Benefit Solutions Inc.

SIMON 3.0®

Employee User Guide

Version 3.0

Table of Contents

What is SIMON?

SIMON 3.0 is a sophisticated platform that makes benefit administration easy. As a user, you can quickly and easily access and enroll in your benefits from one place, online, anytime, anywhere.

Supported Browsers

Any standards-compliant browser, which includes, but is not limited to:

- ✓ Google Chrome
- ✓ Firefox
- ✓ Safari
- ✓ Microsoft Edge (the new Internet Explorer)
- ✓ Opera

Supported Operating Systems

Any operating system which includes, but is not limited to:

- ✓ Windows
- ✓ OSX
- ✓ IOS
- ✓ Android
- ✓ Linux
- ✓ Windows Phone

Supported Devices

SIMON 3.0 is optimized to work on any existing (or future) device of any size starting at 320+ pixels wide (iPhone 4 width), that is capable of running an up-to-date, evergreen, standards-compliant browser.

This includes, but is not limited to:

- ✓ Mobile phones
- ✓ Desktop
- ✓ Tablets

What can I do in SIMON?

Within SIMON, you can manage your benefits for you and your dependents. Tasks you can perform in SIMON include:

- ✓ Viewing benefits for you and dependents
- ✓ Adding or changing benefits
- ✓ Adding or changing dependents
- ✓ Changing demographic information for you or a dependent

- ✓ Viewing and/or printing benefits-related forms and documents
- ✓ Using SIMON Tiles to access important websites and view important messages
- ✓ Receive alerts regarding important policies and administration changes

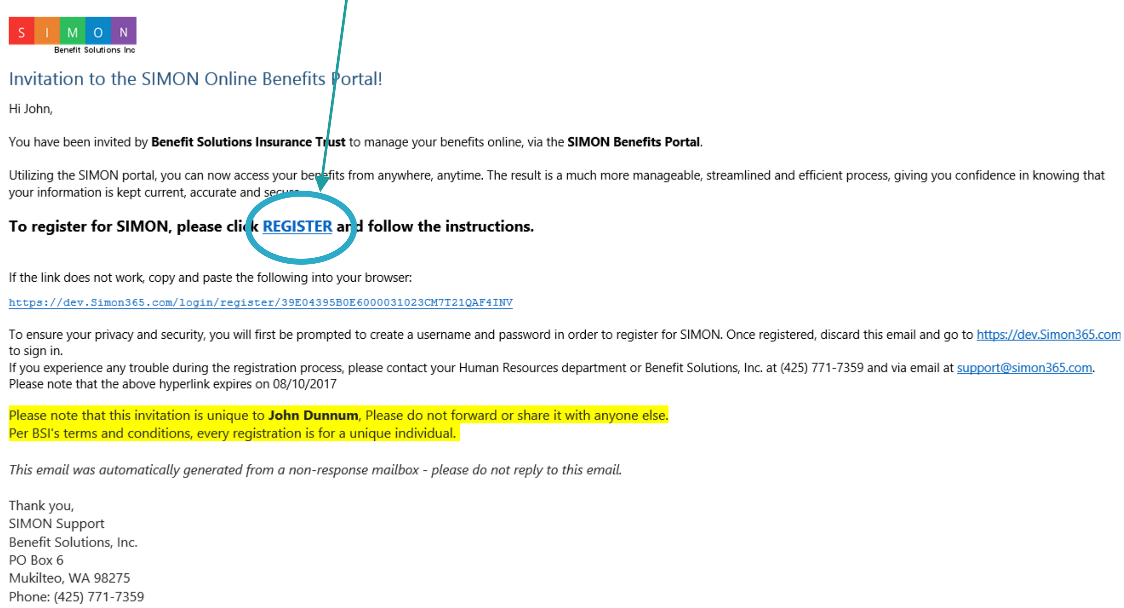
Using SIMON

This section explains how to access SIMON, describes the menus (i.e. My Dependents, Documents, etc.), and details specific workflows. Most questions regarding a "how to" question can be answered within this section. For any technical issues see section *Troubleshooting SIMON* on page 15.

Registering for SIMON

Self Service Invite Registration

If registering via a **Self Service Invite,** you will receive a registration email. To start the registration process, click **Register** or copy and paste the **URL** into your respective browser.



