

Appendix Enrollment Guide



Employee Benefits Login and Enrollment Instructions

To enroll in or waive benefits that you are eligible for, you must do so through Smartlinx Bswift, our online benefits portal. Enrollment must be completed within your enrollment window established by your HR team. For questions on your enrollment window, please contact your HR representative.

With Smartlinx Bswift, employees enjoy convenient online access to their benefit coverage 24 hours a day, seven days a week. You may begin using Smartlinx Bswift by accessing the platform via SmartLinx GO.

Accessing Bswift via Smartlinx GO

Navigate to Smartlinx GO either through the app or in your browser by going to <https://go.smartlinx6.com/login>. Use the login credentials provided by your HR team.

A screenshot of the Smartlinx Go login interface. The background is blue. At the top left is the "smartlinx" logo in white, and at the top right is the "Go" logo, which is an orange location pin icon with the word "Go" in white. Below the logos are four input fields: 1. A field labeled "Badge ID or E-mail Address" with a person icon. 2. A field labeled "Company (Alias)" with a building icon. 3. A password field with a key icon, a masked password "*****", and a toggle eye icon. 4. A checkbox labeled "Save my user ID" and a link labeled "Forgot Password?". Below these fields is a line of text: "By continuing, I agree to Smartlinx Go's [Terms & Conditions](#) and [Privacy Policy](#)." At the bottom is a large grey button with a lock icon and the text "Login".

Enrollment Guide *continued...*

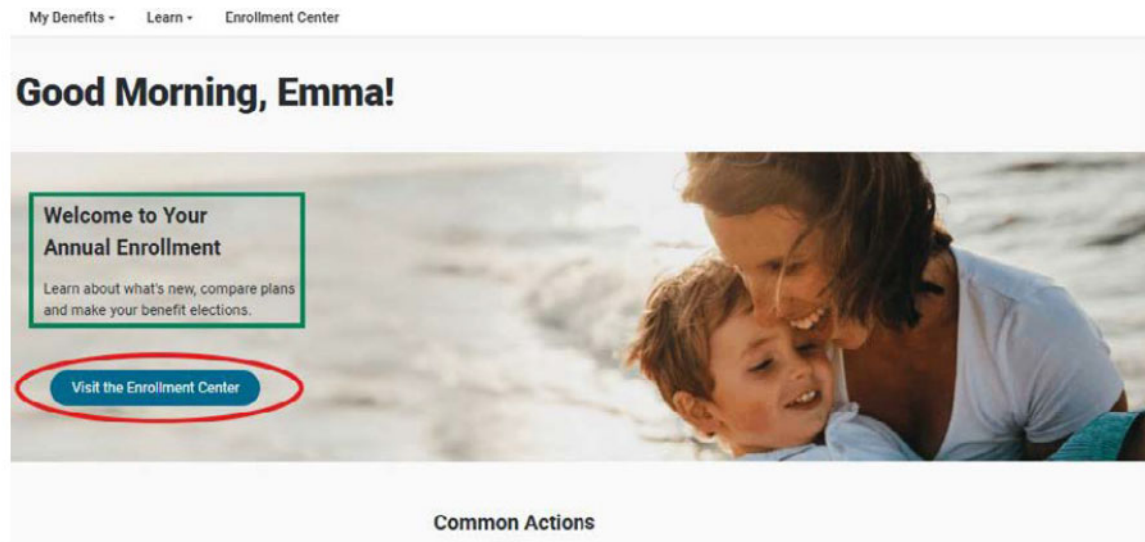
Once logged in, click the Umbrella icon (also labeled as Benefits) on the left side of the navigation menu to be redirected to the benefit system.

	Home
	Accruals
	Timecard
	Benefits
	My Profile
	Logout

Enrollment Guide *continued...*

Bswift Navigation and Enrollment

Once you arrive at the Benefits system, you will see the Employee home screen



If you have an enrollment available to you, you will see a brief note indicating what kind of enrollment is available (outlined in green above). To access the enrollment, select the “Visit the Enrollment Center” button to begin the enrollment (circled in red in the photo above).

This will bring you to the Enrollment Center. Here you will see the timeline of your available enrollment (outlined in green below), your enrollment status and deadline (circled in red below), and your Enroll Now button which will start your enrollment.

Enrollment Center

Welcome to your Annual enrollment

Your Status: ● **Not Complete**

Enrollment Deadline: 11/07/2025 11:59 PM CT

View your options and make your elections for the upcoming plan year.

Enroll Now

Annual Enrollment Timeline

Enrollment Begins	Enrollment Deadline	Benefits Effective Date
Oct 13, 2025	Nov 07, 2025	Jan 01, 2026
You can view plan information for the upcoming year, compare your options and make your benefits selections. You can make changes to your benefit selections at any time until the Enrollment Deadline.	Your benefit elections are locked in and you cannot make any changes to your benefit elections after this date.	Your newly elected benefits will be active on this date.

