

Self-Service Walkthrough

First step is to go to optumbank.com/Tennessee and click the link that says, "Higher Education employees: Click here to enroll in your Flexible Benefits." Please note this is not the same login as accessing your current year HSA or FSA accounts and is a separate site for enrolling in their 2024 benefits.

1. HOW TO LOG ON

Once at the FSA Enrollment and Election Tool login page:

All Higher Education users are considered new users again this year. The username and password is NOT the same as they use to login to manage their account throughout the year and is not the same as what they used to enroll in benefits for 2023.

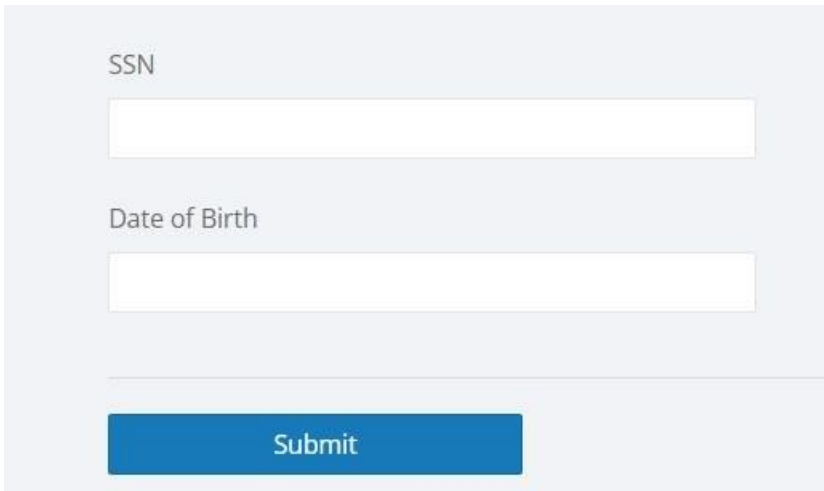
The screenshot shows the login interface for 'PARTNERS FOR HEALTH' for 'State of TN - Higher Education'. At the top, the logo 'PARTNERS FOR HEALTH' is displayed. Below it, the text 'State of TN - Higher Education' is shown. A language selection dropdown is set to 'English (United States)'. There are two input fields: 'Username' and 'Password'. A blue 'Login' button is positioned below the password field. At the bottom, there are two links: 'Forgot password?' and 'Create Account'. Two red callout boxes with arrows point to the language dropdown and the 'Create Account' link.

The language used for the screen text can be toggled between English and Spanish.

The Individual will have to click **Create Account** the first time they are accessing the self-service site.

Setting Up a New Account

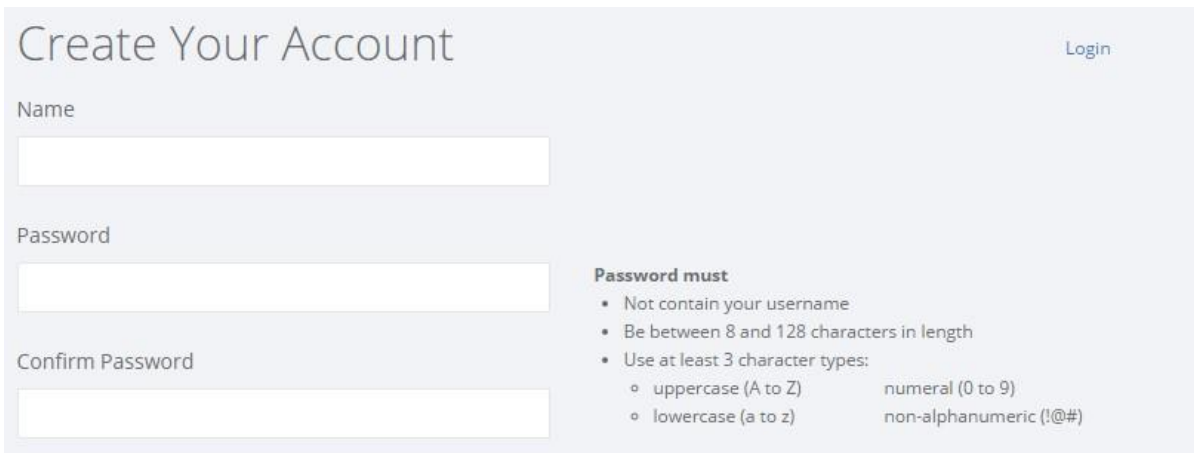
The Individual will enter their SSN and date of birth to setup a new self-service account.



A form with two input fields. The first field is labeled "SSN" and the second is labeled "Date of Birth". Below the fields is a blue "Submit" button.

