Logging In/Forgot Login Information

- Open the online portal site at https://standard.benselect.com/pensacola
- Your username is your 9 digit Social Security Number with no dashes.
- When you first log in, your personal identification number (PIN) will be the last four digits of your SSN followed by the last two digits of your birth year.
- *If you have previously logged in and forgot your password, click "Forgot your PIN?"*
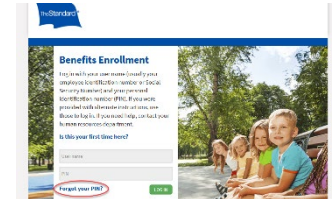
Two-factor Authentication (MFA)

- After entering your credentials, you will be prompted to request the two-factor authentication code. The code can be sent to either an e-mail or mobile number by clicking on **Request Code** and entering it back into the prompt. (This will depend on whether your contact information has been previously provided)
- If your contact information has not been provided.
  - You will need authenticate your contact information prior to moving forward. This will occur after you have entered your initial credentials and will be followed by a "Contact Information" verification page.
  - Enter your contact information and click **VERIFY** . An authentication code will be sent to your e-mail or mobile number for verification.
  - Once you have successfully verified your contact information, you will be directed back to the Ready Enroll login page, where you will be prompted to re-enter your credentials and then verify a new authentication code.
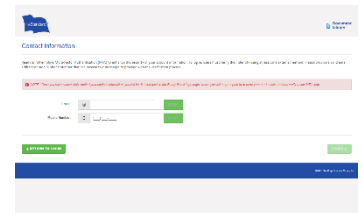
Change PIN

- The first time you log in, you will be prompted to change your PIN. Your personalized pin must be a minimum of eight characters and include at least three of the following: UPPER case letter, lower case letter, number, a special character.
- Answer the security questions and enter in your email address. In most situations, your email address is your work email, alternatively it would be the email you have provided to your employer.
- Once you have entered your information, click **SAVE NEW PIN**
- *If you have previously logged in and forgot your password, click "Forgot your PIN?"*

Home Screen

- Once you have logged in, click **NEXT**. This will guide you through the entire enrollment process.
- Utilize the home screen navigation options to get to the specific thing you would like to do (*ie. change beneficiary).*
- You will be able to logout and re-enter the portal any time to continue the process or modify your enrollments.
- Any changes or elections you saved will be available each time you logout or time out due to in-activity.

Personal Information

- Verify your personal information is correct. If any information is not correct, follow the instructions on the screen, then click **NEXT**

Dependents

- Review any dependent information listed.
- You may add a dependent by clicking ➕ , edit an existing dependent by clicking ✏️✖ the pencil icon or delete a dependent by clicking ✏️✖ the **X**.
- You must have dependents entered on this screen in order to enroll or change any available dependent coverage.

Benefit Elections

- Review the short video about each benefit.
- Choose your benefit elections by selecting a level of coverage for you and your dependents.
- Where applicable, slide the bar to increase or decrease the benefit amount and cost. Click **NEXT** after making your election.
- To learn more about each benefit, click on the benefit summary link located on plan page.

Beneficiaries

- Click ➕ to add a new beneficiary or click ✏️✖ pencil to change an existing beneficiary or **X** to delete a beneficiary.
- If the beneficiary you would like to designate is already listed, click the check box.
- You may designate more than one beneficiary and allocate different percentages between them.
- Your designation applies to the plan for which you are currently enrolling.
- To change a Beneficiary at a later date; simply login and select "Change my Beneficiary" located on the right side of the screen. Follow the screens as prompted and save your changes.
- To find your current beneficiary designations, from the home page, select "Review Forms that I signed"
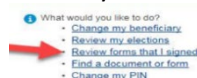
Navigation

- If at any point you would like to go back to a plan to make a change, you can use the My Benefits at the top to navigate back to any coverage.
- To make a change to the coverage, click the **UNLOCK** button and continue through the enrollment process.
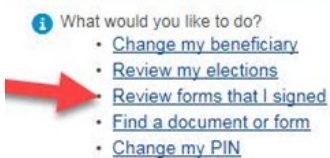
Submit Enrollment

- After verifying your benefit elections, you will be brought to the Submit Your Enrollment screen. Your enrollment is not complete until you have clicked the **I AGREE** button on the bottom of this screen.

Enrollment Confirmation Statement

You can access your Statement in two ways.

- Upon completion of your enrollment
    - From the Sign/Submit Complete screen, you may obtain copies of your enrollment summary. Scroll to the bottom of the page and click Enrollment Summary .
    - Please note: If you do not advance through the Submit Enrollment screens, you will not have an Enrollment Summary.

- Home Page
    - Log back into the system. On the right side of the screen, select *review forms I signed*

    - Select the Enrollment summary for the period you are looking for.

Evidence of Insurability (EOI)
- If you have elected an amount of coverage that exceeds the guarantee issue, you will be prompted to complete a medical history statement. The prompt appears after submitting your enrollment. Please follow the instructions for submitting evidence of insurability.
- Any amount of coverage you've elected over the guarantee issue amount will be pended until the medical review process is complete. You will be notified by The Standard once a decision is made on your application.