

Online Enrollment Instructions



First Financial Group of America is happy to provide you with an on-line enrollment system. Below you will find easy steps on how to make your benefit selections. If, during your enrollment, you experience technical difficulty or have trouble maneuvering through the enrollment process, please call our Enrollment Solutions Help Desk line at **1-855-523-8422**, 7AM-5PM Central Standard Time. If you have coverage eligibility questions please call your benefits office.

Employee Benefits Center

=	First
	Financial
	Group
	of America

- Go to http://benefits.ffga.com/ISD
- Enter your employer name

Welcome to First Financial's Employee Benefits Center. It appears the page you were trying to access was not found. Plenter in your employer's name below and select from the list to be directed to your Employee Benefits Center.	lease

Click on How to Enroll tab

Click on the Go to link

FFSolutions

Employee Benefits Center

Plan Year: January 1, 2016 - December 31, 2016

Home Benefits Access My Benefits How to Enroll FAQ Contact Us

How to Enroll

Go to https://ffga.benselect.com/enroll

PIN: last four digits of your social and the last two digits of the year you were born (#######)

Once you login you will see a Welcome presentation. Once finished Click "Next," then:

- · Verify your personal information
- Verify all dependent information (ssn/date of birth) **Very Important**
- · View employment information

You will then see a brief presentation on each benefit available. Notify the Business Office/Payroll Department of any discrepancies.

Useful Information to Know

- · Remember your PIN number.
- · Contact First Financial at 855-523-8422 with any technical questions.
- No changes will be allowed until annual enrollment (unless you have an IRS S125 approved event)

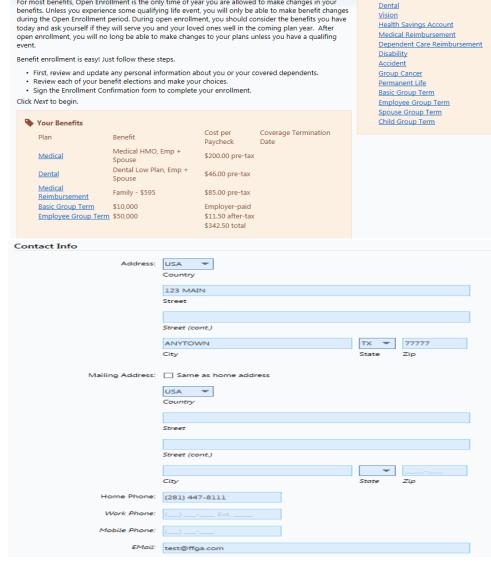
For questions or to meet with your First Financial Representative in person, contact us today!

Please note: Rates and benefits reflected in these instructions are not reflective of your employers benefit plans and premiums. Please note that you are not finished until you see CONGRATULATIONS!

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- Login ID: your SSN or your Employee ID
- Personal Identification Number
 (PIN) is the last 4 digits of your
 SSN and the last 2 digits of the
 year you were born (this should
 be a 6 digit number) Your PIN may
 be required on some applications
 for your electronic signature.
- You will arrive at the Welcome Screen. Use the Next and Back navigation buttons to navigate through the website
- If you currently have benefits, the list of those benefits will be displayed on the Welcome Screen
- Click Next to begin
- Review and update any Personal Information and Required Information
- Please note: The email address entered here is where all electronic correspondence will be sent pertaining to the benefits applied through FFenroll





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Dependents – Please enter dependent information on this screen even if you do not plan to cover any of them on your benefit options.

- To add dependents not listed
 click on the Plus sign
- Enter requested data for the dependent including legal name and middle initial as it appears on the Social Security Card
- If any information appears incorrect for dependents already listed click on the pencil to edit the dependent information
- Click Save
- Continue the process until ALL dependents are entered
- Click Next

Dependents

Click Add ("Plus" icon at top right of table) to add your spouse or dependent children. Dependent children may only be covered in a plan if they meet the necessary requirements defined by the plan.

If you need to update information for any dependents currently listed in the system DO NOT delete and re-add them. Click on their name, update the information and click Save.

Click the Next button when you are finished.

IMPORTANT - Deleting a dependent from this screen will not remove them from any benefit they are currently enrolled in. To remove a dependent you will need to re-enroll in that benefit. If you are adding a new spouse or child and want them covered under a plan you are currently enrolled in, please be sure you re-enroll in that benefit. Adding a dependent to this screen does not automatically add them to coverage.

Name	SSN	DOB	Sex	Relation	+
JANICE JACKSON		6/12/1986	F	Spouse	/x

Benefit Summary – this screen enables you to confirm your current benefit elections and keep or edit benefits without the need to review each plan. Note this option is not available for all benefits, some will require review. A list of Your Benefits will be display. Scroll down the screen to quick enroll your elections by clicking on "Keep Existing Election" or "Edit this Election".

Benefit Summary

Your Benefits

Below is a list of your current benefit elections.

 Plan
 Benefit
 Cost per Paycheck Coverage Termination Date

 Medical
 Medical HMO, Emp + Spouse
 \$200.00 pre-tax

 Dental
 Dental Low Plan, Emp + Spouse
 \$46.00 pre-tax

 Medical Reimbursement Family - \$595
 \$85.00 pre-tax

 Basic Group Term
 \$10,000
 Employer-paid

 Employee Group Term
 \$50,000
 \$11.50 after-tax

 \$342.50 total

For each of the benefit options below, your enrollment options are shown. Click the "Keep Existing Election" link to decline participation in the coverage or continue your current election or click "Edit this Election" to review your other options.