S I M O N
Benefit Solutions Inc

Invitation to the SIMON Online Benefits Portal!

Hi John,

You have been invited by **Benefit Solutions Insurance Trust** to manage your benefits online, via the **SIMON Benefits Portal**.

Utilizing the SIMON portal, you can now access your benefits from anywhere, anytime. The result is a much more manageable, streamlined and efficient process, giving you confidence in knowing that your information is kept current, accurate and secure.

To register for SIMON, please click REGISTER and follow the instructions.

If the link does not work, copy and paste the following into your browser:

https://dev.Simon365.com/login/register/39E04395B0E6000031023CM7T21QAF4INV

To ensure your privacy and security, you will first be prompted to create a username and password in order to register for SIMON. Once registered, discard this email and go to https://dev.Simon365.com to sign in.
If you experience any trouble during the registration process, please contact your Human Resources department or Benefit Solutions, Inc. at (425) 771-7359 and via email at support@simon365.com.
Please note that the above hyperlink expires on 08/10/2017

Please note that this invitation is unique to **John Dunnum**, Please do not forward or share it with anyone else.
Per BSI's terms and conditions, every registration is for a unique individual.

This email was automatically generated from a non-response mailbox - please do not reply to this email.

Thank you,
SIMON Support
Benefit Solutions, Inc.
PO Box 6
Mukilteo, WA 98275
Phone: (425) 771-7359

Then complete the following:

1. Verify the last four digits of you **SSN** and **Date of Birth**
2. Create a unique **Username** that is at least 6 characters
3. Create a **Password** that is a minimum of eight characters and includes at least 1 uppercase letter, 1 lowercase letter, and 1 symbol
4. **Verify Password** by entering it a second time

5. Once complete, click **Register & Sign-In**
6. Please read the **SIMON Terms of Use**
7. If you understand and agree to the terms select the checkbox indicating, **I, [employee's name] agree to the above BSI terms**, and click **I Understand**
8. If you have further questions or do not agree to the terms, click **Decline**
9. If you accept the terms and conditions, you can start selecting benefits through SIMON by clicking **Let's Get Started** (See Section My Benefits: Enrolling in your Benefits on page 8) or choose to **Remind Me Later** if you wish to select benefits at another time

> **Note 1: SIMON Terms of Use** appear the first time you sign in. Once you have agreed to the Terms and Conditions, this page no longer displays when logging in.
>
> **Note 2:** If you **Decline** the terms and conditions, you will not be able to access SIMON.

Self Registration

If your employer provides you a **Registration Code** and **URL,** then you are eligible to **Self Register**. To **Self Register**:

1. Enter the **URL** into your respective browser (i.e. Internet Explorer, Google Chrome, Firefox, etc.)
2. Click **Register** located next to **Don't have an account?**
3. Enter your **SSN, Date of Birth, First Name, Last Name, Email**, and **Employee Registration Code** (given to you by your employer)
4. Review the information and if it looks correct, click **Send Registration Request**
5. You will then receive a **Registration Email** (See section *Registering for SIMON: Self Service Invite Registration* steps 1-9 on page 3)

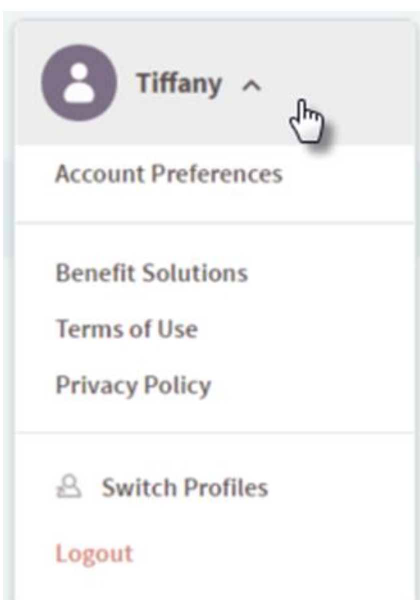
> **Note:** The option to use **Self Registration** is only available to existing employees (e.g. your employer has already entered your information into SIMON).

