

Workday Benefit Enrollment Guide

 *Human Resources*

Benefits

conga

Workday Benefit Enrollment Guide

We want you to grow and thrive, professionally and personally!

- [Introduction](#)
- [How to Begin in Workday](#)
- [How to Elect Benefits](#)
- [Healthcare \(Medical, Dental, Vision\)](#)
- [Health Savings Account \(HSA\)](#)
- [Flexible Spending Account \(FSA\)](#)
- [Insurance & Disability](#)
- [Beneficiaries](#)
- [Additional Benefits](#)
- [Review & Submit](#)
- [What is Imputed Income?](#)

BEFORE YOU BEGIN

Be sure to have your dependents' legal names, birthdates and SSNs ready.

401K RETIREMENT SAVINGS PLAN NOT PART OF OPEN ENROLLMENT or New Hire event

Make changes to your 401(k) account anytime by visiting Fidelity's website.



LOG INTO WORKDAY

- In Workday, click on your inbox and select the 'Open Enrollment Change'; or 'Benefit Change-New Hire' then, click 'Let's Get Started'

The screenshot shows the Workday user interface. At the top, there is a navigation bar with a 'MENU' icon, the 'conga' logo, a search bar, and notification icons. A red arrow points to the notification icon in the top right corner. Below the navigation bar is a large banner image depicting a person walking a dog in a park. The main content area is divided into two sections. On the left, there is a 'Hello There' greeting with the date 'It's Monday, October 24, 2022' and a 'Timely Suggestions' box. On the right, there is a notification titled 'Change Benefits for Open Enrollment' with the text '6 day(s) ago - Effective 01/01/2023' and 'Open Enrollment 10/17/2022-10/21/2022'. Below the notification is a 'Let's Get Started' button.

Electing Benefits

Your Benefit Page allows you to enroll in benefits in any order. Simply click 'Enroll or Manage' for each type of benefit option.

- Your [Health Care and Accounts](#) options are at the top of the page:
 - Medical
 - Dental
 - Vision
 - Accident Insurance and Critical Illness
 - Health Savings Account
 - HealthCare FSA, Limited Purpose FSA
 - Dependent Care FSA
- Your [Insurance](#) options are in the middle of the page:
 - Basic Life & Accidental Death and Disability (AD&D)
 - Short and Long-Term Disability
 - Supplemental Life
- Your [Additional Benefit](#) options are at the bottom of the page: EAP, Identity Theft, Transit and Parking, Pet Insurance and Carrot
- Remember to scroll down the page to view all options

TIP: It's highly recommended to review all plan options before clicking Review and Sign

The screenshot displays a grid of benefit options under the heading "Health Care and Accounts". Each option includes an icon, a name, a description, cost information, coverage details, and a "Manage" button.

Benefit Name	Description	Cost per paycheck	Coverage	Dependents	Status	Action
Medical	Aetna HDHP Open Choice Plan		Employee Only		Included	Manage
Dental	Aetna DPPO Plan		Employee + Family	2	Included	Manage
Vision	VSP VIS		Employee + Family	2	Included	Manage
Accident Insurance	Waived				Waived	Enroll
Critical Illness	Waived				Waived	Enroll
Health Savings Account	Waived				Waived	Enroll
Healthcare FSA	Waived				Waived	Enroll
Dependent Care FSA	Waived				Waived	Enroll
Limited Purpose FSA	Waived				Waived	Enroll

Benefit Name	Description	Cost per paycheck	Coverage	Status	Action
Basic Life	United Healthcare - 2x Annual Base Salary (Employee)		2 X Salary	Included	Manage
Basic Accidental Death and Disability (AD&D)	United Healthcare (Employee)		2 X Salary	Included	Manage
Supplemental Life	United Healthcare (Employee)	\$6.75	\$270,000		Manage
Supplemental Spouse Life	Waived				Enroll
Supplemental Child Life	United Healthcare (Child(ren))	\$0.85	\$10,000		Manage
Short Term Disability	United Healthcare Taxable (Employee)		60% of Salary	Included	Manage
Long Term Disability	United Healthcare Taxable (Employee)		60% of Salary	Included	Manage
Supplemental Accidental Death and Disability (AD&D)	Waived				Enroll

Medical, Dental, Vision

Elect your Medical, Dental, and Vision for yourself and/or your dependents. Plans available to you are based on your home zip code.

Follow these steps for each healthcare option:

1. Click on the 'Select' button for plan coverage you would like to enroll in or 'Waive' if you do not elect the plan, and click 'Confirm and Continue'
2. The next page takes you to your coverage level and dependent enrollment.
 - a) Click "Add" and then click "Use a Beneficiary" to add this individual to your life plans. If you do not click on the checkbox to add as a beneficiary, and later decide to add this person as a beneficiary, you will need to re-enter the dependent's information in the "add beneficiary" section.
 - b) You MUST provide your dependents personal information (full name, relationship, DOB, gender and National IDs (SSN)).
 - c) You can click on "allow duplicate" checkbox if your spouse and child have same name.
 - d) Click Save and Repeat steps a-c for each dependent.
3. Select the dependents you wish to add your plan. The coverage level will update correctly. Click Save when done.

