CSURMA
EMPLOYEE BENXCEL USER GUIDE

WELCOME TO BENXCEL!

The information contained in this guide will help you to navigate through the BenXcel platform. The website provides direct access to your benefit plan information from anywhere that you can access the internet!

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DASHBOARD

All features of BenXcel can be accessed through links from your dashboard, the BenAdmin menu (top left corner), and the Employee Settings menu (top right corner beside your name). Commonly used functions also appear as tiles and widgets on your dashboard for quick and easy access.

BENXCEL WEBSITE:

https://BenXcel.net
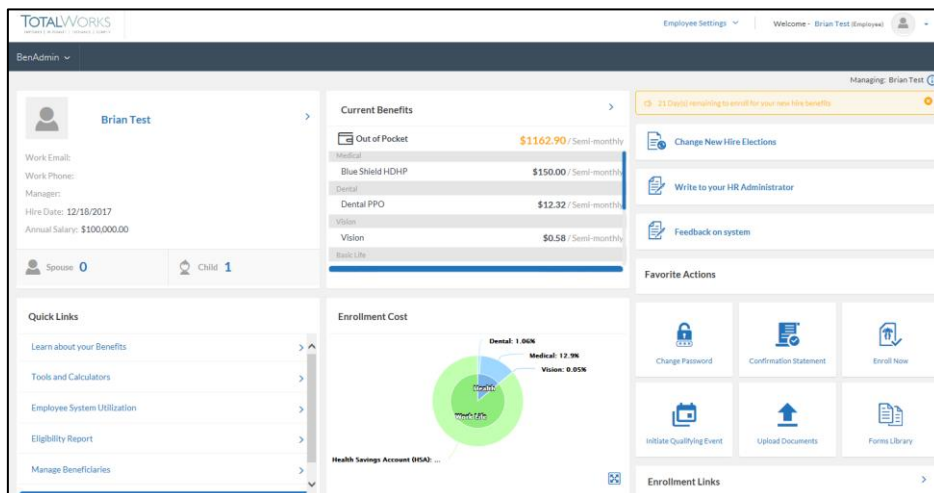
COMPANY NAME:

CSURMA

BCC CUSTOMER SERVICE CALL CENTER

800-685-6100

customersupport@benxcel.com

MON - THURS:
5:00am – 5:00pm PT

FRI:
5:00am – 3:00pm ET

FORMS LIBRARY

To access a library of informational brochures, plan documents, and forms are available 24/7 in the FORMS LIBRARY section of BenXcel.

To access, click on FORMS LIBRARY from the ENROLLMENT LINKS section of your dashboard.

INITIAL LOG IN

You will receive an e-mail or a communication from your HR Department prior to your first sign on to provide you with your user name and initial password information.

Sign In

👤 User Name

🔑 Password

📇 Company Name

SIGN IN

Forgot Password?

1) Go to: https://benxcel.net

2) Enter your User Name: first two letters of last name, first two letters of first name and the last 4 digits of SSN

3) Enter your Password: Last 4 digits of SSN and entire date of birth

4) Enter your Company Name: CSURMA

5) Click SIGN IN

IF YOU ARE LOGGING IN FOR THE FIRST TIME AND YOU DO NO THAVE TO COMPLETE ANY TYPE OF ENROLLMENT

You will be taken directly to your dashboard and can freely navigate throughout the system. BCC strongly recommends changing your initial password and configuring your security questions using the instructions in the PASSWORD & SECURITY MAINTENANCE section of this guide. Failure to configure your security questions will result in the inability to utilize the FORGOT PASSWORD feature.

IF YOU ARE LOGGING IN FOR THE FIRST TIME FOR OPEN ENROLLMENT OR AS A NEW HIRE/REHIRE

1) You will be immediately required to complete your pending enrollment. Review the Required Employee Usage Agreement, Legal Agreement and Welcome screens. Click CONTINUE on each of these screens to agree and proceed.

2) A Change Password screen will appear for you to change your initial password and configure two security questions.

3) A Demographics screen will appear for you to review your existing information.

  ▪ All fields marked in red are required. Any blank fields are optional. Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.

4) A Spouse/Domestic Partner screen and a Child screen will appear for you to add a Spouse/Domestic Partner and/or child(ren).