To sign in to SIMON:

1. Access SIMON through your browser on any desktop, tablet, or mobile device at https://www.simon365.com
2. Enter your **Username** and **Password**, and then click **Sign In**

To sign out of SIMON:

1. Select the drop-down menu on the **User Profile** (i.e. your name). Click **Logout** at the bottom of the drop-down menu



General Framework

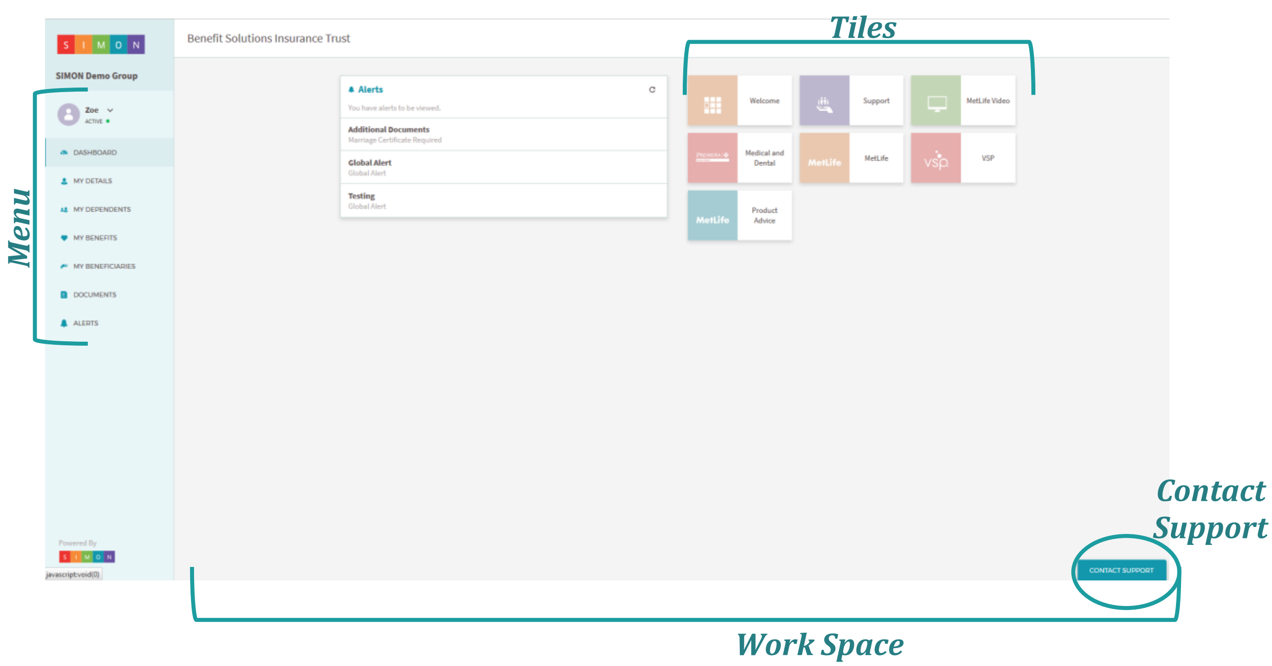
SIMON is divided into three sections: Menu, Work Space, and Contact Support. The image below illustrates and identifies the location of each area.

The SIMON Tiles

Tiles contain one or more colored squares, each displaying a title and an icon. The general purpose of Tiles is to provide quick access to a variety of resources. Although the Tiles in your view of SIMON will likely be different from those shown below, this example illustrates a few types of resources that might be included (e.g. Vision, Contacts, MetLife, etc.).

The following are some of the possible behaviors of SIMON Tiles:

- ✓ Display a website—either within the SIMON Framework or in a new browser tab (depends on how the Tile is configured)
- ✓ Link to a video
- ✓ Display important content and messaging



Dashboard

In the **Dashboard** menu, you can view highlighted information that is important to managing your account (if applicable):

- ✓ Tiles
- ✓ Alerts
- ✓ Open Enrollment Period

My Details

On your **My Details** menu are your demographics (i.e. **First Name, Last Name, SNN,** etc.), **Contact Information,** and **Employment** information.

If applicable, based on employer permissions, you can edit this information by clicking **Edit.** Most information is editable and required. If your information appears to be incorrect and you cannot **Edit,** please contact your employer.

