



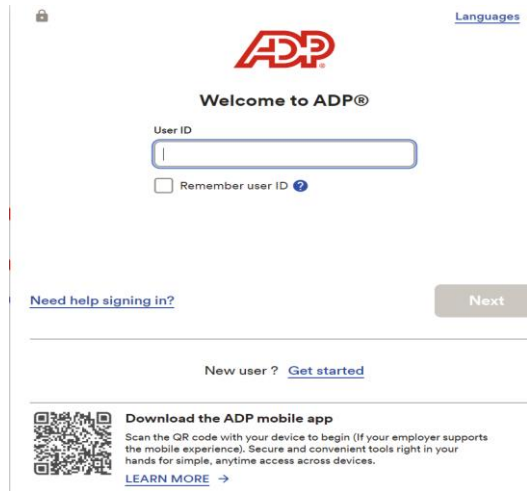
Welcome to Open Enrollment!

We are excited to announce the start of Open Enrollment on the ADP Workforce Now *Employee Self Service* website.

The Open Enrollment period will last **21 days**, starting **November 1st** and ending **November 21st**. All changes to your benefits must be submitted in ADP by **Friday, November 21st at 11:59 PM**. Changes after this date will not be permitted until next year except for a qualifying Life Event. The changes that you make to your benefits during Open Enrollment will take effect on **January 1, 2026**.

1. Log into ADP Workforce Now <https://workforcenow.adp.com>

Enter your User ID, then password, and click Sign In.



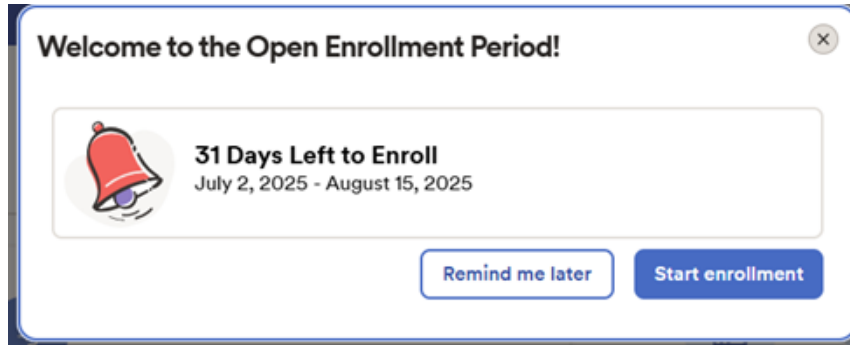
NOTE: if this is your first time logging in, click Get Started. If you need a Personal Registration Code, please contact your Payroll team at PayrollOffice@juniata.edu.

IMPORTANT: the screenshots below are examples only and may differ from your actual view.

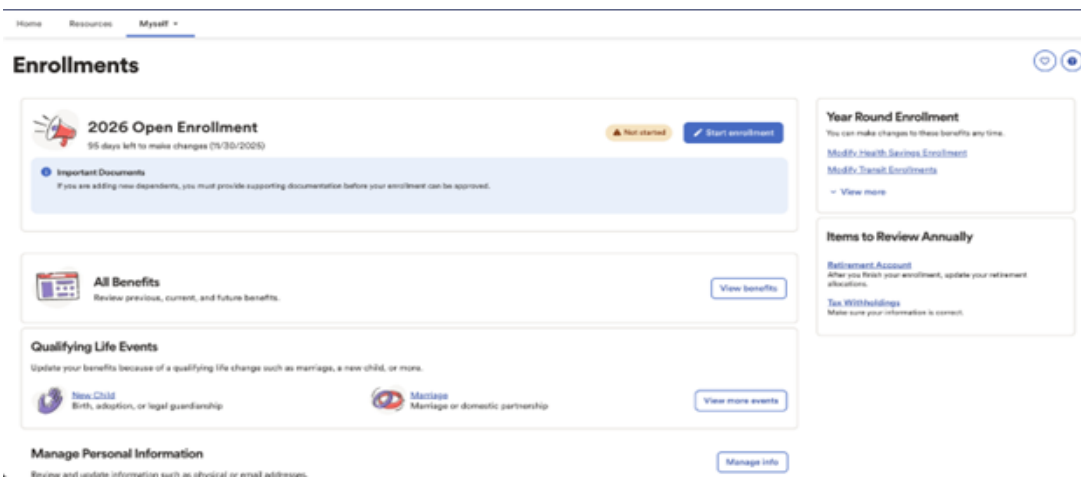
2. My Benefits message

Upon logging in, you may be presented with a pop-up displaying important information about this Open Enrollment period. You can click **Start Enrollment** or **Remind me Later**.

