



Employee Site User Guide



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What is eBenefits?

eBenefits is Palomar College's benefits self-service website.

eBenefits allows you to view, enroll in and make changes to your benefits information quickly, easily and securely. Since this system is available 24 hours a day, 7 days a week, you can view and change information conveniently from any PC with Internet capability – from home or work.

eBenefits Online Access

eBenefits provides you with secure and easy access to important benefits information. Once you have registered, the types of information currently available through eBenefits are:

- ✓ **Home** – Link directly to begin your enrollment, review your current benefit statement, log a new Life Event.
- ✓ **Benefits** – Review current benefit information, link directly to benefit providers.
- ✓ **Life Events** – Log a qualifying life event such as marriage, birth, divorce, etc.
- ✓ **Documents** – View documents and benefit summaries
- ✓ **Your Account** – Review your information, review, add and/or change your dependents/beneficiaries
- ✓ **Messages** – View your Messages
- ✓ **Contact Us** - Send an email to Technical Customer Support, find contacts for benefit providers

**Now that you are familiar with the basics of eBenefits, feel free to use the site as often as you wish.
eBenefits – your portal for instant and easy benefits access.**

If you have any questions while using the eBenefits system, you can contact Technical Customer Support at 866.203.8051, between 7:00 a.m. – 7:00 p.m. EST

How to Access eBenefits online

To access the system, you will need to type: <http://www.ebenefits.com/palomar> into the address bar of your Web browser.

Registration

You will be directed to the login page. If you have not previously registered, click “Is this your first time here? [Register Now!](#)”. You only need to register once. Once you click on the link, the validation page will appear.



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First-Time User Validation

You will need the following information to securely validate your identity: Last Name, Date of Birth and Last Four Digits of SSN. After this data has been entered, click the “Next” button.



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Registration Details

Once validation is complete, you will be directed to the Employee Information tab. Information on this page was provided by your Human Resources Office. If you view any discrepancies, please contact your HR Department. Enter any applicable information (i.e., Emergency Contact).

Employee Information

General Details

First Name *

Last Name *

SSN *

Gender *

 Male Female

Date Of Birth *

Employment Details

Work Status *

Contact Details

Address 1 *

City *

State *

Zip *

Primary Email *

Click “Save and Continue” at the bottom of the page and you will be directed to a page where you will need to create your username, password, and secret question and answer.

****Remember your username and password. You will need them each time you log into eBenefits.**

Creating Username and Password

Security Details [Help](#)

Login Information

Username *

Hint: Your username/password must be at least 8 characters long, and cannot exceed 25 characters in length. The username/password must also NOT begin with a number and should only contain numbers or letters.

Password *

Hint: Your username/password must be at least 8 characters long, and cannot exceed 25 characters in length. The username/password must also NOT begin with a number and should only contain numbers or letters.

Confirm Password *

Security Questions and Answers

New Secret Question *

Answer *

eBenefits Home Page

Once you have submitted your security information you will be redirected to the eBenefits Home page. Depending on the event period (i.e., New Hire, Open Enrollment, etc.), you will have a link in the middle of the page. To begin your benefit elections, click on the appropriate link. If you are not in an event, you are only permitted to review your current elections and update your beneficiaries.

Making Your Elections

To start making elections, simply click on the “Enroll Now” link.

