



MISSOURI EDUCATORS' TRUST  
Online Benefit Administration System  
Open Enrollment Process

Follow the step by step instructions below to complete the benefit enrollment process. Information reflected is for illustrative purposes only and is not specific to your district.

**PORTAL AVAILABLE APRIL 27<sup>TH</sup> – MAY 8<sup>TH</sup>**

**Certain benefits will require that you complete the open enrollment process during this period to maintain coverage beyond June 30, 2020. Please contact your district with questions.**

**STEP 1** Go to [www.benefitsolver.com](http://www.benefitsolver.com)

**STEP 2 REGISTER**

- **First time users must REGISTER, Click REGISTER button**
  - If this is NOT your first time using this system, enter the user name and password you entered last year (GO TO STEP 5)
  - If you have forgotten your login, click "Forgot your user name or password?"

The screenshot shows a login and registration interface. On the left, there are input fields for 'User Name' and 'Password', each with a 'create something' placeholder and a dropdown arrow. Below these is a blue 'Login >' button and a link for 'Forgot your user name or password?'. On the right, under the heading 'First time here?', there is a 'Register to create your user name and password' section with a yellow 'Register' button.

- **Enter your information below; Company Key is MET**  
Click "CONTINUE"

The screenshot shows the 'Info' step of a registration process. At the top, there are tabs for 'Info', 'Create', 'Confirm', and 'Login'. The 'Info' tab is active. Below the tab, there is a profile icon and the word 'Info'. The 'Company Key' field contains 'MET'. The 'Social Security Number' field has a placeholder '(23-45-6789)'. The 'Date of Birth' field has a placeholder 'MM/DD/YYYY'. To the right of the fields, there is a note: 'All fields are required. If you don't already have your Company Key, contact your benefits administrator'. At the bottom right, there are 'Cancel' and 'Continue >' buttons.



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**STEP 3 CREATE ACCOUNT (for new users)**

- Enter a user name, password and security questions
  - Suggestion: use your school (or personal) email as your user name
  - Password requirements are listed on this screen
- Make a note of this information, you will need it in STEP 5
- Click "CONTINUE"

The screenshot shows the 'Create Account' page. At the top, there are navigation tabs: 'Info', 'Create', 'Confirm', and 'Login'. The 'Create' tab is active. The main heading is 'Create Account'. Below it, there are four sections: 'User Name' with a 'data sensitive' label, 'Password', 'Confirm Password', and 'Security Questions'. The 'Security Questions' section includes a dropdown for 'Security Question \*' and a text input for 'Security Answer \*'. To the right of the form, there is instructional text: 'Below you must create a User Name and Password. The User Name must not contain any spaces and be at least 8 characters long. If the User Name you have chosen is already in use, you will be instructed to choose a different one. The Password must also be at least 8 characters and contain no spaces. A combination of numbers and letters is required for your Password. In addition, please select a security phrase and complete the answer to this question in the space provided. This will be used if you forget your password and need assistance in recovering it. Note: Your User Name, Password, and Answer to the Security Phrase are case sensitive. You must enter your information in the correct case when accessing the site in the future.' At the bottom right, there are 'Cancel' and 'Continue >' buttons.

**STEP 4 CONFIRM**

- Click "CONTINUE" – this will take you back to the sign-in page

The screenshot shows the 'Confirm' page. At the top, there are navigation tabs: 'Info', 'Create', 'Confirm', and 'Login'. The 'Confirm' tab is active. The main heading is 'Confirm'. Below it, there is a message: 'You have successfully registered. Click the "continue" button and enter your new information on the login page.' At the bottom right, there is a 'Continue >' button.



