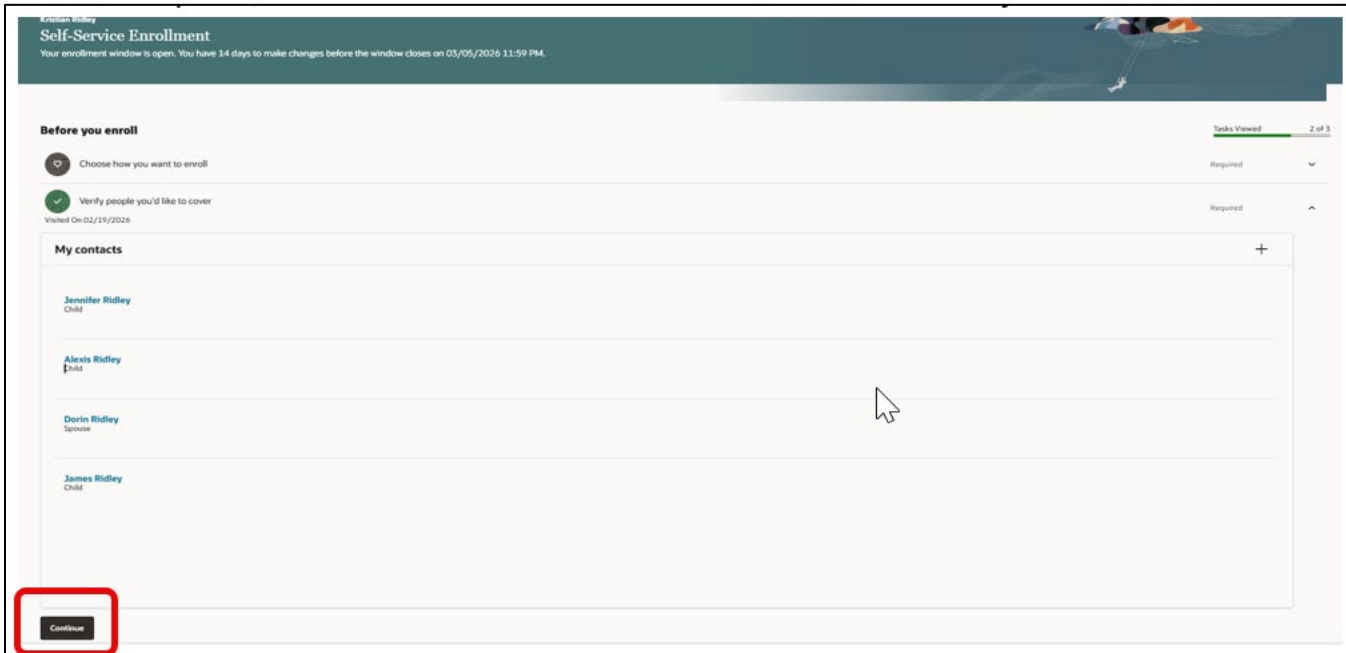
4. Select “Verify People You’d Like to Cover” to add dependents to your benefits and/or beneficiaries for your life insurance by clicking on the “+” sign. Complete all necessary fields for your dependents and **beneficiaries (address needed)**. Be sure to **include gender, date of birth and national identity** for your dependents that receive benefits. *Please do not add any information under Additional Information as this can cause errors.*



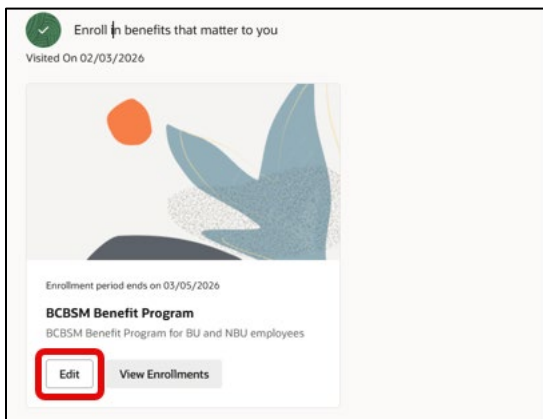
 Important Tip:

When adding a profile for a dependent or beneficiary, make sure the relationship start date is a date that is prior to your date of hire.