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Adding Plans – to enroll in a benefit that you do not currently have click on Edit this election – you will then go through the application process for that benefit ☐ Vision Keep Existing Election Edit this Election Keep Existing Election: will waive this benefit. Changing/Dropping Plans – to change a benefit that you are currently enrolled, click on Edit this Election – once on the application screen click on the **Unlock button** found at the top right or bottom left of the screen through the application process until the plan is changed or dropped Employee Group Term Edit this Election Benefit Amount Cost \$50,000.00 \$11.50 Beneficiary Information Phone Relationship Address Percent Name Type JANICE JACKSON 123 MAIN, ANYTOWN, TX 77777 100.00 Spouse Primary You have completed enrollment in this plan. Your cost per pay period will be \$11.50 No change to your current enrollment - Click on Keep Existing Election for a plan you do not want to change and your election will remain the same Keep Existing Election Edit this Election You were previously enrolled in \$595 at a cost per pay period of \$85.00

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\$102.00

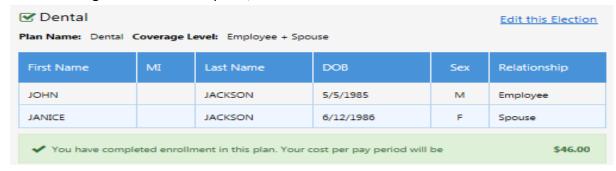
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Keep Existing Election: will enroll you into FFGA Health Flex Account with level of

coverage FA / \$595 You will pay

You have elected an annual contribution: \$595.00

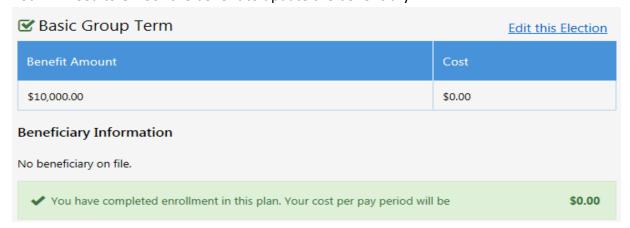
Carry-Over Elections – some benefits will automatically carry-over from the previous year's election – if you wish to make a change to one of these plans, click on **Edit this Election**



Non-Qualified Plans- there will be some plans that require you to elect another benefit in order for you to become eligible for this benefit or have the right dependents under **Demographics**. If you want to **add** this benefit, you must first elect the required benefit for example you must first enroll in the employee group term life and then you can add the spouse term life.



Beneficiary Updates – if the plan indicates **No beneficiary on file** click on **Edit this Election** to update your beneficiary. You will need to **Unlock** the benefit to update the beneficiary.



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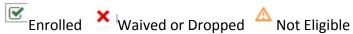
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To view information on different plans you can access different product brochures to learn more information about each insurance plan by clicking on the Forms Icon or the Benefit Guide Icon in the top right





If you do not use the Quick Enroll options on the Benefit Summary Screen, you will be prompted to review each benefit screen and make your selections for each benefit plan. One of the following icons next to each plan:







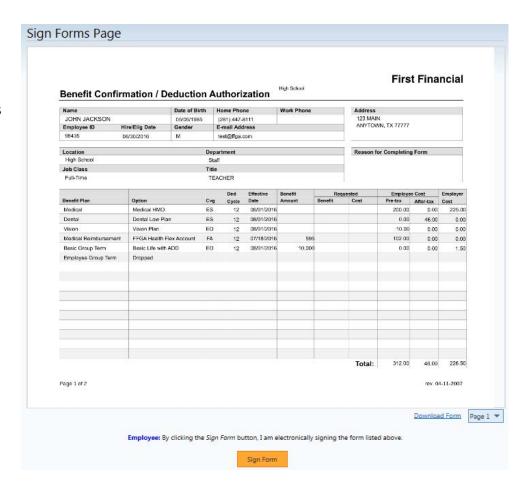
Click on the Next button to Sign & Submit benefits elections

Sign and Submit

corner of the screen

Once you have selected all of your benefits the Sign Forms Page will display. All applications will be displayed that require an electronic signature. Your applications will appear as you click **Next**. Review each form carefully. Some applications must be printed and signed in ink and returned to your benefits office, please read the instructions at the bottom of each application.

Follow instructions by entering PIN to applications, Clicking Next and clicking SignForm



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Sign/Submit Complete

Congratulations!

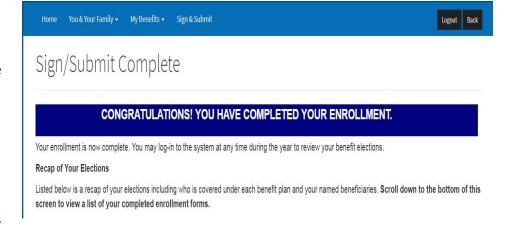
Your enrollment is complete. Please note that you are not finished until you see the scrolling **CONGRATULATIONS!**

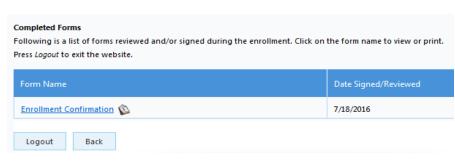
- Review your benefit selections
- You can login and make changes anytime during open enrollment by going to

https://ffga.benselect.com/enroll

You can print or save a copy of your enrollment confirmation and other applications by clicking on **Enrollment Confirmation** at the bottom of the page.

Click **Logout** – Your enrollment is complete





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