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### STEP 5 LOGIN

- Enter the information you used to create your account in STEP 3
- Click "LOGIN"

Welcome

**User Name**

case sensitive

**Password**

case sensitive

[Login >](#)

[Forgot your user name or password?](#)

**First time here?**

[Register to create your user name and password](#)

[Register](#)

### STEP 6 GET STARTED

- Read and Accept the statement to continue
- Click Yes to accept or No to decline
  - Clicking No will prohibit you from continuing this process
- Click "CONTINUE"

**MET**

Let's Get Started

**Getting Started Details**

Please read the following information. After you have read the information either accept or decline the agreement by clicking on the appropriate button below. If you agree, you will be directed to the next step. If you decline, you will be returned to the login page and will have to contact your benefits administrator to enter the system.

By clicking "Accept" below, I hereby consent to the use of Electronic Signatures as my formal acceptance of all electronic records covered by the Electronic Signature in Global and National Commerce Act of 2000 (ESIGN) which includes documents, forms, account applications, electronic trade confirmations, statements, agreements, and prospectuses, also consent to receive certain employee benefit plan information through electronic media. I understand it may be necessary for me to inform the company if my email address changes or if I prefer to receive the communication at a different email address. I also understand that I may withdraw this consent at any time by completing a similar form stating I no longer consent to electronic communication. In addition, I understand that I may request a paper version of the electronically furnished documents free of charge if I am unsuccessful at printing the documents.

**Do you agree?**

Yes  No

[Log Out](#) [Continue >](#)



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### STEP 7 PERSONAL PREFERENCES

- Enter your preferred method of contact
- An option to OPT-IN to text message alerts is also available here
- Read the information under “Document Delivery” and check “Yes” to agree or “No” to decline to receive stated documents electronically.
- Click “CONTINUE”

In this step, this Required Documents window will pop up. Follow the instructions on this page. Click “Continue” to move to the next step.

#### Required Documents

Please review the document below by clicking the hyperlink. Once you have reviewed the document, click “Continue” to proceed.

[MET Employee Passive Enrollment Acknowledgment](#)

[Get Adobe® Reader®](#)

[Log Out](#)

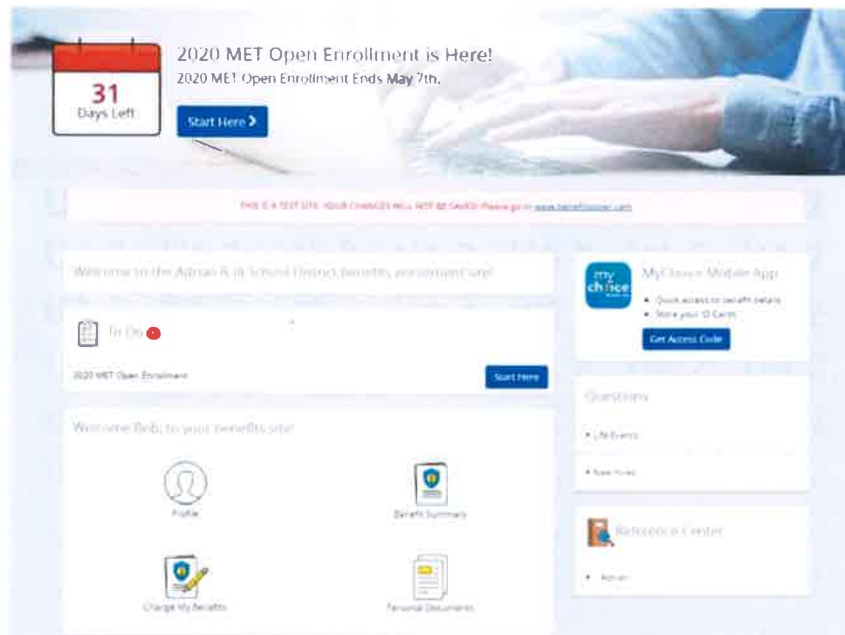
[Continue](#)