Clicking Submit will proceed to the next screen.

The individual will create a username and password for the new annual enrollment account.



Create Your Account [Login](#)

Name

Password

Confirm Password

Password must

- Not contain your username
- Be between 8 and 128 characters in length
- Use at least 3 character types:
 - uppercase (A to Z)
 - lowercase (a to z)
 - numeral (0 to 9)
 - non-alphanumeric (!@#)

Next, two Security Questions will be setup.

The individual may enter any Question/Answer they want for each Security Question. These are used in the password reset process.

Security Questions

Security Challenge Question #1

Question

Answer

Security Challenge Question #2

Question

Answer

Add another security question

By clicking Create Account you agree to the terms and conditions.

Create Account

The individual will click Create Account to complete the account setup. Users will be brought back to the login page automatically.

The new enrollment credentials will then be used to logon to the FSA Enrollment and Election Tool.



State of TN - Higher Education

English (United States)

Username

Password

Login

[Forgot password?](#)

[Create Account](#)

The Individual will then logon to the FSA Enrollment and Election tool with the new username and password that they setup.

2. SELF SERVICE ENROLLMENT

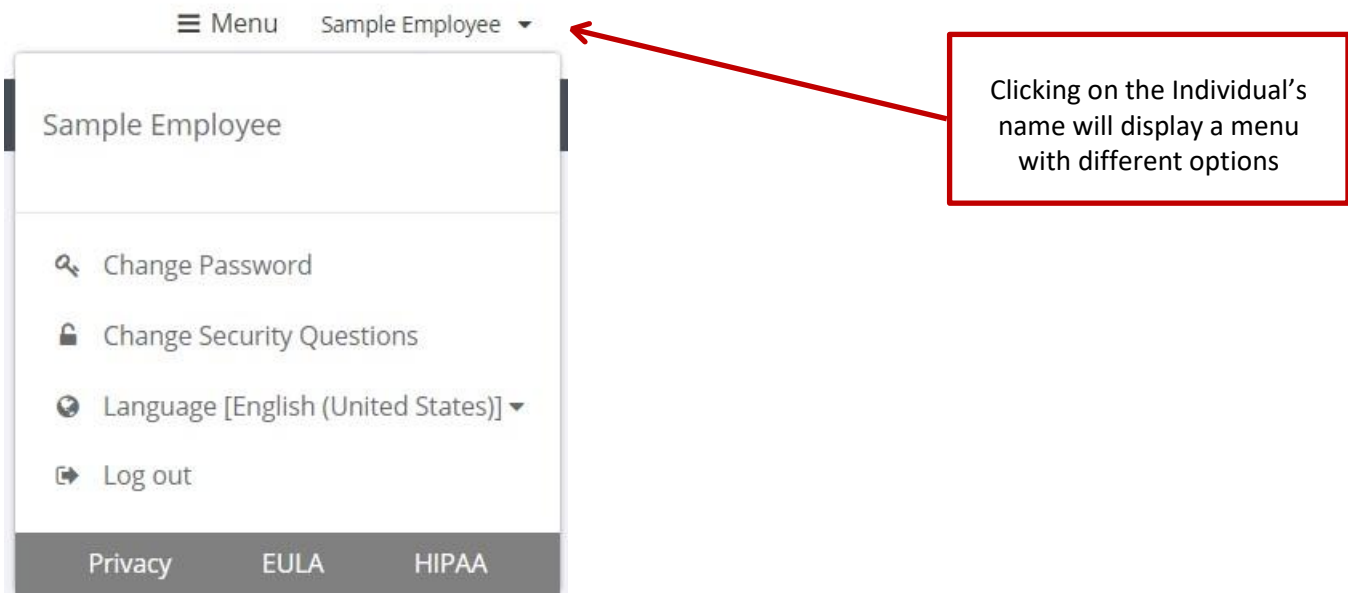
Screen Layout and Navigation

There are navigation buttons at the bottom of each screen that the individual will use to move through each screen of the enrollment process.

Click Continue to advance to the next screen or Back to return to the prior screen.