My Dependents

Adding a Dependent

To add a dependent, locate the **My Dependents** menu on the left navigation and complete the following:

1. Click **+ Add a Dependent**
2. Select a **Qualifying Event** from the drop-down menu
3. Either manually enter, or select from the drop-down calendar, a **Qualifying Event Date.** The **Effective Date** will automatically populate

> **Note:** Based on the **Qualifying Event** that was selected, any additional documentation or information needed will be listed here.

4. Click **Add Dependent**
5. Complete the following information for the new dependent: **First Name, Last Name, Date of Birth, Gender, Relationship,** and **Address** (all fields are required)
6. Optionally, you can complete the dependent's **Middle Name, Suffix,** and **Phone Number**
7. Note that the **Address** has a checkbox automatically selected to **Use Subscriber Address.** If the dependent has a different address than you, please uncheck the box and complete the new **Address** for the dependent
8. If you have additional dependents, click **+ Add Another Dependent** and repeat step 5 through 7
9. Once complete, click **Next: Benefits**
10. See section *My Benefits: Enrolling in your Benefits* steps 6-14 on page 9.

> **Note:** During any dependent workflow (i.e. editing, adding, etc.), you can click **Back** to access your demographic information as well.

Terminating a Dependent

If you wish to terminate a current dependent and stop ALL their coverages, locate the **My Dependents** menu on the left navigation and complete the following (see note below for removing one coverage):

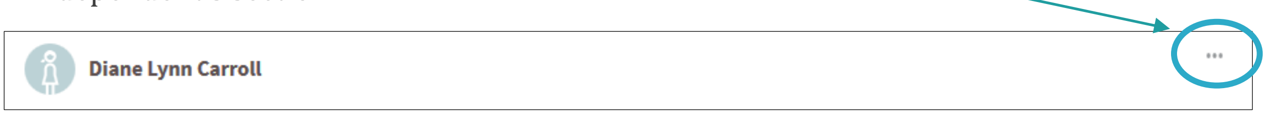
Note: To remove the dependent from ONE coverage instead of ALL coverages, you need to **Edit** instead of **Terminate**, see section *Making Changes to an Existing Dependent* below.

1. Click **Terminate Dependents** at the top of the page
2. **Select Dependents** that you wish to terminate by selecting the checkbox next to the respective dependent's name
3. Select a **Reason** from the drop-down menu
4. If applicable, when you are terminating multiple dependents, you can select the checkbox to **Specify a different reason for each dependent**
5. Manually enter or select from the drop-down menu the **Termination Date.** The **Last Day of Coverage** and **Stop Date** will automatically populate
6. If you wish to edit the dependent's demographic information, click **Edit then Terminate.** If you do not wish to edit the dependent's demographic information before terminating, uncheck the box next to **Edit Before terminating** and click **Preview then Terminate**
7. Review the **Enrollment Summary** and ensure that the dependent(s) have the correct **Stop Date** next to their name
8. If you need to make further changes, click **Back**
9. If the information looks correct, click **Sign Electronically** (See section *My Benefits: Enrolling in your Benefits* steps 13 and 14 on page 10)

Making Changes to an Existing Dependent

If you wish to make changes to an existing dependent, locate the **My Dependents** menu on the left navigation and complete the following:

1. Click the ellipsis in the top right corner of the page or the ellipsis in that respective dependent's section



2. Click **Edit**
3. Change or add any information
4. Once complete, click **Enrollment Summary**
5. Review all changes. If you need to make additional changes, click **Back.** If everything looks correct click **Save Changes**

6. At the top of your screen you will be notified that the **Changes have been successfully saved.** (See **NOTE 1** in section *My Benefits: Enrolling in your Benefits* on page 10 regarding **Pending Status**)

