

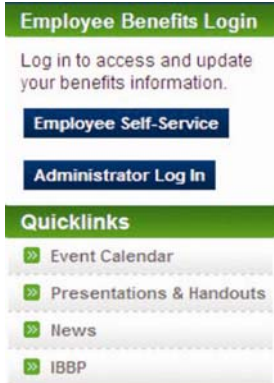
Online Employee Self-Service Guide

For employees updating/changing their IBBP benefits

The IBIS Employee Self-Service (ESS) Website provides you with online options for your employee benefits 24 hours a day, 7 days a week. This online guide to the ESS Website provides instructions for logging in to the website, a list of the information and options available by logging in, and detailed information about the *Employee Self Service* option under the Employee Setup & Maintenance heading on the Employee Home Page of the website.

Logging In to the IBIS Employee Self-Service (ESS) Website

1. Go to the IBIS Website at www.bankers-ins.com.
2. Click *Employee Self-Service* on the right side of the screen under the Employee Benefits Login heading (shown at right).
3. Enter your user name and click *Log In*. (If it is your first time logging in, your temporary user name is your last name followed by the last two digits of the year of your birth.)
4. Choose your employer from the list that appears. (If your employer's name does not appear, the user name you entered does not match the user name stored in the IBIS system.)
5. Enter your password and click *Log In*. (If it is your first time logging in, your temporary password is the last four digits of your Social Security Number.)
6. Is it your first time logging in?
 - If yes, enter a user name and password to use going forward, re-enter the password, and click *Log In*. The Employee Home Page appears.
 - If no, click *Log In*. The Employee Home Page appears.



IBIS ESS Website Options

The IBIS ESS Website enables you to access the following online information and online options related to your IBIS employee benefits:

Under the Employee Setup & Maintenance Heading

- Update and change your IBBP employee benefits

Under the 105 Health Reimbursement/125 Flex Heading

- Access your online 105/125 explanations of benefits (EOBs)
- Access information about your 125 flex account status (annual election, payroll deductions, claims incurred, claims denied, reimbursements, and funds available)
- Change how you receive IBIS 105/125 EOBs (paper to online or online to paper) and change the email address to which EOB notifications are sent
- Access an MFSA Covered Expense Table to help you determine if your medical expense is eligible for reimbursement under the 125 flex plan
- Enroll in or decline enrollment in the 125 flex plan, which includes electing payroll deductions for MedFSA, LFSA, and/or DCAP and electing to pre-tax group insurance premiums **Note:** This option is only available during the 125 flex enrollment period, which generally is November and December each year. If this option does not appear on your Employee Home Page when you log in, you should complete a paper 125 Employee Election Form to enroll in or decline enrollment in the 125 plan.



Updating/Changing Your IBBP Employee Benefits Online

The *Employee Self Service* option enables you to do the following:

- Add a spouse and/or dependent
- Indicate loss of other coverage
- Change employment status
- Indicate or change over-age dependent status
- Change the tier (for example: single, employee/spouse, employee/child(ren), family) of your health and/or dental plan
- Change a name

Procedure

Follow these step to update or change information related to your IBBP employee benefits:

1. Log in to the IBIS Employee Self-Service Website at www.bankers-ins.com. Refer to the instructions on the previous page.
2. Click *Employee Self-Service* under the Employee Setup & Maintenance heading. The Qualifying Event screen appears.
3. Select an item from the list to indicate the qualifying event the update/change is due to and enter the date of the qualifying event in the Date of Qualifying Event field. **Note:** If you are adding a spouse or dependent, you will need his or her date of birth and Social Security Number.
4. Refer to the instructions on the screens that follow to enter the required information.
Note: You cannot skip over a screen.
5. After you approve and submit your update/change, you will be given an option to print your pending changes.
Note: The update or change to your benefit information will not be final until approved by your Benefit Administrator and IBIS. Please allow five business days for approval before making additional changes.

Updating/Changing Your IBBP Employee Benefits by Paper

You must complete a paper change form to do the following:

- Add or change life/disability benefits
- Change beneficiary information
- Change a Social Security Number
- Change Section 105 or 125 account information for direct deposit
- Remove a dependent's name

Please contact your Benefit Administrator to obtain a paper change form.