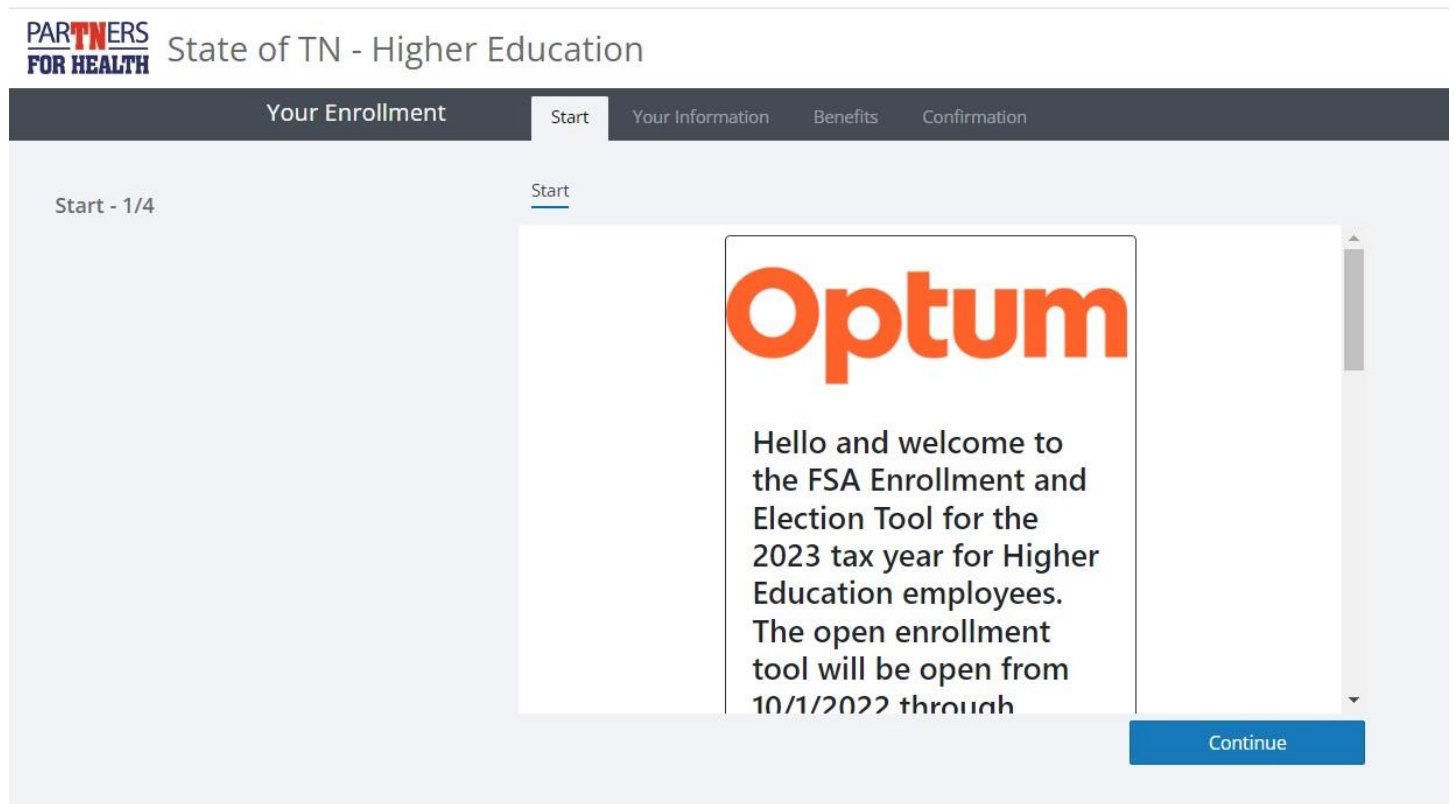
Clicking on the Individual's name in the upper right corner will display the language and account management options. The screen text can be toggled between English and Spanish from this menu.



The Individual may click the Help option at the bottom of the screen to display contact information for assistance with their benefit questions. This will lead members to contact the Optum Customer Care – State of TN dedicated phone number.

Presentation Screen

The first screen the Individual will see is a presentation screen that contains enrollment instructions and links to the product flyers and instructional flyer as well.



The screenshot shows a web application interface for the State of TN - Higher Education. At the top left, the logo for "PARTNERS FOR HEALTH" is displayed next to the text "State of TN - Higher Education". Below this is a dark navigation bar with four tabs: "Your Enrollment", "Start", "Your Information", "Benefits", and "Confirmation". The "Start" tab is currently selected. On the left side of the main content area, it says "Start - 1/4". In the center, there is a white box with the "Optum" logo in orange. Below the logo, the text reads: "Hello and welcome to the FSA Enrollment and Election Tool for the 2023 tax year for Higher Education employees. The open enrollment tool will be open from 10/1/2022 through". At the bottom right of this box is a blue button labeled "Continue".

Clicking Continue will proceed to the next screen.

Your Information Screen

The individual will first be shown demographic information associated with their record in the database on the Your Information screen.

