SMARTSOURCE
Enrollment Guide

Open Enrollment for 2021 Plan Year
Your step by step guide to enrolling in your benefits.

HR Solution Center
Phone: (443) 997-5400 or Email: hrsc@jhmi.edu
SmartSource Enrollment Guidance

To begin your enrollment, go to www.hopkinsbenefits.org and follow the steps below.

Look for the SmartSource Benefit Portal logo. Click on Enrollment.

*Note: if you are not logged into JHED, you will be prompted to enter your JHED credentials for authentication purposes.

You are now logged into your personal enrollment portal and should see your name in the top right corner. Click Go> to proceed with reviewing your enrollment options and benefits costs.
The shopping cart in the upper right hand corner will provide a running total of benefits selected during the enrollment process.

Click **Get Started** to begin the enrollment process.

Note: You will need to verify your personal information.

Updates to your mailing address may be made in the Employee Self Service (ESS) portal. Instructions to access ESS are provided at the top of the page.

Once personal information is confirmed, click **Next: Review My Family** to move to the next page.
Remove or Edit a family member’s record here. Useful Tip: Only remove a family member if the family member is deceased. If you need to remove a family member from coverage, you will do that while shopping for benefits.

This screen shows you who your family members are. If everything looks okay, click Next: Shop for Benefits.

Click +Add Family Member if you need to add an eligible dependent to your plan.

When shopping for coverage, you will see a list of benefit categories. Click Shop Plans to view available offering and applicable rate.

Useful Tip: You must shop all benefit categories and either enroll in or decline coverage before the system will allow you complete the checkout process.
Upon clicking **Shop Benefit**, the plan will appear for the benefit category you selected. In this example, we will review medical plan offerings.

*Useful Tip: The top section of the page provides a description of the benefit and when available, additional content (e.g.: plan overviews, informational videos, benefit schedules, important definitions) may also be posted. These tools are provided to assist you with making an enrollment decision.*

It is your responsibility to verify that all of the dependents you wish to cover for a benefit category appear under the **Family Covered** section.

If you need to add or remove a dependent, click **Edit Family Covered**.

Click **View Plan** to see that plan in more depth and elect coverage. Click **Decline** if you do not want to enroll in coverage.
View and **Edit** (if needed) the family members covered.

Click **Update Cart** to add/retain this benefit in your shopping cart.

Click **Decline** to waive or cancel enrollment in this benefit.

Rates and additional plan details and links (when available) can be found towards the middle and bottom of the page to assist you with your enrollment decision.
Upon enrollment in a medical plan, you will be prompted to select a PCP.

*NOTE* A PCP selection is not required, however designating a PCP while enrolled in the EHP PPO plan will provide a less expensive copay for PCP office visits. ($10 vs. $20).

If enrolled in the EHP EPO plan, you will have a $20 copay for PCP office visits.

Once you search for a Primary Care doctor through the online provider directory, put the appropriate six digit Contact ID number for the PCP into the “Provider Network or Code” field in SmartSource. After you have listed a PCP for each member you wish to designate a PCP for, click Continue.
Useful Tip:
If naming more than one beneficiary, the allocation (%) may be divided up however you choose, but the allocation total must add up to 100%.

- **Example:**
  - Mother: 30%
  - Spouse: 70%
  - **Allocation Total:** 100%

- **Example:**
  - Daughter: 50%
  - Friend: 15%
  - Father-in-Law: 10%
  - Sister: 25%
  - **Allocation Total:** 100%

Useful Tip: If naming more than one beneficiary, the allocation (%) may be divided up however you choose, but the allocation total must add up to 100%.

Useful Tip: If your primary beneficiary dies before you, a secondary beneficiary is next in line to receive payment.

Useful Tip: We strongly encourage you to periodically review your beneficiaries throughout the year to ensure your designation is up-to-date. You can do this anytime by logging into the enrollment portal and clicking **My Beneficiaries** under your **Profile** on the left-hand side of the screen.

For each life insurance plan you are enrolled in, you must name at least one **Primary Beneficiary**.

Click **+Add Beneficiary**. You will be able to choose from dependents already a part of your "family profile", or you may add the name, address and relationship of another person.

It is optional to name **Secondary beneficiaries**. If choosing to add a secondary beneficiary(ies), make sure to move the toggle switch to "yes". Then click **+Add Secondary Beneficiary**.

Once all benefits have been elected or declined, click **Next: Review Beneficiaries** at the bottom of the page.

This is what Johns Hopkins pays on a bi-weekly basis for the coverage(s) you elected.

This is what YOU pay on a bi-weekly basis for the coverage(s) you elected.
Once beneficiaries have been added and saved, and all benefits have been shopped, click **Review and Checkout** at the bottom of the page. This will allow you your first opportunity to review your elections.

**Useful Tip:** The **Review and Checkout** button will only appear after you have shopped ALL benefits to either elect or waive coverage.

Click the **shopping cart icon** at the top of the page at any time to check your progress.

After your review, click **Checkout** at the bottom of the page to complete the enrollment process.

After completing the checkout process, be sure to **download, print or email** a copy of your confirmation statement to yourself. **It is YOUR responsibility to review your paystub on a bi-weekly basis to ensure your deductions are accurate for the plans you are enrolled in.** Notify the HR Solution Center (443-997-5400 or hrsc@jhu.edu) immediately if there are discrepancies.

**Useful Tip:** The system will alert you if documentation is needed for dependents on your plan(s). Be sure to look for the **RED exclamation point (!)** on the **Documents tab** on the left side of the screen. Click **Documents** to complete your upload.

**Required Documentation Note:**
- A copy of your Certified Marriage Certificate is required to be uploaded into the enrollment system to cover your spouse.
- A copy of the Birth Certificate is required to be uploaded into the enrollment system to cover each dependent child(ren).