Enrollment Guide *continued...*

The enrollment begins by having you confirm the employee demographic information. Please confirm the employee information on this page then check the agree box at the bottom and select continue.

Note: Any updates to this information, outside of adding an alternate email, need to be made in the Smartlinx 6 system. Contact your HR representative for assistance.

Employee Information

Please review the information below for accuracy and complete the additional fields. If any information is not correct and you are unable to edit it here, please contact your administrator for assistance. Once complete, please check the box at the bottom to verify that your personal information is correct and then click Continue.

Demographics

First Name Alex
 Middle Initial D
 Last Name Test
 Suffix
 Social Security Number 101-01-2222
 Date of Birth 12/2/1989

Address

ADDRESS INFORMATION

Address 1 123 Main Street
 Address 2
 City Anywhere
 State IL - Illinois
 Zip 90210
 Home Phone
 Cell Phone
 Home Email

WORK CONTACT INFORMATION

Work Phone
 Work Email noreply@gmail.com
 Alternate Email
 Preferred Email ☐ Home Email ☒ Work Email ☐ Alternate Email ☐ None

- 1 Your Info
 - Employee Information
 - Family Info
- 2 Your Benefits
- 3 Enroll
- 4 Complete

Continue

I agree that this information is correct.

☐ I agree

Enrollment Guide *continued...*

The next screen allows you to add or update dependent information. Once complete, check the agree box at the bottom and select continue.

smartlinx

Help Exit Enrollment

Family Information

 Tell me about your family.

Indiana Jones

Male Employee

49 years old (11/2/1970)

SSN: 223-45-6789

Edit >



Add Dependents

1 Your Info

Employee Information

Family Info

2 Your Benefits

3 Enroll

4 Complete

Continue

Dependent Information Notice

I have reviewed the above Dependent Information Notice. I consent that the dependents listed in the "Family Information" section is accurate and that all dependents listed are eligible for coverage under the Benefits program.

☐ I agree

Privacy Policy

Browser Requirements

The Ask Emma function will then begin. This feature provides you updated information on your Medical plan options.

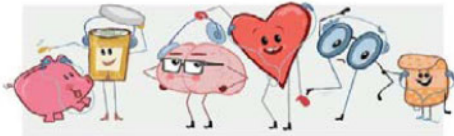
smartlinx

Help Exit Enrollment

Special Enrollment

 askEMMA

Get started with your benefits enrollment.



Start with audio

Enroll without Audio

Privacy Policy

Browser Requirements

Enrollment Guide *continued...*

Next you will be brought to your election options (options shown in screenshot may differ to the ones offered by your company they will be sorted by coverage type).

The screenshot displays the enrollment interface. On the left, four benefit categories are listed: Medical, Health Savings Account, Dental, and Vision. Each category has a 'WAIVED' status and a 'View Plan Options' button. The Health Savings Account section also includes a 'I don't want this benefit (waive)' button. On the right, a sidebar shows a progress bar with four steps: 1 Your Info, 2 Your Benefits (highlighted), 3 Enroll, and 4 Complete. Below the progress bar, it shows 'Your Cost per pay period \$0.00' and a 'Continue' button.

Ask Emma

When you click into your Medical options, the Ask Emma decision-making tool will be available. Typically, it will start automatically when the medical plans load. However, you can also start it separately by clicking here:

The screenshot shows the 'Medical' section of the enrollment page. At the top left is a 'Back to Benefits' link. Below it, the word 'Medical' is displayed in large text. A red arrow points to a button labeled 'Which Plan Is Best for Me?'. To the left of this button is a small icon of a woman's face. To the right of the button is a 'Need Some Help?' link. Further right is a 'Medical Coverage FAQs' section with a dropdown menu labeled 'Select a question about health insurance' and a 'Go' button. On the far right is a 'VOICEOVER AUDIO' section with a speaker icon and a green 'X' button. At the bottom left, there is a small box labeled 'Who will be covered by this plan?'.

Enrollment Guide *continued...*

The decision-making tool will walk you through several questions to determine the medical plan that would best meet your needs based on your answers. You can either go through each screen one by one or jump ahead to the calculator by clicking the link at the top (outlined in red below)

Medical

Short on time?
Jump ahead to cost calculator >

Medical Coverage FAQs
Select a question about health insurance Go

VOICEOVER AUDIO

Finding the Right Plan

Your:

- Answer a few questions about your expected medical needs during the period you're covered (the plan year)

You'll get:

- An estimate of the total cost you could end up paying under each plan
- A plan recommendation

Continue

You do not need to use Ask Emma to enroll in Medical coverage but it can be helpful in determining which plan would be best for your situation.

Once you have made your medical coverage selection, you will be brought back to the main enrollment screen to continue reviewing and making your elections.

Once you have made all of your elections, click Continue on the right-hand side.