Note: For the purposes of this enrollment, the demographic fields are read only, and the individual will not be able to make any changes. The Individual will need to contact the MTSU HR office to update this information if for some reason information is not accurate.



State of TN - Higher Education

Your Enrollment

Start

Your Information

Benefits

Confirmation

Personal Information - 2/4

Personal Information includes all relevant information in the system about you. Please review and complete all fields.

Basic Information

Personal Information

First Name **Sample**

Middle Initial

Last Name **Employee**

Date of Birth **1/2/1980**

Back

Continue

Benefits Screen

The Benefits screen is where the individual will enroll or waive coverage for each coverage.

All available benefits must be reviewed to complete self-service enrollment.

This screen is divided into several subsections that include Available benefits, Requested & Current benefits, and Not Available.



The screenshot shows a progress bar at the top of the page with four segments: 'Start', 'Your Information', 'Your Enrollment', and 'Confirmation'. The 'Your Enrollment' segment is highlighted in teal and labeled '61% Complete'. Below the progress bar, the page title is 'Your Enrollment - 3/4'. A text block explains that all available benefits are listed and must be reviewed. The main content area is titled 'Available Benefits (2)' and contains two items: 'Medical or Limited Purpose FSA' and 'Dependent Care FSA', both provided by 'Optum Financial'. Each item has a 'Review' button. At the bottom, there are 'Back' and 'Continue' buttons.

Please notice the “Progress Bar” on the top of the page. Member’s MUST walk all the way through the enrollment until the progress bar indicates 100% - this will ensure their election is recorded appropriately for 2024.

To expand or collapse a subsection, click on the subsection’s name.

The screenshot shows two expandable subsections: 'Available (1)' and 'Requested & Current Benefits (1)'. Each subsection has a downward-pointing chevron icon on the right side. At the bottom, there are 'Back' and 'Continue' buttons.

Coverage Details:

Clicking on a benefit name will display additional details about the coverage. The details screen is where the employee has the option to enroll or decline the coverage.

A short informational video may also play. The individual can watch the video or exit by clicking the X in the upper right corner of the video.



PDF brochures for each type of coverage will also be available for review and will display on the left-hand side of the screen.

Clicking on this document will download the PDF file to the Individual's device. (Note: The file download location is based on the individual's web browser and/or device settings).



Enrolling in Coverage:

Clicking the Enroll button will proceed to the coverage election screen. Clicking I am Not Interested will decline the coverage.



Enroll I am Not Interested

Members will choose to enroll in an FSA, and after answering the below question the system will place them in the appropriate Limited FSA (only for individuals enrolled in the CDHP health plans) or Medical FSA coverage (for individuals enrolled in one of the PPO health plans). The Dependent Care FSA will not ask this question.

Medical or Limited Purpose FSA



- [State Plan Document](#)
- [Medical FSA User Guide](#)
- [Limited Purpose FSA User Guide](#)

Pre-requisite Question

PLEASE READ CAREFULLY: Are you enrolled in, or do you plan on enrolling in the CDHP Health plan with the Health Savings Account benefit offered by the State Group Insurance program for 2024?

If YES, then you will be enrolled in the Limited Purpose FSA which covers ONLY eligible dental and vision expenses. If you are enrolled in an HSA, this is the only FSA option available to you.

If NO, then you will be enrolled in the Medical FSA which covers eligible medical, dental, vision, and pharmacy expenses.

Biweekly AAATest (Self)
 Yes No

Continue →

Clicking **Continue** will proceed to the next screen.

Contribution Selection Screen:

The 2023 contribution amount will be entered on the Contribution Selection Screen. The individual may enter either the total contribution amount for the plan year or the per pay period contribution amount.



Contribution Selection

Plan Year 01/01/2024 - 12/31/2024

Maximum Annual Contribution \$3,050.00

Minimum Annual Contribution \$120.00

Total Contribution

Bi-Weekly Contribution 26 Contributions Remaining

[← Back](#) [Continue →](#)

[State Plan Document](#)
[Medical FSA User Guide](#)
[Limited Purpose FSA User Guide](#)

Clicking **Continue** will proceed to the Terms and Conditions screen. Clicking **Back** will return to the prior screen.

Completing the Election:

The last step of the benefit election requires the individual to review the Terms and Conditions displayed on the screen.



Terms and Conditions

[FSA User Guide](#)

I understand and agree that my employer will not incur any liability resulting from either my participation in or my failure to accurately complete this enrollment form. I further understand that if I elect not to participate in salary reduction with respect to the benefits listed above, I forego my right to participate during the upcoming plan year.

