

# HOW TO ENROLL

NEW HIRE EDITION

You have 30 days from the date of your hire to enroll online for benefits.

**GET STARTED TODAY.**



# TO DO BEFORE ENROLLING

**1** Consider the health care expenses you anticipate for 2012. When estimating, be sure to include prescriptions, medical visits, scheduled surgery, etc. This will help you select the right medical option for you. Use the CIGNA Plan Comparison Tool at [www.mycignaplans.com](http://www.mycignaplans.com) (LOGIN: CNO2012 PASSWORD: cigna)

Determine whether you are eligible to contribute to an HSA for 2012. Eligibility rules can be found in the online [2012 Benefits Guide](#). In most cases, associates are eligible for an HSA. There are some limited instances in which other healthcare coverage may make you ineligible for an HSA.

**!** If you are not eligible for an HSA, you will need to submit an affidavit certifying the reason that you are not eligible for an HSA and then you will be allowed to open a Health Care FSA for any out-of-pocket healthcare expenses.

Plan how much to set aside in your HSA. Your HSA can be used for current eligible healthcare expenses including medical, dental, and vision expenses or it can be saved for future healthcare needs.

When planning your 2012 HSA contribution, you should consider:

- 2012 annual IRS HSA contribution limits are \$3,100 for associate only coverage and \$6,250 for family-level coverage.
- CNO's 2012 wellness incentives are deposited into your HSA and apply towards the annual IRS HSA contribution limits.

Refer to the online [2012 Benefits Guide](#) (page 8) for more information on HSA contribution limits.

**2** Review CNO's benefit materials on Benefit InfoNet. It's your one stop website for all information about your CNO benefits. It's accessible from any computer.

**3** Log in to [HRconnect](#) and enroll for your benefits. Follow the step by step instructions on the next page.

**4** Earn incentives throughout the year for your healthy behaviors by participating in CNO's For Your Health! wellness program. Refer to the [2012 Benefits Guide](#) for more information on CNO's wellness incentives.

## AT-A-GLANCE: A quick look at your benefits

### Your enrollment deadline

You must enroll within 30 days from your date of hire to have benefits.

### Your Benefit Resources:

#### BENEFITS INFO NET:

[www.cnoinc.com/benefitsinfontet.aspx](http://www.cnoinc.com/benefitsinfontet.aspx)

LOGIN: cnoinc PASSWORD: benefits

Refer to Benefits InfoNet for all of your benefit resources including:

- Benefits Guide – provides detailed information on CNO's benefit plans, eligibility rules, coverage for your dependents, qualifying life events, and more.
- Frequently Asked Questions – provides answers to the most frequently asked benefits-related questions.
- New Hire Benefits Audio Presentation – review the online benefits presentation to learn more about CNO's benefit plans.

#### HRCONNECT

<https://portal.adp.com>

Portal to make changes to your benefits or to view your current elections after enrollment.

#### OURHEALTH PORTAL

<https://portal.ourhealth.org>

Provides information on CNO's wellness resources. Learn about OurClinics@CNO, enroll in an online program, take your health assessment or track your wellness incentives. You can do all this and more on the OurHealth portal.

#### HR SERVICE CENTER

(888) 477-2123

Contact the HR Service Center for all of your benefit and enrollment questions.

# COMPLETE YOUR ENROLLMENT

**STEP 1** Log in to [HRconnect](#), and click the **Benefits Enrollment** tab.

**STEP 2** Click the **Add Dependents** link to add all dependents you plan to cover under your benefit. You must do this before enrolling in any benefit. You must provide each dependent's Social Security number and birth date on this screen.

It's important to understand CNO's dependent eligibility rules.

You may cover:

- Your legally married spouse (not including a common-law spouse)
- Your same sex domestic partner (documentation is required)
- Your child(ren) until the child's 26th birthday.  
"Children" is defined as:
  - Your biological children, your stepchildren, and children of your same-sex domestic partner if the child resides with you.
  - Your legally adopted children.
  - Any foster child or child for whom you are the legal guardian pursuant to court order.

**STEP 3** Select **New Hire** in the **Enrollment** box. Review your options carefully. Be sure that all dependents are selected for each benefit they are to receive.

**STEP 4** (FOR MEDICAL OPTION ENROLLEES ONLY)

- If you enroll in a CNO medical option, you're required to review the **HSA Account Terms and Conditions** and the **HSA Eligibility** documents.
  - You can find these in the Document Library section of the **Benefits Enrollment** tab.
  - After reviewing these documents, you must make a selection on the **HSA Eligibility** page of the enrollment process to finalize your medical enrollment.
- Your benefits elections won't be confirmed if you fail to complete the **HSA Eligibility** page.

**STEP 5** Once you've selected all of your benefits, go to the **Summary** screen to confirm that

- All desired benefits have been recorded.
- All benefit elections show the dependents you wish to cover on each benefit.

If you're satisfied with your election, select **Confirm Elections** at the bottom of the page.

If you don't select **Confirm Elections**, your elections will **not** be recorded.

**STEP 6** Print your confirmation statement. Once elections are confirmed, you'll receive a confirmation number. Retain this number for your records.

**STEP 7** Take your confidential health assessment at the OurHealth Portal, <https://portal.ourhealth.org>, and make sure your spouse completes it, too (if applicable).

- Once you've logged in, click **My Health Media** and select **Complete Succeed HRA** to get started. This will allow you to select and complete the **Health Media Succeed Questionnaire**.
- Once you have completed the questionnaire, you will receive a personalized report on your current health status with recommendations on how to maintain and improve your health. Plus you will earn your 2012 CNO wellness incentive!

Your Benefit enrollment process is complete!



BENEFITS INFONET 

*Benefits decisions affect the whole family.  
You and your family can log in to*

[cnoinc.com/benefitsinfonet.aspx](https://cnoinc.com/benefitsinfonet.aspx)

*to access benefits information directly.*

LOGIN: **cnoinc** PASSWORD: **benefits**