  ▪ All fields marked in red are required. Any blank fields are optional. Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.

5) Your enrollment will begin, presenting each benefit available for you to enroll:

  ▪ Click ENROLL NOW elect coverage.

  ▪ If the benefit is waivable, an optional WAIVE button will appear.

  ▪ In the ELIGIBLE MEMBERS section of each benefit, check/uncheck the box next to each individual to indicate who should/should not be covered.

  ▪ If you are already enrolled in a benefit and are not making changes (ex: adding or dropping a dependent from coverage), select the KEEP PLAN.

6) An ELECTION SUMMARY/FROM YOUR POCKET feature along the top of your Enrollment screen will continually update with your elections and costs throughout your enrollment.

   - If you log out of the system at any time without finishing your enrollment, the system will save all elections made prior to you logging out.

7) A Beneficiary screen will appear if you have elected any coverages requiring you to designate a beneficiary.

8) A Confirmation Statement will appear when your enrollment is complete. It will show your demographic information, current benefits, and all future elections. It can be printed or downloaded as a PDF by using the print/pdf icons at the top right corner of the Statement

9) Click FINISH to submit your enrollment.

10) A confirmation pop-up box will appear when your enrollment is finished processing. You will be automatically be routed to your dashboard if no other enrollments are required. If additional enrollments for future elections are required (ex: a new hire enrollment and your open enrollment for an upcoming Plan Year), another landing page will appear for you to complete the required enrollment.

11) A yellow countdown box will appear at the top right corner of your dashboard, notifying you of the amount of time remaining to make benefit elections.
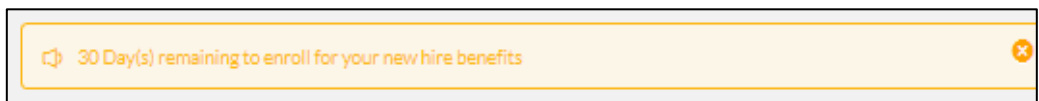
CONFIRMATION STATEMENT

A Confirmation Statement can be generated at any time to present a list of current and future dated benefits, coverage level, and associated costs. This statement can be printed or downloaded into a PDF by using the print/PDF icons at the top right corner of the statement.

Access your Confirmation Statement by using the BENADMIN MENU to select VIEW CONFIRMATION STATEMENT.

- The PLAN EFFECTIVE DATE and COST EFFECTIVE DATE will appear under each Plan name.

- Future elections can be viewed by clicking FUTURE ENROLLMENT SUMMARY from the left frame or scrolling until you reach the FUTURE ENROLLMENT SUMMARY header.

- Use the TOTAL AS OF drop down at the bottom of the statement to select a date range of which to view a cost breakdown.

ENROLLMENT HISTORY

To view all past dated benefits, use the Enrollment Report. Access the Enrollment Report by using the BenAdmin menu to select Enrollment Report from the Reports section. Your enrollment history will appear, listing the effective date and termination date of each coverage by coverage type.

PASSWORD & SECURITY QUESTION MAINTENANCE

IF YOU NEED PASSWORD ASSISTANCE & ARE LOGGED OUT OF THE SYSTEM

1) Click the FORGOT PASSWORD link on the log in screen.

2) Enter your User Name, Company Name, and answer your security questions.

   - The FORGOT PASSWORD feature will not work if you have not yet configured your security questions. Contact BCC's Customer Service Center for assistance.

   - If you attempt to log in more than 5 times with the wrong password, your account will be locked. If a CREDENTIALS INVALID error message appears, your account can only be unlocked by your HR Department or a BCC Call Center Representative.

IF YOU ARE LOGGED IN TO THE SYSTEM AND NEED TO UPDATE YOUR PASSWORD OR SECURITY QUESTIONS

1) From your dashboard, click on the expandable arrow beside your name in the top right corner of your screen.

2) Select CHANGE PASSWORD.

3) For security purposes, you must answer your two security questions and your existing password in order to re-set.

If you need additional username or password assistance, contact BCC's Customer Service Center.

VIDEOS

All videos within BenXcel use Flash Player for viewing, which requires you to 'allow' Flash each time you log in to BenXcel and attempt to watch a video (regardless of browser used).