1.

*Selection	Benefit Plan	You Pay (Semimonthly)	Company Contribution (Semimonthly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Aetna HDHP Open Choice Plan	Included	\$273.55
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Aetna PPO Open Choice 500 Plan	Included	\$333.59
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Kaiser HMO Northern CA	Included	\$278.57

2.a.

Select	Dependent	Relationship	Date of Birth
<input type="checkbox"/>	Elaine Bennet	Spouse	
<input type="checkbox"/>	Jerry Vandelay	Child	

Use as Beneficiary

Instructional Text
Click OK to add dependents.

Health Savings Account

- The HSA plan will be available to elect only if you chose the Aetna High-Deductible Health Plan (HDHP)
- You cannot participate in the Medical FSA plan while enrolled in the HSA plan, but you may participate in the Limited Purpose FSA

Follow these steps:

1. Choose Select or Waive and click Confirm and Continue at bottom of page.
2. Enter the amount you would like to contribute for the total year (the semi-monthly will update automatically).
3. Click Save.

The screenshot shows a web interface for selecting a Health Savings Account. At the top, there is a blue header with the text "Health Savings Account". Below this, the section "Plans Available" contains a table with the following structure:

*Selection	Benefit Plan	You Contribute (Semi-monthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Payflex	

At the bottom of the table area, there are two buttons: "Confirm and Continue" (highlighted in orange) and "Cancel". Below the table area is a blue banner with the text "Health Savings Account - Payflex".

Contribute

Per Paycheck

Annual Total Paychecks 0

Maximum Annual Amount: \$7,200.00

Flexible Spending Account(FSA) Healthcare, Dependent, & Limited Purpose FSA

- Remember, if you elect the HSA plan, you can participate only in the Dependent Care FSA or Limited Purpose FSA (dental/vision coverage).

Follow these steps:

1. Choose Select or Waive and click Confirm and Continue at bottom of page.
2. Enter the amount you would like to contribute for the total year (the semi-monthly will update automatically).
3. Click Save.

Healthcare FSA

Plans Available

Select a plan or Waive to opt out of Healthcare FSA.

1 item

*Selection	Benefits Plan	You Contribute (Semimonthly)	Company Contribution (Semimonthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Payflex		

Healthcare FSA - Discovery Benefits

Contribute

Per Paycheck: Annual:

Total Annual Contribution: \$700.00

Maximum Annual Amount: \$2,700.00

Confirm and Continue

Cancel

Save

Cancel

INSURANCE

Basic Life, Disability Plans & Supplemental Life and AD&D

- You will have options for:
 - Basic Life (\$50k limit or 2x Base Salary)
 - Short and Long-Term Disability (Non-Taxable or Taxable) plans.
 - You **MUST** select an option for each plan! Further information on life plan details and what is imputed income is located on the last page of this document.
 - Supplemental Life (Employee, Spouse, and Child) and Supplemental AD&D

Plans Available

You must select a plan.

2 items

*Selection	Benefit Plan Details	You Pay (Semimonthly)	Company Contribution (Semimonthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Lincoln - \$50k (Employee)		
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Lincoln - 2x Annual Base Salary (Employee)	Included	██████

Plans Available

You must select a plan.

2 items

*Selection	Benefit Plan Details	You Pay (Semimonthly)	Company Contribution (Semimonthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Lincoln Non Taxable (Employee)		
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Lincoln Taxable (Employee)	Included	██████

- If you choose to elect or add to your Supplemental Life Plan, you must complete an Evidence of Insurability (EOI) Form for Lincoln Financial Group. The EOI forms will be sent to you in your Workday Inbox after Open Enrollment is completed. If you are not changing your coverage, then an EOI is not required.
- New hires are eligible to elect up to \$300,000 EE; \$25,000 SP, and \$10,000 CH (the guaranteed issue amounts) for supplemental life. Any amount over the guaranteed issue for self and spouse coverage will require an EOI (and over 30 days, requires EOI)

Don't forget to click Confirm and Continue at the bottom of each page!

Beneficiaries (Basic Life/Supplemental Life)

A beneficiary is the person or entity you name in a life insurance policy to receive this benefit. A trust is an arrangement that allows a third party, or trustee, to hold assets on behalf of a beneficiary or beneficiaries.