My Benefits

Enrolling in your Benefits

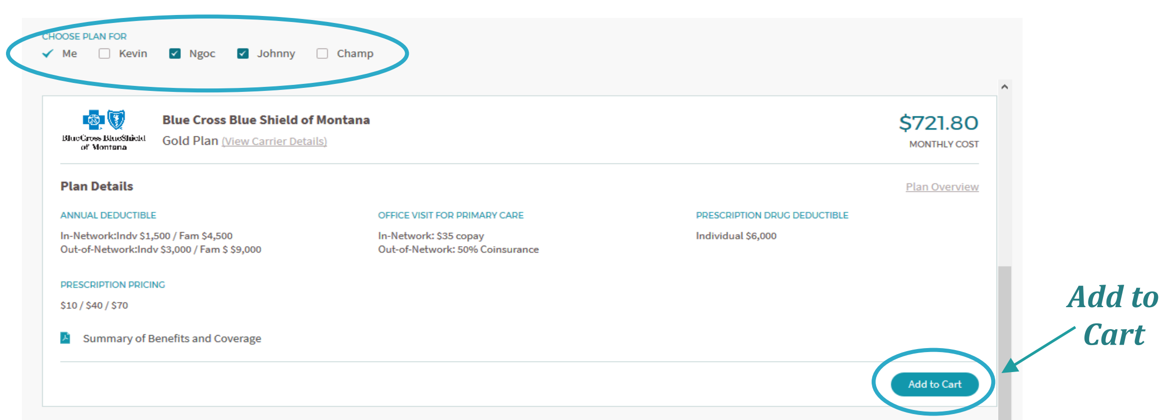
If you are new to SIMON, you will have the option to **Enroll Now** from every page. To begin, click **Enroll Now** and complete the following:

1. Complete your demographic information by filling in your current **Address** and review all other information to ensure that it is correct (e.g. **First Name, Last Name, Date of Birth, Gender, SSN,** etc.)

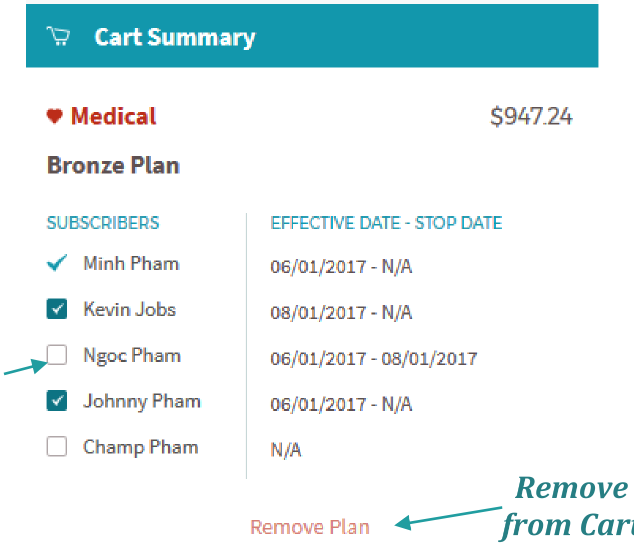
> **Note:** SIMON will verify your address using USPS to confirm the address provided is valid.

2. Once complete, click **Next: Edit Dependent**
3. If you do not have dependents, click **Skip and continue to Benefits** or **Next: Benefits**
4. If you have dependents, click **+Add a Dependent**
    a. Required information when adding a dependent includes: **First Name, Last Name, Date of Birth, Gender** and **Relationship**
    b. To add more than one dependent, click **+Add Another Dependent**
    c. Once complete, click **Next: Benefits**
5. To start electing coverages, click **Let's Start with Medical**

> **Note:** If you added a dependent, utilize the checkboxes at the top of the screen to compare your rates based on who is covered (not all employers show rates). All dependents with the checkbox selected will appear in your **Cart Summary** after you select **Add to Cart.**



6. To add a coverage, click **Add to Cart.** To remove a coverage from your **Cart Summary,** click **Remove Plan**



7. To remove a specific dependent from a plan you have selected, uncheck the box next to the respective dependent in your **Cart Summary**
8. The **Effective Date** is the date that the coverage will start or when it previously started, which can vary based on when the subscriber and/or dependent was enrolled. The **Stop Date** is the date that you elect to end the coverage (see *Nygoc Pham* who was unchecked and now has a **Stop Date**), or when the plan year ends. When only **N/A** appears next to the dependent, this means the coverage is not currently elected for that dependent
9. To continue to the next coverage type, click **Next: Dental, Next: Vision,** and so on, following the same procedure as listed above

> **Note:** Based on your employer, the bottom of your **Cart Summary** may include: **Total Monthly Cost, Employer Contribution,** and the amount **You Pay** each month.