To enable:

1) From your DASHBOARD, click the lock icon next to the https://benxcel.net URL at the top of your screen.

2) When the security settings pop-up box appears, change the FLASH SETTINGS prompt from 'Block' to 'Allow'.

   - Each time a user logs out of BenXcel, the browser returns the user's FLASH SETTINGS back to 'Block'

QUALIFYING EVENTS

IF YOUR HR DEPARTMENT ENTERS A QUALIFYING EVENT OR A STATUS CHANGE ON YOUR BEHALF THAT RESULTS IN A CHANGE TO YOUR BENEFITS

1) You will be notified through an e-mail from BenXcel that the enrollment tunnel is open.

2) Log into BenXcel.

3) You will be immediately required to complete your pending enrollment.

IF YOU EXPERIENCE A QUALIFYING EVENT (I.E. MARRIAGE, DIVORCE, BIRTH OF A CHILD, ETC.), A STATUS CHANGE, OR IF YOU WANT TO CHANGE A REIMBURSEMENT ACCOUNT CONTRIBUTION

1) Log into BenXcel.

2) From the BENADMIN MENU, select INITIATE QUALIFYING EVENT.

3) In the Qualifying Event screen, choose the applicable event.

4) In the Effective Date pop-up box, enter the effective date of the change in mmddyyyy format. Then click SAVE.

5) You will be immediately required to complete your enrollment.

   ▪ If your Qualifying Event occurs after an open enrollment period in which your changes affect your future dated open enrollment elections, an opportunity to update the coverages affected by your change will appear automatically following the completion of your qualifying event elections.

   ▪ Only those coverages affected by your qualifying event changes will appear for update (if any).

QUALIFYING EVENTS (con't.)

COMPLETE A QUALIFYING EVENT ENROLLMENT

1) A Qualifying Event Welcome screen will appear. Review the message and click the Continue button to proceed. You may not continue to your dashboard until your entire enrollment is complete.

2) Based on the Qualifying Event type: Demographic, Spouse/Domestic Partner, and/or Child screens will appear.

   ▪ All fields marked in red are required. Any blank fields are optional. Fields shaded in grey cannot be changed. If a field in grey needs updated, please contact your HR Department.

3) Your enrollment will begin, presenting each benefit affected by your qualifying event. You must select ENROLL NOW, WAIVE, or KEEP PLAN to proceed.

   ▪ In the ELIGIBLE MEMBERS section of each benefit, check/uncheck the box next to each individual to indicate who should/should not be covered.

   ▪ All coverage additions, changes, and terminations are made in accordance with Plan rules.

4) An ELECTION SUMMARY/FROM YOUR POCKET feature along the top of your Enrollment screen will continually update with your elections and costs throughout your enrollment.

   ▪ If you log out of the system at any time without finishing your enrollment, the system will save all elections made prior to you logging out.

5) A Beneficiary screen will appear if you have elected any coverages requiring you to designate a beneficiary.

6) A Confirmation Statement will appear when your enrollment is complete. It will show your demographic information, current benefits, and all future elections. It can be printed or downloaded as a PDF by using the print/pdf icons at the top right corner of the Statement

7) Click FINISH to submit your enrollment. A pop-up box will appear when the enrollment is finished processing. You will be automatically routed to your dashboard.