NOTE: This pop-up is displayed each time you log in during the Open Enrollment period. 24 hours after submitting your selections in ADP the pop-up will no longer display.

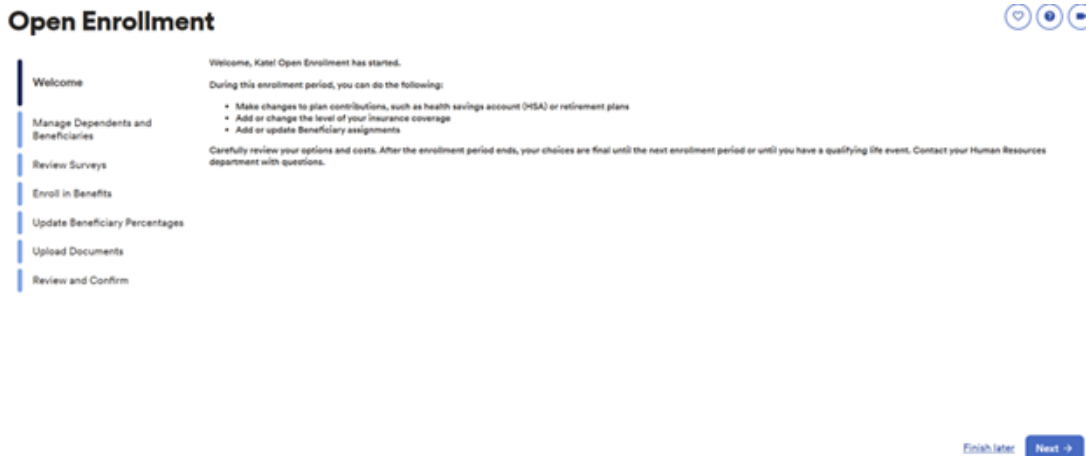


Selecting **Start Enrollment** will bring you to the Myself → Benefits → Enrollments screen where you can click **Start Enrollment**.



3. Review Welcome message

You will be taken to the Welcome Note. Please review all the information on this page, as there are often important details regarding your Open Enrollment options. Click Next after reviewing the Welcome Note to move to Manage Dependents and Beneficiaries.

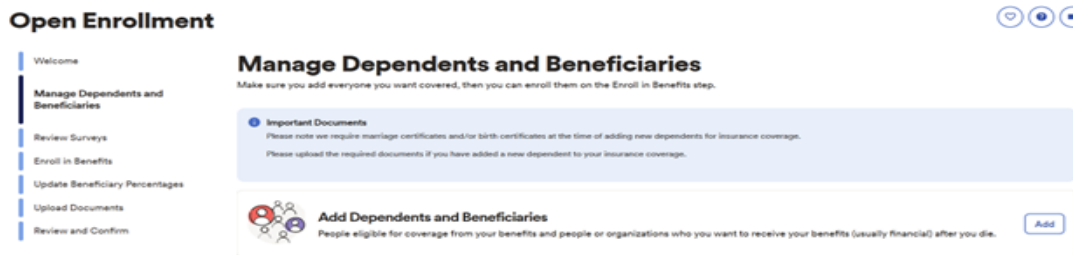


4. Manage Dependents

Review this list and add/edit/delete your dependent and beneficiary list as needed. Select **+Add dependent or beneficiary** to add a new dependent/beneficiary. Click the edit icon to view/edit an existing dependent/beneficiary.

Employees who wish to add or retain spouses or domestic partners who do not have other medical coverage may petition an exception to the rule by completing the [Spouse Insurance Certificate](#). This certificate should be uploaded to ADP through the Document Upload Section. This section will become accessible during your ADP Open Enrollment experience.

