To view benefits information, please visit Employee Self Service (ESS) via the Administrative Applications and Resources (AAR) portal using your secure EID and password.

**Cost Share**


2. When prompted, enter your eID and password.

**Common Errors**

a) “Server may be obsolete” - try using Internet Explorer to access AAR

b) “Could not display page” or “Page will not load” – log in using DUO and secure.colostate.edu.
3. On the Oracle Applications Home Page, choose **CSU Employee Self-Service**, then select **CSU Benefits**.

![Navigator](image)

4. A new window will open the **Legal Disclaimer**. Click **Accept**, then click **Next** at the top right.

![Legal Disclaimer](image)

5. On the **Online Benefits Enrollment: Individuals and Beneficiaries** page, ensure your dependent and beneficiary information is correct. If no changes need to be made, **Skip to Step 10**.
   a. If you need to update an individual who has **not** been employed by CSU, click the pencil icon.
   b. For a current or former **CSU employee**, contact the HR Service Center at **MyHR@colostate.edu**.
   c. To add an individual, click **Add Individual**.

![Online Benefits Enrollment](image)
6. On the **Add Individuals and Beneficiaries** page, complete the fields under **Name and Relationship**.
   a. The name of a covered dependent, must be entered **exactly** as it appears on their Social Security card.
   b. If an individual will **only** be a beneficiary, always choose “Beneficiary” in the **Relationship** field regardless of their relationship to you.

   ![Name and Relationship](image)

7. Complete the **Address Information** or choose **Shared Residence** if the individual’s address is the same as yours.

   ![Address Information](image)

8. Complete **Miscellaneous Information**, then click **Apply**.
   a. A social security number (SSN) is **required** for individuals covered on a benefit plan.
   b. Beneficiaries do **not** require a SSN.

   ![Miscellaneous Information](image)

9. Your list will show the new designation. Repeat the steps until all individuals have been added. Click **Next** to continue.

   ![List](image)
10. On the **Select Program** page, select **CSU Benefits Plan (Cost Share)**, then click **Next**.

11. The **Benefits Enrollment** page will show current enrollment and beneficiary designations. To change your benefits, click **Update Benefits**.

12. When the benefits page loads, click on the appropriate checkbox in each insurance section to indicate the desired elections for the new plan year.

**Medical**
Health Savings Account (HSA)

Note: If you are enrolling in the Ram Plan-HDHP, you must also select coverage in the Health Savings Account (HSA), even if you are not going to make an employee contribution. This will ensure you receive the University’s $500 contribution.

Dental

Vision

Short and Long Term Disability
You may not modify coverages under STD, LTD, or Basic Life.
Basic Group Term Life (AD&D)

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Level/Action</th>
<th>Select</th>
<th>Coverage Amount</th>
<th>Annual Cost</th>
<th>Employee Pre-Tax Cost</th>
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Voluntary Term Life Insurance (Employee; Spouse/Domestic Partner/Civil Union; Child(ren))

Flexible Spending Accounts (FSA) – Health Care and Dependent Care

Health Care FSA

You may contribute up to $5,500 in a health care FSA – which allows you to pay for health expenses not covered by your basic health plans. If you elect the maximum contribution amount and the FSA covers any maximum after open enrollment, the maximum amount will be increased to $5,500. For members with a non-FSA health plan, the maximum contribution amount will be decreased to $5,500. Please refer to the Faculty and Admin Pro Privileges and Benefits Summary for information such as eligible reimbursement expenses, account balance forfeitures, tax implications, and payroll deductions for 12-month, 9-month, and 6-month plans paid over 12 months and 9 months, respectively.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Level/Action</th>
<th>Select</th>
<th>Coverage Amount</th>
<th>Annual Cost</th>
<th>Employee Pre-Tax Cost</th>
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</table>

Dependent Care FSA

You may contribute up to $1,000 in a dependent care FSA, which allows you to pay for eligible dependent day care expenses. Please refer to the Faculty and Admin Pro Privileges and Benefits Summary for information such as eligible reimbursement expenses, account balance forfeitures, tax implications, and payroll deductions for 12-month, 9-month, and 6-month plans paid over 12 months and 9 months, respectively.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Coverage Level/Action</th>
<th>Select</th>
<th>Coverage Amount</th>
<th>Annual Cost</th>
<th>Employee Pre-Tax Cost</th>
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<td></td>
<td>Wave Coverage</td>
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</tbody>
</table>

Voluntary AD&D

You may purchase voluntary AD&D insurance for $2,750. The maximum amount of coverage is $2,750. In the event of death, the maximum amount is $2,750. For members with a non-FSA health plan, the maximum amount will be increased to $2,750. Please refer to the Faculty and Admin Pro Privileges and Benefits Summary for information such as eligible reimbursement expenses, account balance forfeitures, tax implications, and payroll deductions for 12-month, 9-month, and 6-month plans paid over 12 months and 9 months, respectively.
13. If the appropriate Coverage Level (e.g. “Employee + 1” or “Family”) is not offered, please click **Add Individual** at the bottom of the screen to review individuals associated with your record.
   a. To add an individual, **Follow Steps 5-8.**

![](image1)

14. Once all elections have been made click **Next** at the top right of the screen.

![](image2)

15. On **Update Benefits: Cover Individuals**, specify which eligible individuals should be covered by clicking the checkbox under the **Cover** column.

![](image3)

16. Click **Next** when your coverage selections are complete.
   a. If you have not designated individuals properly, the system will return an error indicating which plan does not satisfy the individual coverage requirements.

17. The next screen, **Update Benefits: Update Beneficiaries** will list any individual (spouse, domestic partner, civil union partner or child) or beneficiary (individual, organization, trust or estate) that can be designated as a beneficiary.
   a. **Note:** The employee is the beneficiary for spouse and child life insurance policies.

18. Enter values in **whole percentages** that equal 100% (e.g. 33%, 33% and 34%).
   a. If a beneficiary is not listed, click **Add/Edit Beneficiary** at the bottom of the page.

![](image4)

19. Click **Next**, once all beneficiaries have been designated.

20. Congratulations! You have successfully completed your benefits enrollment for health insurance.
   a. If you have elected coverage for a new dependent on any insurance plan, **you must provide official documentation** (e.g. marriage certificate, birth certificate, etc.) to Human Resources via secure fax or email before the end of the enrollment period.

21. Print a **Confirmation Statement** for your records. You may also print the current summary page by clicking **Printable Page**.
22. If any action is required, a "warning" box near the top of the screen will indicate what is needed.
   a. The Benefit Selection area displays the “Suspended” amount (the total amount of requested coverage) and the “Interim” amount (the amount or plan granted until the certification is complete).

<table>
<thead>
<tr>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Voluntary Term Life - Employee Voluntary Term Life (Interim)</td>
</tr>
<tr>
<td>Employee Voluntary Term Life - Employee Voluntary Term Life (Suspended)</td>
</tr>
</tbody>
</table>

23. To complete your enrollment, click on Finish on the Confirmation page. You will be returned to the Update Benefits page.

24. If you need to make additional changes, click Update Benefits.

25. If enrollment is completed, click Logout to exit Employee Self Service.