PALOMAR COLLEGE
Learning for Success

Testing TestingUser

Home Benefits Life Events Documents

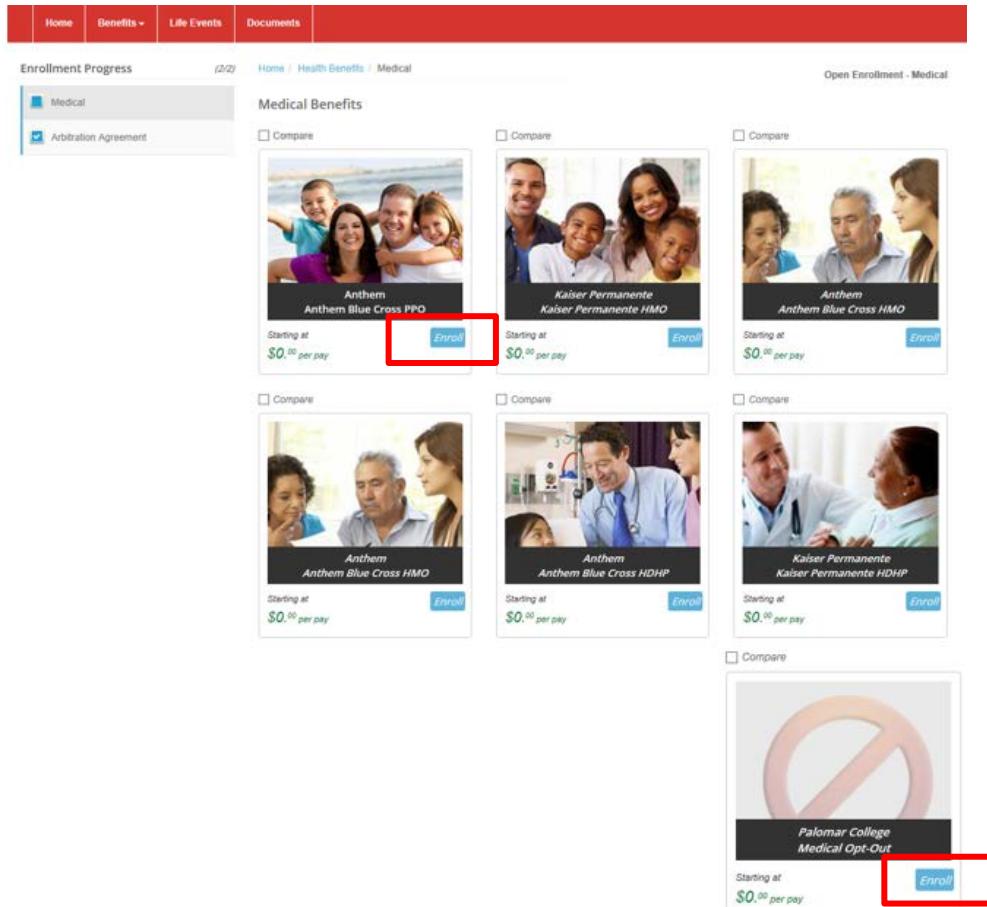
Welcome Testing TestingUser!

Open Enrollment (Medical)
During annual enrollment, employees are able to make benefit elections for the upcoming plan year.
[Enroll Now](#)

BENEFITS STATEMENT
Download your benefits statement

LIFE EVENTS
Have you recently been married or had a child or any other life changes?

You will land on the first benefit you can elect/change/waive. Click the “Enroll” or “Waive” button to proceed through your benefit elections.



After you have selected the plan you want to enroll in, you will see a dropdown box for coverage level, and the word “Select”. If you are attaching dependents to your coverage, leave the drop down at “Select” and click the Covered Members tab at the bottom of the window (see next page). If you are not attaching dependents, select “Single” from the coverage dropdown box.

If your dependents don't appear in the Covered Members tab, you can add them at this time. If they do appear, check the box next to each dependent that you want to cover. As you check more dependents, you will see that the coverage level for the benefit changes from Single, to Two Party to Family. When done selecting covered members, **click on the Save button at the bottom of the screen to preserve those selections**, then click on the Add to Benefits Cart & Continue button to move to the next enrollment window.

Enrollment Progress (2/2) Home / Health Benefits / Anthem Blue Cross HMO Open Enrollment - Medical

Medical
Arbitration Agreement

Other Medical Plans

- Anthem Anthem Blue Cross PPO
- Kaiser Permanente Kaiser Permanente HMO
- Anthem Anthem Blue Cross HDHP
- Kaiser Permanente Kaiser Permanente HDHP
- Palomar College Medical Opt-Out

Anthem Blue Cross HMO
Family
Employer Contribution \$2,202.00
Status Approved
Per Pay Check Deduction \$0.00

Add to Benefits Cart & Continue

Covered Members	Description
<input checked="" type="checkbox"/> [Redacted]	Relationship Spouse
<input checked="" type="checkbox"/> [Redacted]	Relationship Daughter
<input checked="" type="checkbox"/> [Redacted]	Relationship Daughter

Save **Add Another**


Important Notes:

If your plan choice is one of the HDHP plans, after selecting and saving your Covered Dependents, click on the "Survey" tab to the right of the Covered Members tab. Answer the survey and click on the "Submit" button at the bottom of the page. Once you have submitted your survey response, click on the Add to Benefits Cart & Continue. This takes you to the Arbitration Agreement enrollment page.

If you have selected any of the medical plans, you must agree to the Arbitration Agreement. If you waive medical coverage, you must select "No I have declined medical coverage" in the Arbitration agreement; otherwise you must select Yes, I agree to the Arbitration Agreement below" in order to complete your enrollment submission.

Submitting Your Elections - Checkout

Once you have completed all of your elections you will land on the “Checkout” page. To confirm that you have completed your enrollments, go to the bottom of the page, check the Terms and Conditions box, enter your initials and click the “Submit Enrollments” button. It is only after completing these steps that your enrollments will be considered complete in the system.

 **Checkout**

Here are the benefits that you have selected.