Please note that current beneficiary information is stored via paper documents but can be updated on ADP. Beneficiary information entered into ADP does not update beneficiary information for your TIAA Retirement Account. To add or update a TIAA Retirement Beneficiary, please reach out to TIAA at 800-842-2776 or do so via their portal: [TIAA Secure Account Access](#).



Note: If you are age 65 and over you will be prompted for a survey to certify if you are enrolled in Medicare. If you are enrolled in Medicare, you will no longer be eligible to contribute to a Health Savings Account.

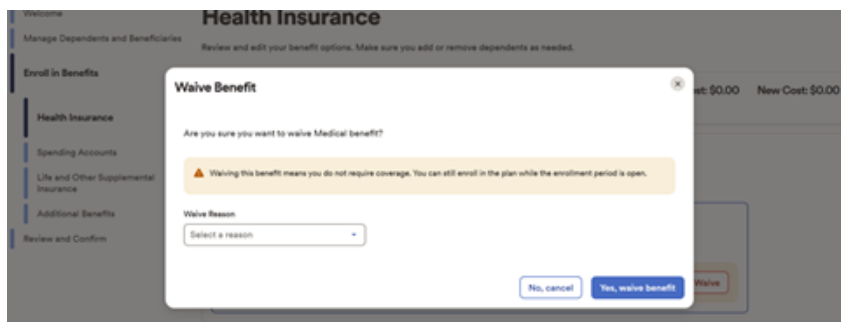
5. Select Benefits

Enroll in Benefits step is presented in sub steps of Health Insurance, Spending Accounts, Life and Other Supplemental Insurance, and Additional Benefits.

- Health Insurance includes plan types Medical, Dental, Vision, Prescription
- Spending Accounts include plan types of HSA, FSA Health, FSA Dependent, HRA, MSA, Spending (Other)
- Life and Other Supplemental Insurance include plan types of Life, AD&D, LTD, STD, Critical Illness, Hospital, Accident, Cancer
- Additional Benefits include plan types Parking, Transit, Van Pool, Retirement, Custom

Waive benefit should only display for benefit plan types that require a waive reason. Employees should only select **Waive benefit** if you do not want to continue enrollment in a benefit or are not enrolled currently and a waive reason is required.

If you choose to waive **medical insurance**, a **waive reason will be required**. Additionally, the [attached waiver](#) is required annually for employees waiving medical coverage. Proof of other medical insurance must also be provided in addition to the Waiver Form and should be uploaded to ADP through the Document Upload Section. This section will become accessible in a future window.



While enrolling in a plan, please be sure to indicate which dependents should be covered in the **Covered Individuals** section, as applicable. Then proceed with your enrollment.

NOTE: The coverage level for your enrollment (Employee Only, Employee + Spouse, Employee + Child(ren), Employee + Family) is driven by which dependents you enroll.

When you choose to enroll in a plan, it will display the **Per Paycheck** cost for the employee and employer.

Please note that if you've completed the Be Well @ Juniata Wellness Incentive by October 31, 2025, your discount to the medical base rate will be applied to your profile after Open Enrollment ends. Therefore, the rate shown during this Open Enrollment event is the base rate and not the wellness rate. Please see all rates [HERE](#).

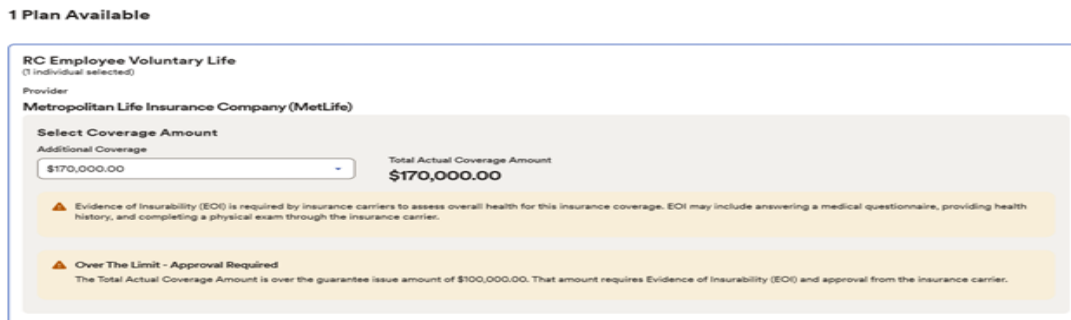
Review your enrollment, costs, and covered individuals carefully before clicking on **Confirm**. Once confirmed, you will have a confirmation message at the top that you are now enrolled, and the enrollment will be displayed under **Selected Plans**.