8) A countdown will appear in the top left corner of your dashboard, notifying you of the amount of time remaining to make benefit changes resulting from your Qualifying Event.
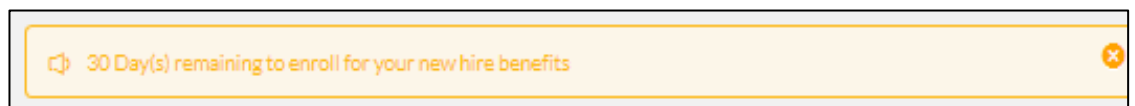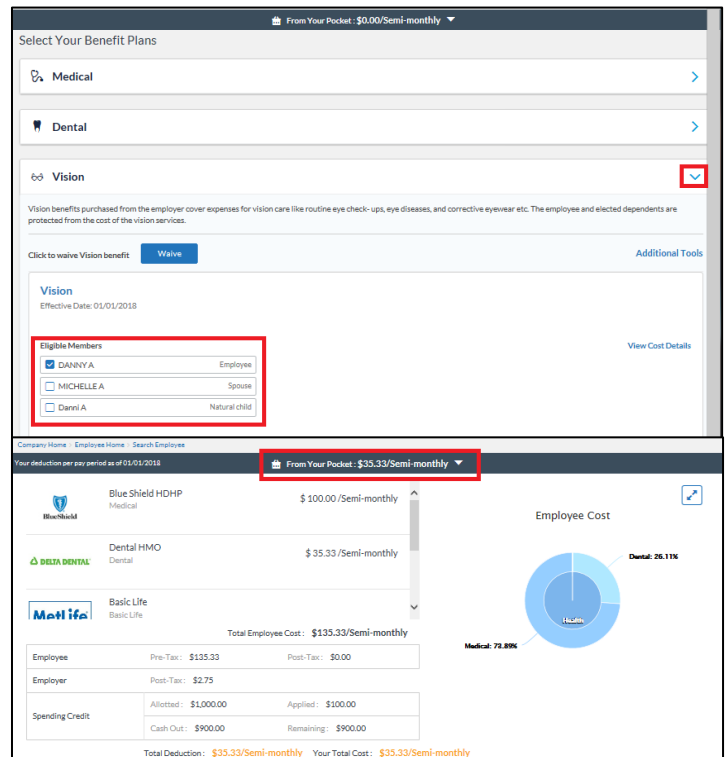
QUALIFYING EVENT TYPES

MARRIAGE-ADDITION OF DOMESTIC PARTNERSHIP

- DEMOGRAPHIC SCREEN: update your marital status.

- SPOUSE/DOMESTIC PARTNER SCREEN: click ADD NEW and complete all required fields. Your address will automatically appear as the Spouse/Domestic Partner's address (or child fields, if applicable). If this assumption is not correct, update the address.

- CHILD SCREEN: if your Marriage/Addition of Domestic Partnership includes the addition of a dependent child, click ADD NEW and complete all required fields.

- ENROLLMENT SCREENS: the names of your newly added Spouse/ Domestic Partner, and/or dependent children will appear in the ELIGIBLE MEMBERS section of each benefit for which they are eligible. Check the box next to the names of those who should have coverage on each benefit screen that appears. Click ENROLL to save your changes.

DIVORCE-DISSOLUTION OF DOMESTIC PARTNERSHIP

- DEMOGRAPHIC SCREEN: update your marital status (this will automatically update your Spouse/Domestic Partner to a ex-Spouse/ex-Domestic Partner status and will drop his/her coverages in accordance with Plan rules).

- ENROLLMENT SCREENS: if the removal of a dependent child resulted from your Divorce/Dissolution of Domestic Partnership, uncheck the child's name in the ELIGIBILE MEMBERS section of each benefit screen that appears to drop them from coverage. Click ENROLL to save your changes.

- BENEFICIARY: if your ex-Spouse/ex-Domestic Partner was your beneficiary, you will be offered the opportunity to update.

ADDING A DEPENDENT CHILD, BIRTH OF CHILD, ADOPTION, LEGAL GUARDIANSHIP

- CHILD SCREEN: click ADD NEW and complete all required fields. Your address will automatically be populated into the child's address fields. If this assumption is not correct, update the address.

- ENROLLMENT SCREENS: the name of your newly added child will appear in the ELIGIBLE MEMBERS section of each benefit in which he/she is eligible. Check the box next to the child's name on each benefit screen that appears that you wish to enroll the child. Click ENROLL to save your changes.

LOSS OF DEPENDENT STATUS - TERMINATE DEPENDENTS

- ENROLLMENT SCREENS: uncheck the child's name in the ELIGIBLE MEMBERS section of each benefit screen that appears to drop them from coverage. Click ENROLL to save your changes.

OBTAIN OTHER HEALTHCARE COVERAGE

- ENROLLMENT SCREENS: to completely drop the benefit, click the red WAIVE button on the coverage screen(s) to save the change. To remove only some covered members, uncheck the box next to the individuals' names in the ELIGIBLE MEMBERS section of each benefit to be dropped, and then and then click ENROLL to save your changes.