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**STEP 8 HOME PAGE**

- **The Home Screen will provide access to**
  - any TO DOs you need to take care of,
  - review your profile,
  - review benefit summaries,
  - change benefits (until the last day of open enrollment) and
  - review personal documents
- **Other options found on the Home Screen are**
  - an access code for the MyChoice Mobile Application,
  - contact information to get answers to questions concerning enrollment,
  - report life events and
  - enroll as a new hire, and
  - the Reference Center to view plan document information.
- **To access the Open Enrollment option, click “START HERE” at the top of the page or in the TO DO Box**





# MISSOURI EDUCATORS' TRUST Online Benefit Administration System Open Enrollment Process

## STEP 9 START ENROLLMENT

### Benefit Enrollment

Let's Get Started

Missouri Educators' Trust Open Enrollment

Welcome to the 2020 Open Enrollment through Missouri Educators' Trust! You are requested to use this tool to elect or waive benefit elections that become effective July 1, 2020. The 2020 Open Enrollment period gives you the opportunity to elect or waive coverage and/or add/remove family members from coverage.

**Things to remember:**

- This is an ACTIVE ENROLLMENT. You must enroll in benefits by the end of the Open Enrollment period.
- Please review your Open Enrollment Summary once you are finished and reach out to your district with any questions.

[Start Enrollment >](#)

## STEP 10 VERIFY YOUR INFORMATION IS CORRECT

- Check your personal information
- Select tobacco status
- Enter email address and phone number, click “NEXT”

About You

Your information

First Name: Bob

Middle Initial:

Last Name: Sepp

Suffix:

Social Security Number: 00-00-0000

Date of Birth: 01/01/1970

Gender: Male

Marital Status:

Address 1: 1234 Maple Dr

Address 2:

City: New York

State: NY

ZIP: 10001

Do you or your spouse use tobacco products?  Yes  No

Email Address: bob@bob.com

Next Step: [Next Step](#)



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**STEP 11**      **DEPENDENT INFORMATION**

- **Dependents are defined as**
  - **Your spouse**
  - **Your dependent children – your own or those of your spouse**
    - **The children must be under 26 years of age, and they include your:**
      - **Biological children**
      - **Stepchildren**
      - **Legally adopted children, including any children placed with you for adoption**
      - **Children you are responsible for under a qualified medical support order or court-order (whether or not the child resides with you)**
      - **Grandchildren in your court-ordered custody**
- **IF YOU WILL NOT BE COVERING DEPENDENTS ON ANY BENEFITS, DO NOT ADD THEM**
- **If you have no dependents to add, Click “NO” and “Next”**

Your Family

Do you have any dependents?

Yes    No



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- If you have dependents to add to ANY benefit available to you, add them here
    - You will need the dependents social security number and date of birth
- Click “Yes” and “Add a New Dependent”**

**Your Family**

Do you have any dependents?

Yes  No

[< Back](#) [+ Add a New Dependent](#)

- Enter dependent information**
- Click “Save Changes”

**Dependent information**

Relationship:

First Name:

Middle Initial:

Last Name:

Date of Birth:

Gender:

Social Security Number:

Date of Birth:

Gender:

Tobacco Use:

Disabled:

Please enter the address above if it is different than your:

Address 1:

Address 2:

City:

State:

ZIP:

[Save Changes](#)





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- Repeat this step for each dependent you need to add
- Once all Dependents are added, click “Looks Good”

The screenshot shows a web interface titled "Your Family" with a sub-header "Review Your Dependents". A message box states: "Please add/edit your dependent information. \*\*Please note, dependents (this includes Spouse and Children) are required to be entered before they can be added to additional lines of coverage." Below this is a table with columns: Name, Relationship, Gender, Date of Birth, and an Edit button. The table contains one entry: Sally Ray, Child, Female, 01/01/2002. Below the table is a button "Add a New Dependent". At the bottom are "Back" and "Looks Good" buttons. A red arrow points to the "Looks Good" button.