Regarding Voluntary Life Elections and Beneficiaries:

When you elect Voluntary Life, you will also need to designate your beneficiaries.

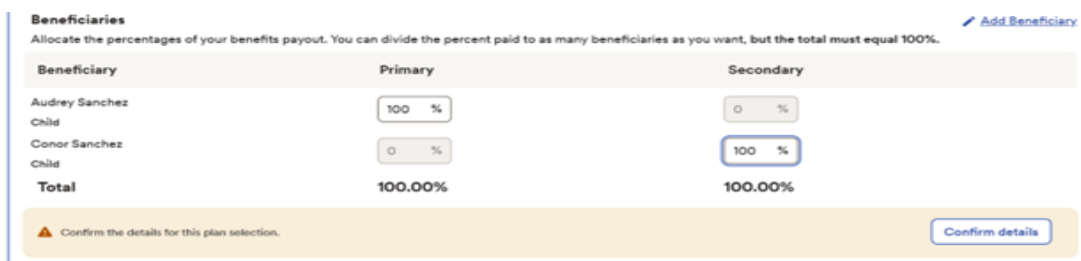
Start by clicking Enroll and then choose the amount of coverage you want to elect from the drop down.



If the amount selected is over the Guarantee Issue amount, additional approval will be required, and you will be asked to complete **Evidence of Insurability (EOI)** and submit it to your employer. Your full election amount will not be approved until this process is completed.

Next you will want to enter your beneficiary designation. Including **Primary and Secondary**, if applicable. All beneficiary delegation percentages combined must equal 100% for each category (Primary or Secondary).

NOTE: Current beneficiary information is stored via paper documents but can be updated on ADP. Beneficiary information entered into ADP does not update beneficiary information for your TIAA Retirement Account. To add or update a TIAA Retirement Beneficiary, please reach out to TIAA at 800-842-2776 or do so via their portal: TIAA Secure Account Access.



6. Upload Documents

Employees must upload documents for the following items:

Health Plan Waiver: For any employee waiving Juniata's Medical Insurance due to having other non-Juniata coverage, the Health Plan Waiver Form is required and completed forms should be uploaded to ADP in this Document Upload section. For employees who are waiving coverage and opting for the \$1,000.00 Waiver Incentive, proof of other coverage must be provided. A Medical ID Card does not provide sufficient proof of coverage. Examples of acceptable documents include a letter from one's Medical Insurance Carrier, a letter from the employer in which your coverage is provided through, or a dated enrollment screenshot.

Spouse/Domestic Partner Certificate of Insurance: Employees who wish to add or retain a spouse or domestic partner who does not have other medical coverage may petition an exception to the rule by completing the Spouse Insurance Certificate. This certificate should be uploaded to ADP through this Document Upload Section.

2026 TIAA Salary Reduction Agreement Retirement contributions can be updated anytime throughout the year. However, for those wishing to change their contributions using the new 2026 limits, please complete the attached TIAA Salary Reduction Agreement. This certificate should be uploaded to ADP through this Document Upload Section.

