

Benefit Harbor Enrollment Instructions

A simple way to get the most from your benefits

Welcome to Benefit Harbor

Benefit Harbor is your benefit information resource. We provide you with the tools and information to make the most of your benefits. We are available year-round—online or by phone.

Your benefits are an important part of your overall compensation and provide valuable resources to help you stay healthy today and to plan for and protect your financial security tomorrow. You get the most from your benefits when you choose the options that are best for you or you and your family.

2011 Enrollment

Your enrollment is your opportunity to do that. And we make it simple. Dial toll-free **888-391-3856** to speak with a professional Benefits Counselor who will enroll you over the phone. Or, enroll online.

Enroll Online: Anytime, Anywhere

You will need a high speed internet connection, a 128-bit encrypted internet browser (or greater), and Adobe Acrobat Reader installed on your computer. If needed, you may use the following download at www.adobe.com/products/reader.

Update Your Personal and Dependent Information

- Review, update, and complete your *Personal Information*. Be sure to provide personal contact information. Click *Continue*.
- If you are enrolling eligible dependents, add them. If your dependents are not provided here, you will not be given the option to enroll them later.
- Due to new federal requirements, you must now provide a Social Security number for each of your dependents in order for them to receive benefits.
- When you have added all of your dependents, click *Continue*.
- Be sure to immediately submit your dependent eligibility verification documents to ensure their coverage in 2011.

Ardent Open Enrollment Dates

Loveland Health System
November 1 - 12

Hillcrest Health Care System
November 12 – 24

Ardent Corporate Office
November 12 - 24

Enroll

Now you're ready to enroll in your benefits.

- Review the snapshot of your 2011 benefit options and cost for coverage. You may want to print this page for reference.
- See your medical plan options and costs by clicking [Medical](#) in the Benefit Column.
- Starting at the top, make your medical and remaining benefit elections by clicking the plan name in the Election column.
- If you wish to learn more about a benefit, click on [Summary](#) in the Plan Summary column.

It is important that you take action on each benefit available to you.

Benefit Summary					
Benefit Plan	Election	Coverage	You Pay	Employer Pays	Plan Summary
Medical	Lovelace HMO & Vision 2010	Lovelace HMO / Family	\$734.84	\$601.37	Summary
Dental	Delta Dental 2010	Delta Dental / Family	\$69.55	\$35.96	Summary
Flexible Spending Accounts	Health Care and Dependent Care FSA 2010 (Medical)	Waived			Summary
Flexible Spending Accounts	Health Care and Dependent Care FSA 2010 (Dependent Day Care)	Waived			Summary
Company Provided Life and AD&D	Basic Life (3) 2010		\$150,000.00	\$12.00	Summary
Company Provided Life and AD&D	Basic AD&D (3) 2010		\$150,000.00	\$2.04	Summary
Optional Life and AD&D Insurance	Employee Optional Life (EXA) 2010		\$0.00		
Optional Life and AD&D Insurance	Employee Optional Life (EXA) 2010 (EOI)	Pending EOI: \$100,000.00	\$9.00		
Optional Life and AD&D Insurance	Dependent Life Optional Life (EXA) 2010		\$0.00		
Optional Life and AD&D Insurance	Dependent Life Optional Life (EXA) 2010 (EOI)	Pending EOI: \$10,000.00	\$1.66		
Optional Life and AD&D Insurance	Employee Optional AD&D (EXA) 2010		\$100,000.00	\$1.36	
Long Term Disability	Basic LTD (80) 2010		\$2,500.00	\$9.58	Summary
Employee Assistance Program	Employee Assistance Program 2010	Enrolled		\$0.75	

Complete Your Enrollment

To review and confirm your enrollment:

- Click on [Continue](#) at the bottom of the table where you made your benefit elections.
- Review your [Benefit Detail](#) confirming your benefit elections, monthly deductions, enrolled dependents and beneficiary information.
- If you need to make any final changes, simply click on the benefit you want to change, and accept your elections again.
- Congratulations! You're enrolled.

Want to print your confirmation of enrollment? Click on [Printer-friendly Version](#) in the top right corner of the Benefit Detail.

You have now successfully completed your enrollment. You can change your benefit elections at anytime during the Open Enrollment period. After that, you cannot change your elections again until the next open enrollment (unless you have a qualified life event, such as getting married or having a baby).

When you are finished, click [Logout](#) on the top right of the page to exit the system.



During the Year

The Ardent enrollment site is available year-round, 24 hours a day, 7 days a week. It is your online resource to confirm your current benefit coverage and costs.

If you have a question or need to talk with someone about your benefits, professional Benefit Counselors are just a phone call away. They will provide personalized and confidential support to you, helping you get the most value from your benefits.

Call us toll-free at **888-391-3856** to:

- Enroll or change your benefits
- Update your personal, dependent and beneficiary information
- Help you fulfill your dependent eligibility verification requirements
- Confirm and explain your benefit coverage and plans
- Receive assistance when questions or issues arise with benefit claims and eligibility
- Obtain ID cards, forms, and contact information for carrier
- Reset your password

Learn More

To learn more about your benefits, you can also visit Ardent's benefits web site at www.getardentbenefits.com.

This site is filled with tips for staying healthy, saving money, and using your benefits, perks and discounts.

Benefit Harbor is available to you Monday through Thursday from 7:30 am – 7:00 pm, on Friday from 7:30 am – 4:00 pm Central Time.