Follow these steps to add a Beneficiary:

Click on the (+) icon to add a new or existing beneficiary

- Click EXISTING BENEFICIARY PERSONS if you wish to select a dependent as a beneficiary
- Click EXISTING TRUSTS if you wish to select a trust as a beneficiary
- Click ADD NEW BENEFICIARY or TRUST if you wish to add a new beneficiary person. If adding additional beneficiaries, you will need to click on the (+) icon as many times as needed
 - Select your RELATIONSHIP with the beneficiary
 - Scroll down to the Legal Name tab and enter the First and Last Name of the beneficiary
 - Click on the Contact Information tab
 - Under Address, click ADD. The page expands and now enter data for: Country, Address Line 1, City, State, and Postal Code
 - Select the TYPE of address you have defined and click OK
 - The Beneficiary Designations page displays with the beneficiary added
- Click ADD TRUST if you wish to define a Trust as a beneficiary
 - Enter the Trust Name
 - For each Trustee, enter a First Name and Last Name

Select & enter the PRIMARY PERCENTAGE and/or SECONDARY PERCENTAGE for each beneficiary

Note: The total of the Primary Percentage across beneficiaries must equal 100% and the total of the Secondary Percentage across beneficiaries must equal 100%.

Basic Life - Lincoln - 2x Annual Base Salary (Employee)

Projected Total Cost Per Paycheck [REDACTED] Projected Total Credits \$0.00

Coverage

Calculated Coverage [REDACTED]

Coverage 2 X Salary

Plan cost per paycheck Included

Beneficiaries

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

Primary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

Secondary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

Save Cancel



Additional Benefits

Additional Benefits		
 Employee Assistance Program Optum Cost per paycheck Included Manage	 Transit Waived Enroll	 Parking Waived Enroll
 Identity Theft Protection Waived Enroll	 Pet Insurance Waived Enroll	 Global Fertility Program Sponsored by Carrot Cost per paycheck Included Manage

- All employees are automatically enrolled in the Employee Assistance Program (EAP). No action required.
- Identity Theft Protection:
 - Choose Employee or Family coverage

The following voluntary benefit options require enrollment on each vendors website

- Commuter: Transit and Parking - PayFlex
- Pets Insurance – Pets Best
- Global Fertility Program - Carrot

Review your Elections & Submit

- Review all of your elected/waived coverages for accuracy.
- Click the 'I AGREE' button and submit your elections for the plan year.
- **Print** a copy of your confirmation, then select DONE to complete your elections.

Submitted

You've submitted your elections.

We recommend that **you retain a copy of this confirmation** for your records.

Click on the **Print** button at the bottom of the page or the print icon to create a pdf file of your information.

Important Dates:

Benefits go into effect 01/01/2023

Final day to update benefits 10/21/2022

[View 2023 Benefits Statement](#)

For Open Enrollment: Your benefit elections will display in the benefits section in Workday on January 1st. If you want to make any changes after you have submitted your elections – but before Open Enrollment closes – you **can** go back in and do so by going to Benefits in the Menu options and click Change Open Enrollment.

Imputed Income

The IRS requires the cost of the actual premium (not the value of the benefit) be taxed; this taxable amount is called imputed income. The cost of coverage is included in your taxable wages and reported on your W-2. Imputed income is subject to Social Security and withholding taxes.

When you get paid, ADP adds the amount of premium to your income, applies taxes based on your withholding election, and then backs out the premium so it doesn't change your actual pay.

Basic Life Insurance

Conga pays the full premium for your life insurance in the amount of 2x your Annual Base Salary. The IRS requires we tax you on the premium for coverage above \$50,000. The amount of imputed income is shown on your paycheck statement as "CTL" or "Life Imputed."

Here's an example: Assuming your annual salary is \$50,000, your life coverage is \$100,000, your tax rate is 20% and the premium rate is \$0.058/\$1,000 of coverage.

Actual Premium: $\$0.058 \times 100 = \5.80

Imputed Income: $\$5.80 \times 20\% \text{ tax rate} = \1.66

If you do not want to pay imputed income, you can limit your life insurance benefit to \$50,000; your Accidental Death & Dismemberment (AD&D) coverage will remain at 2x your annual salary and is not subject to imputed income.

Short- and Long-Term Disability

Conga pays the full premium for your disability benefits. For each of these plans, you have the choice of receiving a taxable or non-taxable benefit. If you elect to receive a taxable benefit in the event you have a disability claim, there is no premium related cost to you. If you elect to receive a non-taxable benefit in the event you have a disability claim, you will be subject to imputed income on the cost of the premium.

Here's an example of each option for short-term disability (STD), assuming your annual base salary is \$50,000.

The premium rate is \$0.039/\$10 of weekly benefit, your weekly benefit is \$576.93, and your tax rate is 20%.

The impact to long-term disability would be determined in the same manner (the premium rate for LTD is \$0.155/\$100 of monthly benefit).

	Taxable Benefit Option	Non-taxable Benefit Option
Weekly STD Benefit	\$576.93	\$576.93
Additional taxes paid per month in regular paycheck	\$0.00	\$0.45*
Additional taxes paid per week out of paid benefits	\$115.39	\$0.00
Actual paid STD benefit per week	\$461.54	\$576.93

*Assumes \$2.25 of employer-paid premium paid for the coverage, multiplied by the tax rate of 20%.

Note: Please note that the above example is for illustration purposes only.



**Contact
the People Team
with**

Questions?

benefits@conga.com
hr@conga.com