10. Once you have gone through all coverage types, click **Enrollment Summary**
11. Review the information. If you need to make changes you can do so by clicking one of the following: **Edit Demographics, + Edit Dependents, Manage Benefits,** or **Back**
12. If everything looks correct, click **Sign Electronically**
13. Read the **Electronic Signature Disclosure and Consent.** If you agree, click **I Agree and Consent.** If you do not agree, click **I Decline Consent** (by declining you agree to enroll for benefits via paper method and will be prompted to give a **Reason for Declining Consent**)
14. Either **Select a Signature** or **Draw your Own** by clicking the respective radio button, and click **Sign Electronically and Submit**

> **Note 1:** You will be in a **Pending** status until further approval of all changes, during which time, no further changes can be made. Once approved, you will be in an **Active** status and further changes can be made.

Note 2: If you are new to SIMON and your employer started managing your benefits prior to you registering, you may not have the **Enroll Now** option. Instead, see section *Making Changes to your Current Benefits* on page 12.

Waiving Coverages

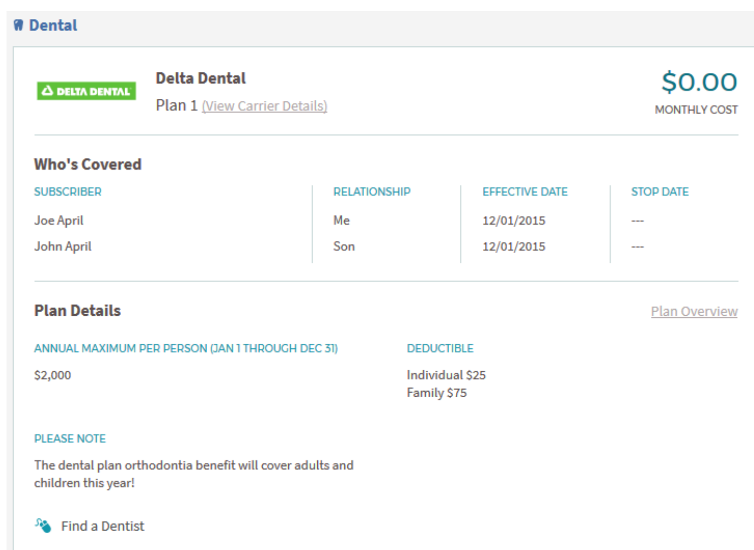
Based on your employer's coverages, you may have the option to **Waive Coverages.** If this option is available and you would like to elect to waive a specific coverage, complete the following:

1. Select the checkbox for **Waive Medical Coverage** (or Dental, Vision, etc.) at the bottom of the benefits page
2. Select a **Reason for Waiving** from the drop-down menu, or click the checkbox for a **Custom Reason** (a reason is required to continue)
3. Click **Waive Medical Coverages** (or Dental, Vision, etc.)
4. The waived coverage will not appear in your **Cart Summary** and all plans for that coverage type will no longer be visible
5. If you would like to remove the waive coverage option, uncheck the box for **Waive Medical Coverages** (or Dental, Vision, etc.)

Note 1: Based on employer rules, you may be informed that specific plans are **linked.** For example, if you **Waive** a specific Medical coverage then you must also **Waive** a specific Vision coverage.

Note 2: Based on employer rules, some coverages are **Required**. Meaning, if you **Waive** a **Required** coverage, then you must also **Waive ALL** other coverages.

Viewing your Benefits



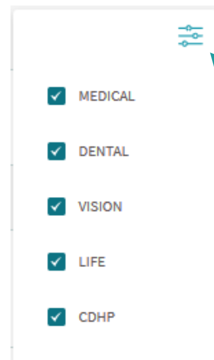
To view your current benefits, locate the **My Benefits** menu on the left navigation. It is important to note that some features are only applicable based on employer permissions, such as, showing coverage rates. If you have further questions regarding specific features, please contact your employer. Each **Benefit Card** (i.e. Medical, Dental, etc.) will include the following information: **Carrier Name** (Delta Dental), **Plan Name, Who's Covered** (i.e. Subscriber and/or dependents), **Relationship** to the subscriber (you), **Effective Date,** and **Stop Date.**

Additionally, here you'll find more information regarding the carrier by clicking **View Carrier Details** next to the **Plan Name.** This will provide the carrier's **Website, Phone** number, **Email, Address,** and **Fax** number (if applicable).