Name	Relationship	Gender	Date of Birth	
Sally Ray	Child	Female	01/01/2002	Edit

**STEP 12 ELECT YOUR BENEFITS**

- A PDF of the detailed plan benefits will be accessible in this screen. Click on a link to open and review the document
- To enroll in coverage, click “I Want Coverage” and “Next”
- To waive coverage in this step, select “Waive Coverage” and skip to STEP 13
- Click “Next”

The screenshot shows a web interface titled "Medical" with a sub-header "Medical". A message box states: "When most people think of benefits they think about their medical insurance. It's by far the most popular benefit provided by employers, and it's not hard to understand why. Medical benefits are an important part of protecting you and your loved ones. By thoughtfully reviewing your options and selecting the best fit plan, you will not only have greater peace of mind, but could also reduce medical costs long-term." Below this is a list of plan options: Plan 1 (DB) 07/2019, Plan 2 (DB) 07/2019, Plan 3 (DB) 07/2019, and Plan 5 (DB) 07/2019. At the bottom are "I Want Coverage" and "Waive Coverage" buttons. A "Next" button is at the bottom right. A red arrow points to the "Next" button with the text "As benefits are elected, cost will".

Total Employee Cost: \$0.00 per month

THIS IS A TEST SITE. YOUR CHANGES WILL NOT BE SAVED! Please go to [www.benefitsolver.com](http://www.benefitsolver.com)

Medical

When most people think of benefits they think about their medical insurance. It's by far the most popular benefit provided by employers, and it's not hard to understand why. Medical benefits are an important part of protecting you and your loved ones. By thoughtfully reviewing your options and selecting the best fit plan, you will not only have greater peace of mind, but could also reduce medical costs long-term.

How do I compare FICA and MEDICA?

- Plan 1 (DB) 07/2019
- Plan 2 (DB) 07/2019
- Plan 3 (DB) 07/2019
- Plan 5 (DB) 07/2019

Would you like to enroll in Medical coverage?

I Want Coverage  Waive Coverage

Back Next



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- In the next screen, choose who you want covered by placing a check mark beside each name (if you do not want one or more of your dependents listed to be covered under this benefit, **DO NOT** place a check mark beside their name)
  - You may also enter dependent data for someone you wish to cover but missed in the previous step;
    - click “Add a New Dependent”
    - follow the steps under “Enter dependent information” in **STEP 11**

A screenshot of a web application interface titled "Medical". At the top center is a red cross icon inside a white square. Below the icon is a question: "Who would you like to cover with Medical coverage?". There are two selection boxes: the first contains "Bob Soggy (Riceville)" with a checked checkbox, and the second contains "Sally Roy" with an unchecked checkbox. Below these boxes is a "Deselect All" button. At the bottom of the selection area is a blue button with a plus sign and the text "Add a New Dependent". At the very bottom of the screen are two navigation buttons: a light blue "Back" button with a left arrow and a dark blue "Next" button with a right arrow.

- All plan options available to you for this benefit will be listed
- Click “Compare” to view a side-by-side comparison of options
- Click “Plan Details” to view the detailed plan benefits
  - These documents will also be available in the **REFERENCE CENTER** on your Home Page Click “Select” for the plan you wish to elect
- If after you have reviewed options, you decide you want to waive coverage, Click “Waive Medical Coverage” noted at the bottom of the screen by red arrow (Follow the instructions in **STEP 13**)
- Click “Next”



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- Following your medical election, additional information regarding other coverage may be requested. If you are not sure about other coverage, you may select “No” and provide that information at a later time.
- Click, “Next”



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- Complete and review your election for each type of coverage being offered (medical, dental, vision, life insurance)
- Click, “Looks Good”

The screenshot shows the 'Medical Election Summary' page. At the top, it says 'Review Your Election' with a first aid icon. Below this, there are several sections: 'Enrolled in Medical?' with a value of 'Yes' and an 'Edit' button; 'Covered Members' with an 'Edit' button; a table of members including Bob Seger and Sally Ray, both with effective dates of 01/01/2020 and 'Yes' for coverage; 'Plan Selected' with an 'Edit' button; and 'Employee Cost' showing '\$597.77 Monthly'. At the bottom, there are 'Back' and 'Looks Good' buttons.

