

2021 ONLINE OPEN ENROLLMENT

To process Open Enrollment changes, visit: <https://sail.oakland.edu/>

Online Open Enrollment is easy as 1, 2, 3!

1. Review your dependents and beneficiaries on your benefits statement.
2. Make your benefit selections - medical, dental, vision, and miscellaneous benefits.
3. Attach dependents (including yourself!) to your benefit selections if you've made changes.

STEP 1: REVIEW YOUR DEPENDENTS AND BENEFICIARIES ON YOUR BENEFITS STATEMENT

- Log into SAIL using the **Secure Area** link.
- Select **Employee Information > Benefits and Deductions > Benefit Statement > Select**
- Review the information about all dependents covered by your benefits.
- Click **Open Enrollment > Start Open Enrollment**

STEP 2: MAKE YOUR BENEFIT SELECTIONS - MEDICAL, DENTAL, VISION AND MISCELLANEOUS BENEFITS

- Your 2020 selections are currently listed. If you are making a medical, dental or vision change, you will need to end your 2020 selection and then add your new 2021 selection.
- To end 2020 selection: **Health or Miscellaneous > Current Plan Selection > Stop Benefit > Open Enrollment**
- To start 2021 selection: **Health or Miscellaneous > New Plan Selection > Coverage Level > Add Choice > Open Enrollment**
- **NOTE:** Allstate Identity Protection Pro Plus (formerly InfoArmor) and PrePaid Legal 2020 benefits must be terminated to discontinue the benefit.
- **NOTE:** Flexible Spending programs DO NOT automatically renew each year. If you wish to continue or enroll in these benefits for 2021, you must elect or re-elect these benefits.
- Click the **Open Enrollment** link at the bottom of the page to return to the main menu.
- Click the **Complete** button once all of your selections have been made.
- **Do NOT click the Restart button unless you want to start over. All of your changes will be lost and you must start over.**
- If you exit the system before you have finished, you must select "Reopen Open Enrollment" to continue after you log in again. Don't forget to use the Open Enrollment link shown above!

STEP 3: ATTACH YOUR DEPENDENTS, INCLUDING YOURSELF, TO YOUR BENEFIT SELECTIONS IF YOU'VE MADE CHANGES

- Select **Beneficiaries and Dependents > Coverage and Allocations Summary > Coverage Details**
- Select your 2020 benefit and end coverage from it. Then, select your 2021 benefit and add each person to it.
- To terminate 2020 coverage, select the **2020 plan coverage details**, select all affected individuals (including self), add an **End Date of 12/31/2020** and use the Deduction Termination Reason – **Change Benefit**. Click the **Choose or Update** button and then **Coverage and Allocations Summary** to return to menu.
- To add 2021 coverage, select the **2021 plan coverage details**, select all affected individuals (including self), and add a **Begin Date of 01/01/2021**. Click the **Choose or Update** button and then **Coverage and Allocations Summary**.

NOW IT'S TIME TO REVIEW

- Once you have made your choices, you're almost done.
- Review your selections and make sure EVERYTHING is exactly what you want for 2021.
- Be sure to review your Benefit Statement. Select the gold **Employee** tab > **Benefits and Deductions > Benefit Statement > Select As of Date: Jan 1, 2021 > Select** to confirm your 2021 elections.

HELPFUL HINTS AND REMINDERS

- For Flexible Spending, you will need to make sure the per pay deduction and the annual deduction are mathematically correct. Most bi-weekly employees have 26 pays, and monthly employees have 12. Some Faculty/Special Lecturers may have 8 or 9 pays.
- DO NOT CLICK the Restart button, unless you wish to start over completely.
- Don't forget, making your benefit selections is only one part of the process! You must complete step 3 and attach your dependents INCLUDING YOURSELF to your new 2021 benefit selections.