All respective documents, links, and additional information that you need to know about your coverages is located under **Plan Details.** This could include things such as a plan summary or help finding a doctor. To access any links simply click on the name. For example, you might click on **2017 Sterling 1000 Plan Summary** or **Find a Dentist**, and then be directed to a new window.

Filtering your Benefits

To filter by **Coverage Type** (i.e. Medical, Dental Vision, Life, CDHP, etc.)**,** utilize the checkboxes located in the drop-down menu on the **My Benefits** page.



Filter

If applicable and you elected benefits for your dependents, you can utilize the radio buttons as the top of the **My Benefits** page. This enables you to select **All,** and view you and your dependents' coverages, or select a specific dependent by clicking the radio button to the left of the dependent's name.

Making Changes to your Current Benefits

To manage your current benefits, locate the **My Benefits** menu on the left navigation, and complete the following:

1. Click **Manage Benefits**
2. Select the **Qualifying Event** from the drop-down menu
3. Enter the **Qualifying Event Date**, either by manually entering or selecting it from the drop-down calendar. The **Effective Date** of your coverages will automatically populate based on the coverage rules
4. Complete any additional information needed based on the **Qualify Event**
5. Once complete, click **Manage Benefits**
6. See section *My Benefits: Enrolling in your Benefits* steps 6-14 on page 9

> **Note:** During this workflow, you can click **Back** to access your demographic information or your dependent's information.

My Beneficiaries

Adding a Beneficiary

To add a beneficiary, locate the **My Beneficiaries** menu on the left navigation (if applicable) and complete the following:

1. Click **Manage Beneficiaries**

2. Click **+Add a Beneficiary**
3. Complete the beneficiary's **First Name, Last Name, Relationship** (i.e. Mother, Partner, etc.)**, Rank** (Primary or Contingent), and **Allocation** (all fields are required)
4. Optionally, complete the beneficiary's **Middle Name, Suffix, SSN, Date of Birth** and **Address.** The subscriber's address will automatically be used, if you do not want to use the subscriber's address uncheck the box for **Use Subscriber Address?**
5. If you have more than one beneficiary, click **+Add Another Beneficiary**
6. If you would like to remove a beneficiary, click **Remove Beneficiary** for that respective beneficiary

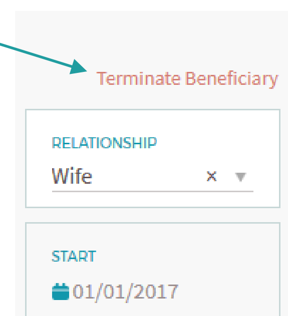
> **Note:** When adding multiple beneficiaries, the **Allocation** for **Primary** and **Contingent** will not be added together. Meaning, the **Allocation** for **Primary** must equal 100%, and separately, the **Allocation** for **Contingent** must also equal 100%.

7. Once complete, click **Enrollment Summary**
8. Review the information and ensure that it is correct. If you need to make additional changes, click **Back.** If the information appears correct, click **Sign Electronically** (See section *My Benefits: Enrolling in your Benefits* steps 13 and 14 on page 10)

Terminating a Beneficiary

To terminate a beneficiary, locate the **My Beneficiaries** menu on the left navigation (if applicable) and complete the following:

1. Click **Manage Beneficiaries**
2. Locate the beneficiary you wish to terminate, click **Terminate Beneficiary**



3. The **Stop Date** will appear automatically
4. Readjust all other **Allocations,** so that, both **Primary** and **Contingent** equal 100%
5. If applicable and you want to remove the **Stop Date**, click **Undo Terminate**
6. Once complete, click **Enrollment Summary**
7. Review the information and ensure that it is correct. If you need to make additional changes, click **Back.** If the information appears correct, click **Sign Electronically** (See section *My Benefits: Enrolling in your Benefits* steps 13 and 14 on page 10)

Making Changes to an Existing Beneficiary

To make changes to an existing beneficiary, locate the **My Beneficiaries** menu on the left navigation (if applicable) and complete the following:

1. Click **Manage Beneficiaries**
2. Locate the beneficiary you wish to make changes for and edit as needed
3. During this workflow, you can also **+Add Another Beneficiary** or **Terminate Beneficiary**
4. Once you have made all your changes, click **Enrollment Summary**
5. Review the information and ensure that it is correct. If you need to make additional changes, click **Back.** If the information appears correct, click **Sign Electronically** (See section *My Benefits: Enrolling in your Benefits* steps 13 and 14 on page 10)