5. Once you have created all profiles for your dependents and beneficiaries, select on the “Continue” button at the bottom of your Contact list.



6. This will take you to “Enroll in benefits that matter to you”. Select the “Edit” button to enroll. You can scroll through the different options and **select the family structure**. i.e., employee only, Employee + spouse, Employee + child(ren) or Family. Once you make your selection, **you will need to add any eligible dependent(s) to plans of your choosing by clicking on each dependent’s name**.

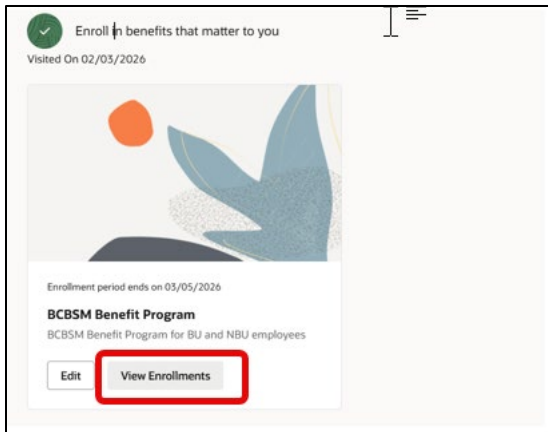


You can review all the various plans, pricing and other benefits by reviewing the “**Health Care Plan Option**” Booklet located on the [EM site](#) and the [BCBSM site](#) and additional enrollment information.

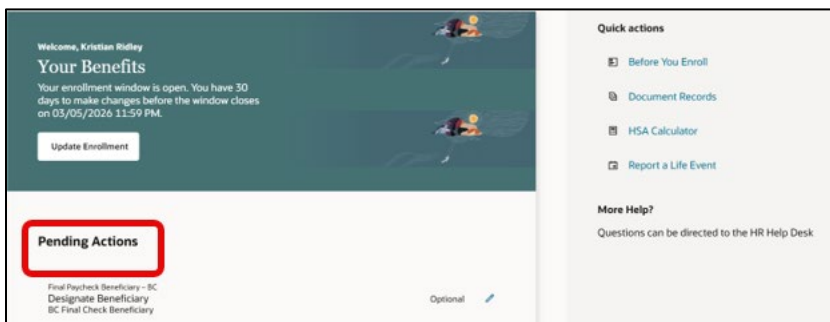
7. Once enrollment is complete, click “Submit” to enter your elections. You can now **view your confirmation statement to confirm** your elections and make changes if you need.



8. Always remember to review your confirmation statement. You can view, print and/or save your Benefits Confirmation statement and click on “View Enrollments” on the Benefits page.



9. Please be aware that you may need to provide additional supporting documents based on your dependent elections. Please visit “Pending Actions” from the main Benefits page if further action is required.



Here are some tips to keep in mind below:

- Ensure that you have proof documents. You will be required to provide a marriage license and/or birth certificates for any dependents you add to your coverage to ensure that coverage is issued for everyone.
- Please allow 7-10 days for BCBSM to process your coverage and send cards to your home address.
- If you are in a High-Deductible (HSA) health care plan you CANNOT have a Healthcare FSA (HCFSA). If you are not in a high-deductible PPO plan you CANNOT enroll in a Health Savings Account (HSA)
- Ensure you add your beneficiaries in the “Verify the people you’d like to cover” section so that you may add them to life insurance plan(s).
- If you are electing to contribute to a health savings account or flexible spending account, you will need to enter the annual amount into the field box and then select “Submit”. Then select “View Enrollments”, to see your bi-weekly payroll deduction amount based upon the equal division of the remaining paychecks.
- Review your coverage to make sure all selected coverages, dependents and amounts are listed accurately. If not, you can make changes throughout your 31 day enrollment period.