	Current Coverage	New Coverage	Delete
Name		Anthem Blue Cross PPO	
Description		Single	
Your Defined Contribution		\$0.00	
Your Cost Per Pay Period		\$0.00	
Enrollment Sta		Pending	
Name		Arbitration Agreement	
Description		Yes, I agree to the Arbitration Agreement below	
Your Defined Contribution		\$0.00	
Your Cost Per Pay Period		\$0.00	
Enrollment Status		Pending	
Total			

I understand the provisions of the plans that I have selected. By entering my initials below and clicking the "**Submit Enrollment**" button I hereby authorize my employer to reduce my salary by the amount indicated above, if any, for those benefits that so qualify, on a pre-tax basis.

I understand that once these elections have begun I am only able to make changes if a qualifying event such as marriage or divorce, birth or death of a dependent, or change in my or my spouse's employment status occurs. If my employer has offered a Flexible Spending Arrangement program, it is governed by IRS rules and regulations. If the monies allocated to each account are not used for qualified expenses during the period I am participating in the program, I understand that my employer cannot by law refund the balance to me.

I also declare that all the information I have submitted in my enrollment is true and correct to the best of my knowledge.

I have read and agree to the terms and conditions stated above.

Your Initials

Submit Enrollment

Congratulations! You have successfully submitted your elections.

Congratulations!

Your benefit elections have been successfully submitted

Your Confirmation id is 8130904

Print your Benefits by clicking on the "Print" button below.

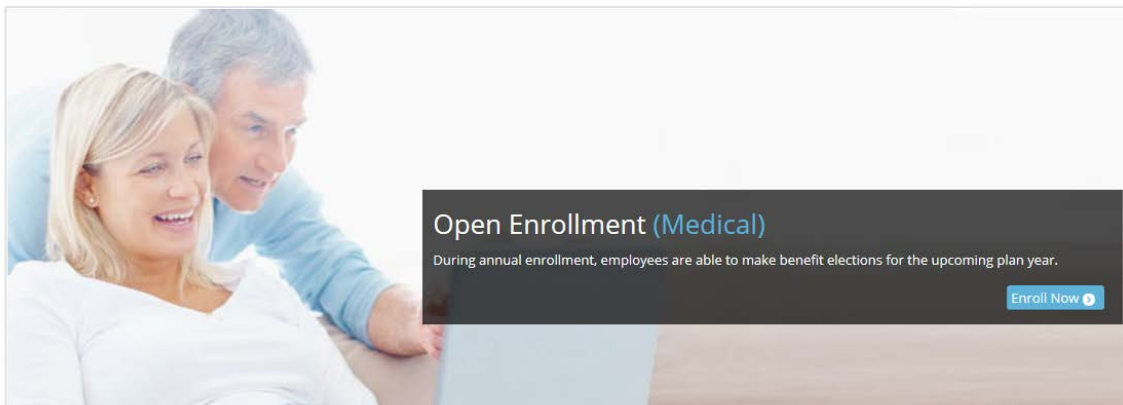
[Print](#) [Save](#)



Viewing your Benefit Statement

Once you have made your initial elections you can view your Benefit Statement by clicking on the link on your Homepage.

Welcome Testing TestingUser!



Open Enrollment (Medical)

During annual enrollment, employees are able to make benefit elections for the upcoming plan year.

[Enroll Now](#)



BENEFITS STATEMENT

Download your benefits statement



LIFE EVENTS

Have you recently been married or had a child or any other life changes?

Print or Save your Benefit Statement

When your Benefit Statement is displayed, you can Print or Save it.

Home Benefits Life Events Documents

Benefits Statement

As of Today As of 10/01/2018

Print Save

#	Benefit Name	Covered Members	Coverage Level	Effective Date	Tax Status	Total Cost Per Pay	Employer Contributions Per Pay	Your Cost Per Pay Period
1	Anthem Blue Cross PPO		Single	10/01/2018		\$940.00	\$940.00	\$0.00
2	Arbitration Agreement		Yes, I agree to the Arbitration Agreement below	10/01/2018		\$0.00	\$0.00	\$0.00
Total:						\$940.00	\$940.00	\$0.00

Viewing your Account Information

To view your information, dependents and beneficiaries, click on “Your Account” and select from the drop-down menu.

The screenshot shows the eBenefits website interface. At the top, there is a navigation bar with the Palomar College logo and a shopping cart icon. Below this is a red navigation bar with links for Home, Benefits, Life Events, and Documents. The main content area features a 'Your Account' dropdown menu that is open, displaying three options: 'My Information', 'My Dependents', and 'My Beneficiaries'. The user is logged in as 'Testing TestingUser'.

Viewing your Messages

To view your messages, click on “Messages”.



Viewing your Benefit Documents

Click the red “Documents” link on your Homepage to view all benefit documents.