Enrollment Guide *continued...*

If you made any elections that require the designation of a beneficiary, you will be prompted to make that designation on the next page.

To add a beneficiary, click Add Beneficiary under the appropriate plan (outlined in red below).

The purpose of designating beneficiaries is to instruct your life insurance provider exactly how you wish the proceeds of your policy to be paid upon your death.

Primary Beneficiary: Person(s) and/or trust designated to receive the life insurance proceeds upon your death. Payment of death benefits are divided among all living Primary Beneficiaries according to the percentage allocation designated by you.

Secondary Beneficiary: Person(s) and/or trust designated to receive the life insurance proceeds when the Primary Beneficiary(ies) dies before you (the insured). If multiple Secondary Beneficiaries are listed, payment of death benefits are divided among all living Secondary Beneficiaries according to the percentage allocated designated by you.

Basic Employee Life
Please choose your beneficiaries

Primary Beneficiaries (required)

! There are no beneficiaries added to this plan. If this was made in error, click on "Add Beneficiary" button below.

[Add Beneficiary](#)

1 Your Info
2 Your Benefits
3 Enroll
4 Complete

Beneficiaries
Review and Confirm

Your Cost per pay period \$51.59

Continue

If you have added dependents to your profile, you will see a list of them to select from for beneficiary (outlined in red below). **Note:** you can select more than one to divide up on the next screen.

If you want to add another person not listed to be your beneficiary, you can do so by clicking Add New Beneficiary on the right (outlined in green below) and adding in their information.

Basic Employee Life

Add Beneficiary for Basic Employee Life

Add a beneficiary to this plan from your dependents or other beneficiaries on file, or add a new beneficiary.

[Add New Beneficiary](#)

- ☐ Name
- ☐ test Spouse(Spouse)
- ☐ test 2 child(Child)
- ☐ test child(Child)
- ☐ Test child Test(Child)
- ☐ My Estate(My Estate)

Add Selected Cancel

Once you select your beneficiaries, the next screen will have you designate the percentage of your benefit that you would like them to have. If you selected more than 1 beneficiary, you can use the percentage to divide up the coverage as you see fit. Otherwise, if you only have 1 beneficiary, you will put 100 in the percentage box to continue.

Enrollment Guide *continued...*

Optional: you may also designate secondary beneficiaries following the same process.

Basic Employee Life
Please choose your beneficiaries

Primary Beneficiaries *(required)*

Name	Percentage	Remove
test Spouse(spouse)	%	×
test 2 child(child)	%	×

Total: 0.0000% (must equal 100%)

+

 Add Beneficiary

Secondary Beneficiaries *(optional)*

Secondary beneficiaries receive money if your primary beneficiaries are unable to inherit.

+

 Add Beneficiary

Once you have finished adding your beneficiaries, click Continue on the right-hand side.

The final step of the enrollment process is the Review and Confirm page. Here you will review the elections that you made for accuracy.

Review and Confirm

!

Please Review All of Your Selections

Once you have completed your review, click the "Complete Enrollment" button at the right side of the page.

Your Total Cost

\$51.59

Per Pay Period

Medical

Waived

Edit Selection

1

Your Info

2

Your Benefits

3

Enroll

Beneficiaries

Review and Confirm

4

Complete

Complete Enrollment

 Back to Table of Contents

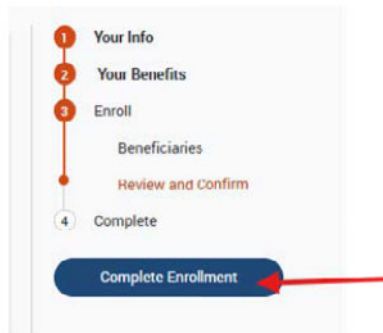
Enrollment Guide *continued...*

If everything looks correct, you check off the box at the bottom of the page and then click Complete Enrollment on the right-hand side.

Once You've Reviewed All Your Selections:

I hereby acknowledge I have read the statements contained herein, or they have been read to me, and the statements are true and complete to the best of my knowledge. I understand any misrepresentation or omission contained herein may be used to reduce or deny claim or void the contract if such misrepresentation or omission affects acceptance of the risk. I hereby enroll for benefits for which I am presently eligible, or for which I may become eligible, under my employer's group contract(s). If any deductions are required for this coverage, I authorize such deductions from my earnings and I understand that any premiums will be automatically deducted from my paycheck on a pre-tax basis (before tax dollars) unless I submit a declination election. I reserve the right to revoke this deduction authorization at any time upon written notice.

☐ I agree, and I'm finished with my enrollment



You will then have the opportunity to View, Email, or Print your confirmation statement.

Your enrollment is complete!

You may make changes to your elections until: **November 21, 2025**

Your Confirmation Statement is ready

Your Confirmation Statement is an overview of your new benefits and costs for your review and records.

VIEW

EMAIL

PRINT

Questions?