LOSS OF OTHER COVERAGE

- SPOUSE/DOMESTIC PARTNER SCREEN: if your Spouse/Domestic Partner is not already in the system, click ADD NEW and complete all required fields. Your address will automatically appear as the Spouse/Domestic Partner's address. If this assumption is not correct, update the address.

- CHILD SCREEN: if your child is not already in the system, click ADD NEW and complete all required fields. Your address will automatically appear as the child's address. If this assumption is not correct, update the fields.

- ENROLLMENT SCREENS: in the ELIGIBLE MEMBERS section of each benefit, check the box next the names of the individuals you wish to enroll. Click ENROLL to save your changes.

DEATH OF A COVERED SPOUSE-DOMESTIC PARTNER OR DEPENDENT CHILD

- ENROLLMENT SCREENS: uncheck the individual's name in the ELIGIBLE MEMBERS box of each benefit to drop them from coverage. Click ENROLL to save your changes.

ADDRESS CHANGE – MOVE OR RELOCATION OF EMPLOYEE

If you need to change your address, **you must contact your HR Department**.

REIMBURSEMENT ACCOUNTS

BCC's My SmartCare is your tool for managing your BCC administered reimbursement accounts 24/7. My SmartCare is available as an online portal or mobile app for iOS and Android users. Both platforms use the same username and password to gain entry. With My SmartCare, you can check your balance, submit electronic claims, check claims status, and much more!

Online Portal: https://www.mywealthcareonline.com/bccsmartcare/

Mobile App: download the "BCC SmartCare" mobile app from your app store

REGISTRATION (FROM ONLINE PORTAL OR MOBILE APP)

- Use your Social Security Number as your Employee ID
- Use your FSA debit card number as your Registration ID

CLAIM SUBMISSION METHODS:

Electronic Submission:

- My SmartCare Portal Upload
- My SmartCare Mobile App Upload
- E-mail to: fsa-claims@benXcel.com
- Secure FTP Website: http://secure.benxcel.com

Paper Claims:

- Mail to: Benefit Coordinators Corporation
  Attn. FSA
  Two Robinson Plaza, Suite 200
  Pittsburgh, PA 15205
- Fax to: 412-276-7185

REIMBURSEMENT FORMS & INFORMATION:

The My SmartCare portal houses a number of forms and information documents that you can reference and download 24/7. From within My SmartCare, select MY PLAN'S FORMS AND DOCUMENTS under the RESOURCES tab. Click DOWNLOAD under the form name to open/save the form. A PDF reader is required to open some forms and documents.
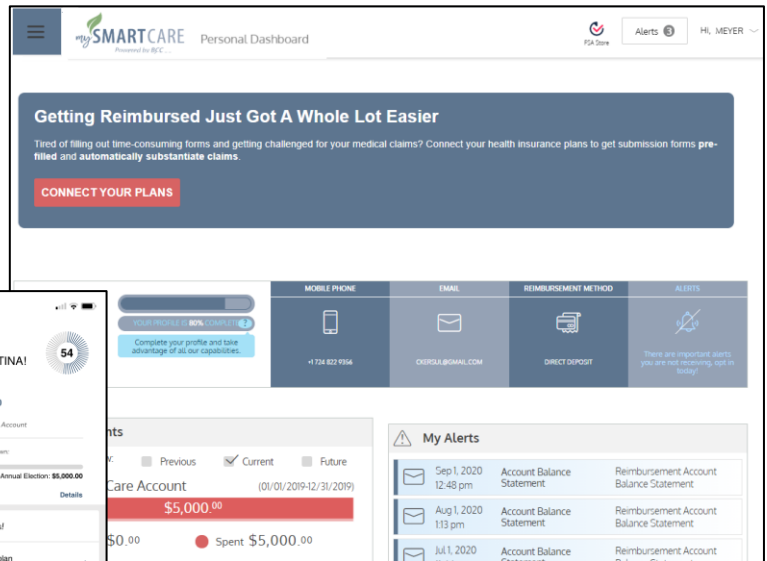
FSA & HSA STORE

To assist with the research and purchase of FSA and/or HSA eligible items, a direct link to the FSA Store and/or HSA Store is located within the My SmartCare portal dashboard.