Documents

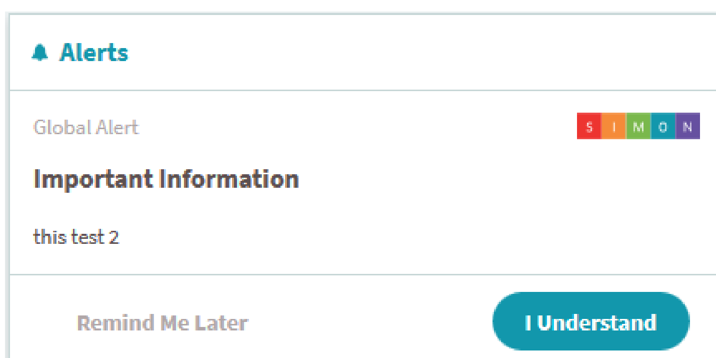
The **Documents** menu includes relevant forms and documents. These are documents that have an e-signature (i.e. the enrollment summary), important documents provided by your employer, and/or documents that you have uploaded.

To view a document, click on the document name. From this screen, you can print as you normally would.

To upload a document:

1. Click **Upload Document**
2. Complete the **Document Title**
3. Add the document by dragging the file or by clicking on **Choose (or drag and drop) file**
4. If applicable, you can add multiple documents at one time by click, **+Add Another Document**
5. Once complete, click **Upload Documents**

Alerts



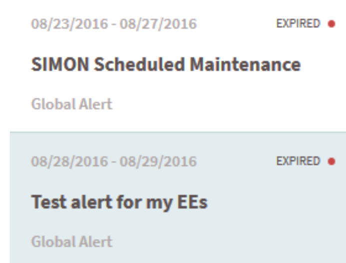
Alerts are messages from the SIMON support team and your employer to inform you about new information, platform capabilities, and/or important Account information.

A **Global Alert** will pop-up automatically upon signing into SIMON.

By clicking **I Understand**, you acknowledge that you agree and comprehend the alert, after which point, the alert will no longer pop-up when you login. By clicking **Remind Me Later**, the alert will continue to pop-up every time you login.

Regardless of the alert type, all recent alerts will be listed on your **Dashboard** in the **Alerts** section. Examples of alerts you could receive include: **Changes Required, Complete E of I Form,** and **Certificate Required,** among others.

By clicking on the **Alerts** menu on the left navigation, you can view both **Expired** and **Active** alerts. To open an alert simply click on that respective alert tab. All alerts include the **Creator** (i.e BSI Staff, Employer, etc.)**, Start Date, End Date, Alert Type** (i.e. Global, Changes Required, etc.), **Subject,** and **Alert Text.** Regardless of whether the alert is **Expired** or **Active**, the ablity to select **I Understand** is available.



Note: When viewing an alert on the **Alert** menu, the alert you select will highlight.

Troubleshooting SIMON

It is important to note that based on employer permission not all features on SIMON will be available to all self service users. If you have questions regarding a specific feature that you believe you should have access to, please contact your employer.

Receive a Self Service Invite Registration Error?

If you receive an error regarding **Invalid User** information during the SIMON Registration process, (invited via **Self Service Registration Email**):

1. Confirm that the information you enter matches the information your employer used when adding to add or update you in SIMON
   a. First and Last Name
   b. Date of Birth
   c. SSN
   d. Email Address

Receive a Self Registration Error?

If you receive an error regarding **Invalid User** information during the **Self Register** process, consider a few things:

1. Confirm that the information being entered matches the information that the employer used when adding you to the SIMON
   a. First and Last Name
   b. Date of Birth
   c. SSN
   d. Email Address
2. Confirm that the **Registration Code** is correct

Did not Receive the Self Service Invite Registration Email?

If you don't see the **Self Service Invite Registration** email consider the following:

1. Confirm that your employer entered the information correctly
2. Check your Junk mail

Additionally, if you cannot find the information you need or if you experience technical difficulties with SIMON, please access the **Contact Support** tab located on every page to reach out to a SIMON Support member.