STEP 13 WAIVING COVERAGE

- If you wish to waive coverage, a reason for waiving will be requested in the drop down menu under “Why Waive Coverage”.
- You have the option to not elect an answer here and click “Next”,
- or, if you elect that coverage is being waived because of other coverage, information for that other coverage will be requested.
- If you do not have or know this information, you may click “No” to provide that information at a later time; click “Next”

The screenshot shows the 'Medical' waiver page. It includes a first aid icon and a text box explaining that waiving coverage means you are not electing medical coverage. Below this, there are radio buttons for 'Enroll in all employer coverage', 'Enroll in dental coverage', 'Enroll in vision coverage', 'Enroll in life coverage', and 'Waive coverage'. A question asks 'Would you like to enroll in Medical coverage?' with 'Yes' and 'Waive Coverage' options. A 'Why Waive Coverage?' dropdown menu is visible at the bottom, along with 'Back' and 'Next' buttons.

The screenshot shows the 'Medical' 'Additional Information' page. It features a first aid icon and a section for 'Questions for Bob Seger' with radio buttons for 'Enroll in Medical' and 'Enroll in other coverage'. A similar section for 'Sally Ray' is also present. At the bottom, there are 'Back' and 'Next' buttons.



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**STEP 14 REVIEW ELECTIONS**

- Review the information in the “About You” and “Dependents” tabs at the top of the page
- The total cost to your employer will appear in the blue box and your total cost will appear in the box below that
  - Note: Total Employee Cost based on elections approved on the Review Enrollment page
- Be sure benefits elected are correct. No changes can be made after the Open Enrollment period without a qualifying event, until the 2021 Open Enrollment period
- If accurate, click “Approve”

**Review Enrollment**

You're almost done! Please review your enrollment details. You must click the **Approve** button before you can be enrolled in any plan.

**Your Election**

Plan	Amount	Employee Cost
Medical	\$60.00	\$0.00
Dental	\$0.00	\$0.00
Vision	\$0.00	\$0.00
Life	\$0.00	\$0.00
Disability	\$0.00	\$0.00

**Total Employee Cost**  
\$602.27

**Approve**

**STEP 15 COMPLETE ENROLLMENT**

- Click “I Agree” to complete enrollment

**Confirmation**

By clicking "I Agree" you have confirmed your benefits election for 2020.

By clicking "I Disagree" your benefits will not be submitted.

**Total Employee Cost: \$602.27**

**I Disagree** **I Agree**



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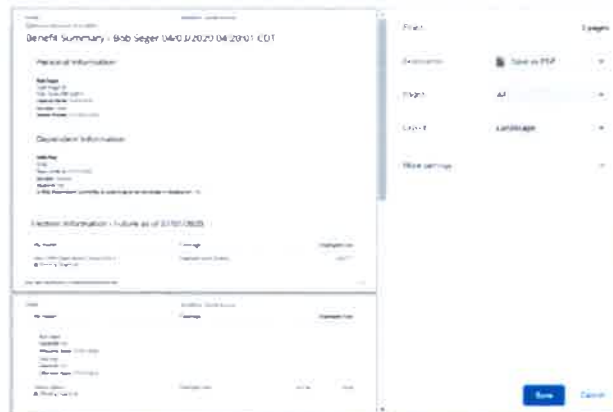
**Note: If you have elected a benefit that requires Evidence of Insurability, you will have an Action to complete. Click the “Complete Application” button to navigate to the online form. Once completed, click “Next”:**



- **Confirmation – note Confirmation Number in top right hand corner**



- **From the above screen, Click “Print Benefit Summary” to save or print a copy of all benefits elected (example below)**



- **You can either logout or go HOME**
- **Refer back to STEP 8 for options on the HOME SCREEN**