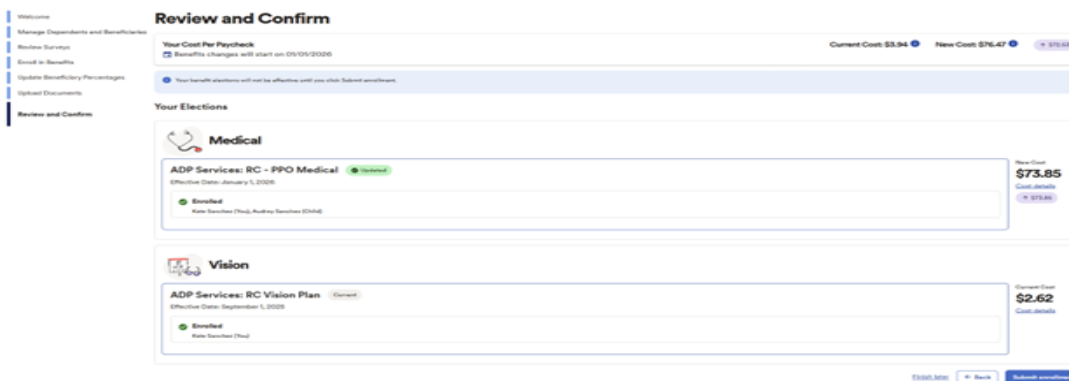


6. Review and Confirm

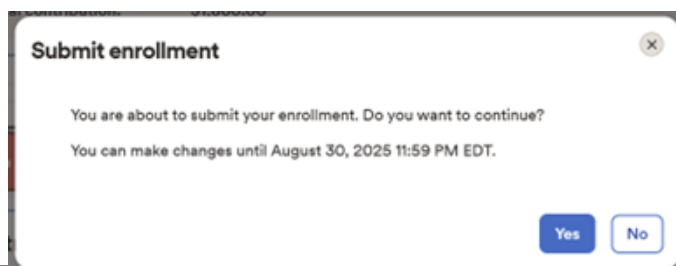
Review all of your selections/changes. When you have confirmed them, click **Submit Enrollment**.

IMPORTANT: your benefit elections will not be processed until you click **Submit Enrollment**. If you click **Save for later** instead, these enrollments will not be submitted to your HR team until you click SUBMIT on your enrollment elections.

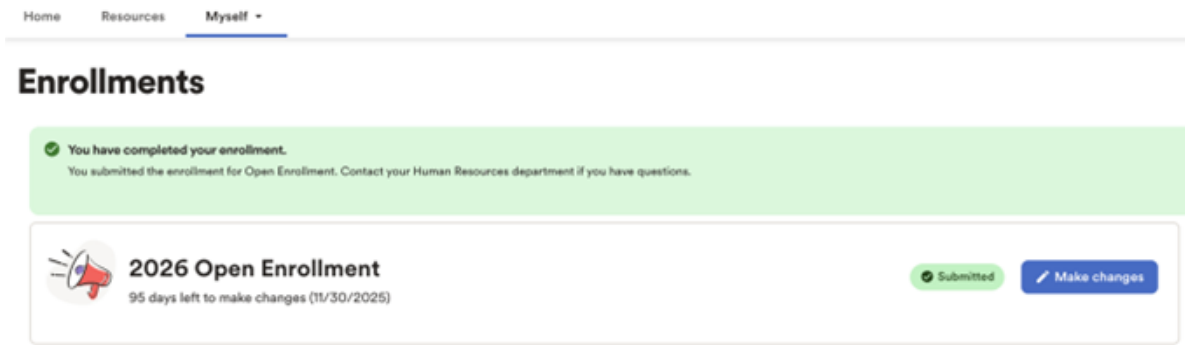
You must click **Submit Enrollment** prior to the Open Enrollment deadline for changes to take effect.



There will be a pop-up confirming your submission, you must select **Yes**.



IMPORTANT: Please ensure you receive the confirmation note indicating your elections have been submitted.



Reminder: If you would like to make additional changes or modifications during the Open Enrollment Period, you may log in and navigate to **Myself -> Benefits -> Enrollments** and click the **Make Changes** option in the Open Enrollment box. This will bring you back to the beginning of the profile to make any desired election changes and re-submit.

7. Confirm enrollment submission

Under the “Things to Do” area at the top of Workforce Now, you will receive a notification confirming your Open Enrollment changes, as well as a notification email.

Carefully review your first pay statement in January to confirm your elections’ deductions are as expected.

Contact Paige Hower, HR Benefits Specialist at howerp@juniata.edu immediately with any possible discrepancies. Thank you.

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