- I understand that if I terminate employment during the plan year, I have 90 days from my termination date to submit claims for eligible expenses and any claims submitted for reimbursement must be for dates of service on or prior to my termination date. Any funds left in my account(s) after the 90 days are forfeited.
- FSA and Limited FSA debit card holders are required to provide proof that expenses paid for with the debit card are covered expenses permitted by the FSA program. This is called "substantiation". The State's authorized contractor may send requests for substantiation to plan members. The State cannot support the FSA program if employees fail to substantiate purchases on that card. Therefore, FSA and Limited FSA debit card holders must consent to the State making deductions from their wages to repay expenses that cardholders fail to substantiate. E-signature of this form is voluntary, and no employee will be subject to employment-based sanctions or termination from the FSA program for failure to sign. However, if a member refuses to e-sign, the member will not be allowed to enroll in the FSA or Limited FSA. All members who enroll in the FSA or Limited FSA will receive a debit card but are not required to use it; participants may pay for qualified expenses out of pocket and file a claim with Optum for reimbursement.
- I hereby agree that my employer may deduct from my pay the amount of expenses that remain unsubstantiated 30 days after the plan run out. And that authorization of payroll deduction is a condition for participating in an FSA or Limited FSA. My employer will provide notice of such deductions 14 days before the date of payment of your wages as required by TCA 50-2-110.**

Accept

← Back

Submit →

Cancel

Clicking **Accept** will electronically sign the application and enroll the individual in the coverage.

Clicking **Submit** will return to Benefits screen.


Modifying an Election:

The Individual can update their elections at any time during the open enrollment period.

Enrolled benefits will be listed under the Requested & Current Benefits section and can be updated by clicking Modify Enrollment.

69% Complete

Start Your Information Your Enrollment Confirmation

Requested & Current Benefits (2) 

Medical or Limited Purpose FSA	Modify Enrollment
Optum Financial	
START DATE:	YOUR COST
01/01/2024	\$100.00 Bi-Weekly

Dependent Care FSA	Modify Enrollment
Optum Financial	
START DATE:	YOUR COST
01/01/2024	\$100.00 Bi-Weekly

[Back](#) [Continue](#)

Waived benefits will be listed under the Available benefits section and can be enrolled by clicking Revisit.

Available (1) ^

Dependent Care FSA
Revisit

Optum Financial
Declined 06/28/2022

Requested & Current Benefits (1) v

Not Available (1) v

Confirmation Screen:

After each coverage has been enrolled or declined on the Benefits screen, the individual will click Continue to proceed to the Confirmation screen.

The confirmation form will provide a statement with the employee’s enrolled and waived coverages.

Interview Confirmation

State of TN - Higher Education
 ,
 Biweekly AAATest SSN: ###-##-9991
 123 Test St
 Testing, TN 55555

Enrolled Benefits

Benefit Name	Family Tier	Effective Date	Payroll Deduction			
			Type	Frequency	Amount	Annual Amount
Medical or Limited Purpose FSA	Employee Only	01/01/2024	Pre-Tax	26	100.00	2600.00
Dependent Care FSA	Employee Only	01/01/2024	Pre-Tax	26	100.00	2600.00
Total Payroll Deduction Amount*:					200.00	

*(Actual amounts may vary due to rounding)

Declined / Not Enrolled Benefits

Benefit Name

I agree that the enrolled benefits and declined benefits above reflect my decisions during this enrollment period. This document will be submitted to my benefits administrator, and will be used as a reference if my decisions during this enrollment period are ever in question.

Signature:
 Signature Date:

Accept and Sign
Return to benefits list

The individual will have to click Accept and Sign at the bottom of the screen to electronically sign the confirmation. This will complete their election.

I agree that the enrolled benefits and declined benefits above reflect my de
enrollment period. This document will be submitted to my benefits admini
used as a reference if my decisions during this enrollment period are ever i

Signature:

Signature Date:

Accept and Sign

[Return to benefits list](#)

Submit Enrollment:

The final screen will allow the individual to print their signed confirmation form by clicking on Print my confirmation.


Note: The individual can also retrieve their confirmation form by clicking on their name in the upper right-hand corner and select the option for Confirmation Forms.

Clicking Finish and Submit will log off the FSA Enrollment and Election tool and finalize their enrollment with a 100% completion on the bar up top.

Once signed, the final screen of self-service enrollment will then display. At this point, their enrollment will be at 92% - and clicking "Finish and Logout" will bring them to the 100%.

Submit Enrollment

You're almost there! Please click **Finish and Logout** to complete your benefit elections.

 Print my confirmation

Back

Finish and Logout

The individual may log back onto the FSA Enrollment and Election Tool at any time during open enrollment.