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Login to HCM at https://hcm.hubgroup.com. Click **Benefits**.

Click **Make Changes**.

**People to Cover:**
You **must** create a contact for anyone you plan to cover as an eligible dependent or list as a beneficiary.

Click **+ Add** to create a new contact.
**Basic Information:** Complete the required fields:
- First Name
- Last Name
- Gender
- Date of Birth

**WARNING:** You must enter your hire date in “What’s the start date of this relationship?”. Otherwise the dependents will not show as eligible for the plans.

Complete the **Communication** and **Address** sections.

If you know the dependent’s Social Security Number, follow this step. Otherwise click **Submit**.

**National Identifiers:** Select **United States**.

**National ID Type:** Select Social Security Number (SSN).

**National ID:** Enter contact’s SSN.

Click **Submit** in the upper right corner. Repeat to add eligible dependents.
If you would like to name an Organization or a Trust as your beneficiary for life/AD&D insurance, click + Add.

**Date when you would like this organization for designation:** Select today’s date.

**WARNING:** Enter hire date as the relationship start date. Otherwise you cannot designate it as a beneficiary.

**Beneficiary Type:** Choose Trust.

**Trust Name:** Enter name of trust or organization.

Enter trust contact and details on the right.

Click **Save** and repeat this process until you add all beneficiary organizations.

Click **Continue** in the upper right corner.
Enrolling in Benefits

Review the authorization. Click **Accept**.

Review each medical plan option. Click **Edit** to select the plan and coverage tier.

Dependent coverage availability depends on the contacts (eligible dependents) you added.

**WARNING:** Decline is the default selection for all benefits.

Under the plan you choose, check the **box** next to the coverage tier.

Click the **box** next to each dependent you want to cover.

Click **OK**.
If you enrolled in the High Deductible Health Care Plan (HDHP), you are eligible to contribute to a Health Savings Account (HSA). Scroll down to Health Savings Account (HSA) to make your election by checking the box.

Enter your annual contribution amount. This amount will be divided over the number of paychecks you receive from your benefits effective date to the end of the plan year (calendar year).

Click OK.

**2021 HSA Contribution Limits:**
- Individual: $3,100
- Family: $6,200
- Age 55 and older: additional $1,000 catch-up

Click Continue to continue to Dental and Vision.

Click Edit to make your elections.

Click Continue to continue to Basic AD&D and Basic Life Insurance.
**BENEFITS ENROLLMENT**

**Basic AD&D & Basic Life Insurance**

You cannot edit Company Paid Basic Life and AD&D amounts. Click ✍️ to designate beneficiaries.

Designate your beneficiary(ies) and enter the percentage for each. Primary beneficiaries must total 100%.

After designating primary beneficiaries, you can designate your contingent beneficiary(ies). Contingent beneficiaries must total 100%.

Click **OK**.

Click **Continue** to go to **Supplemental Life and AD&D Insurance**.

- You **must** enroll in at least 1x your earnings for Supplemental Life Insurance in order to enroll in the Supplemental AD&D, Spouse Life and/or Child Life plans.
- Click **Edit** to make your elections.
Click **Continue** to go to **Disability plan**.
Click **Edit** to make your disability elections.

Click **Continue** to go to the **Flexible Spending Accounts**.

**Flexible Spending Accounts (FSA)**

If you enrolled in the High Deductible Health Plan (HDHP), you **cannot** enroll in the Healthcare FSA. However, you may enroll in the Limited Purpose FSA (reimbursement of dental and/or vision expenses only).

The minimum annual contribution for each of the FSA plans is $50. You will see the maximum for each plan when you click **Edit**.

Enter your annual contribution amount. This amount will be divided over the number of paychecks you receive from your benefits effective date to the end of the plan year (calendar year).

Click **OK**.

Click **Continue**.
You are automatically enrolled in the company-provided Employee Assistance Program.

Click **Submit** in the upper right corner after making your elections.

Review your elections carefully. **Expand** all benefits by clicking the arrow to the right to see elections, dependents for each plan and cost per paycheck.

Click **Print**. A window/tab will open and you can print or print to PDF your benefits summary.

Close the window/tab after printing. Go back to the original window/tab and click ✎ to go to the benefits homepage.

You can revisit benefit elections during your 30-day enrollment. Always click **Submit** after making changes.

**NOTE:** If you wish to enroll in voluntary accident, critical illness and/or lifetime term insurance coverage, you **must** schedule an appointment with a benefit counselor [here](#) or by calling (844) 532-2237. Elections for these plans are not made in HCM.
Login to HCM. Click **Benefits**.

Click **Your Benefits**.

Choose **Specific date** for **See Benefits as of Date or Event**.
BENEFITS ENROLLMENT

Change the date to your benefits effective date.

**NOTE:** The date field will always populate the date you go into HCM.

Click **Hub Group Benefits**.

View the open enrollment benefits selected. Click ▼ to expand each section for more information.

If you have questions, please contact benefits@hubgroup.com.