

How to enroll in your 2021 Tulsa Fire Health and Welfare benefits!

Step 1: go to <https://www.employeenavigator.com> → Click 'Login' in the upper right hand corner



If you have previously signed on and have a Username and Password, use those credentials to login. If you have forgotten your credentials, click “Reset a forgotten password” and you will receive a reset password email at the email address you used when you first registered. If you are a new user follow Step 2.

Step 2: Click ‘Register as a new user’

A screenshot of the Employee Navigator login page. The page has a green header with the Employee Navigator logo. Below the header are fields for Username and Password, and a green 'Login' button. Below the login fields are links for 'Reset a forgotten password' and 'Register as a new user'. The 'Register as a new user' link is circled in red. At the bottom of the page are links for 'Privacy Policy', 'Terms of Use', and 'Legal Notice', and a copyright notice for 2017 Employee Navigator, LLC. Below the login section is a 'Create Your Account' section with the heading 'Then register a username and password'. It has fields for Username (with a note 'company email is recommended') and Password (with a note 'minimum length of 6, number and symbol required'). There is a 'show it' link below the password field. At the bottom of the 'Create Your Account' section is a checkbox for 'I agree with the terms of use' and a green 'Next >' button.

Step 3: Fill in the following areas

- First Name
- Last Name
- Company Identifier – ‘Tulsa Firefighters HWT’
- Pin (Last 4 of SSN)
- Birth Date

Create Your Account

First, let's find your company record

A screenshot of the 'Create Your Account' form. The form has a green header with the heading 'Create Your Account'. Below the header is the text 'First, let's find your company record'. The form has fields for First Name, Last Name, Company Identifier (with a note 'provided by HR'), PIN (with a note 'Last 4 Digits of SSN / ID'), and Birth Date (with a note '(mm/dd/yyyy)'). At the bottom of the form is a green 'Next >' button. A yellow box with a red arrow points to the 'Company Identifier' field, containing the text 'Company Identifier – Tulsa Firefighters HWT'.

Once you click next you will be prompted to create a username and password

These credentials will be important if you ever want to re-login and update or change things in the future so please remember to save them. Click 'Next' and it will take you to your home screen.

This is the screen you will see when you login if you are a return user, if this is your first time your screen may look a little different but just click the task or start button and you are on your way!



Open Enrollment

Let's get rock En-rolling!

Before getting started, you'll want to have your personal information and information for your dependents ready.

The enrollment process includes:

1. Verifying your personal & dependents' demographic information
2. Electing your benefits & completing any related forms
3. Signing your enrollment confirmation summary

Get Started



Step 4: Check all personal information. This information should auto populate with what you already have in your profile. You need to validate that all this information is accurate and make changes were necessary. **Please make sure the email is correct and complete if no email has been provided.** Click 'Save & Continue'.



Home

Personal Information

First Name

Middle Name

Last Name

Suffix

Preferred Name

Gender Male Female

Date of Birth

SSN

Tobacco User Yes No

Phone Number

Email Address

Save & Continue



Home

Address

123 Gum Street
Tulsa, OK 74136

Edit

Save & Continue

Confirm address and "edit" if a change of address has occurred.



Step 5: In the dependent information section → add any dependents you may have on any of your lines of coverage. You will need to complete this field if you are applying for supplemental or dependent group life as well.

	Name	DOB	SSN	Relationship
Edit	Spouse Demo	08/15/1983		Spouse
Edit	Child Demo	01/05/2009		Child

Step 6: You will now go through all your benefit elections. The dependents you added will appear at the top of the screen. If you want dependents on this line of coverage, 'Click' on spouse, children or "Select All". The premium will automatically adjust for the employee only, spouse, children, or family rate. If you forgot to add a dependent, return to 'Profile' and select, 'Dependent Information'. You can make addition and return to enrollment.

Medical

Enrolling in Medical insurance can protect you from paying the full cost of medical services when you're injured or sick. Select a plan below to safeguard your financial security in the event of a health care emergency.

Progress: 0 of 8
View steps →

My Selections
Open Enrollment: No election yet.
Current: No election on file.

Helpful Resources
2021 HDHP Summary of Benefits
2021 PPO Summary of Benefits
2021 Tulsa Fire Benefits Guide
Watch the Video

Who am I enrolling?

Myself
 Select All
 Spouse Demo (spouse)
 Child Demo (child)

Which plan do I want?

2021 Active PPO Plan
Cost per pay period: \$65.00
Effective on 01/01/21 Employee
Compare Details Select

2021 Active High Deductible Plan
Cost per pay period: \$0.00
Effective on 01/01/21 Employee
Compare Details Select

Save & Continue
Don't want this benefit?

REMEMBER:


Active- You must elect medical coverage. The HDHP is \$0.

Retired- If you have previously declined medical or dental, you are no longer eligible for this plan.

- If you enroll in this benefit, you will then click 'Select Plan' → Save & Continue
- If you are choosing to waive coverage on this benefit, click 'Don't want this benefit?' → it will ask you to supply a reason.

Step 7: Repeat step 7 for dental, vision, group dependent life and supplemental life.

Which plan do I want?




2021 Active Dental Base Plan

\$49.49
Cost per pay period

Effective on 01/01/21
Employee + Family

[Compare](#) [Details](#) [Select](#)



2021 Active Dental Buy up Plan

\$64.97
Cost per pay period

Effective on 01/01/21
Employee + Family

[Compare](#) [Details](#) [Select](#)


[Save & Continue](#)

[Don't want this benefit?](#)

Helpful Resources

[2021 Tulsa Fire Benefits Guide](#)

Step 8: Review your Group Basic Life Insurance. This amount is 2 X salary.



Home

Life

Tulsa Firefighters Health and Welfare Trust is concerned about your financial security and we offer Benefit Plans designed to protect our employees. Below is the summary for our 2020 Group Life Insurance.

Life Insurance can help provide for your loved ones if something were to happen to you. Tulsa Firefighters Health and Welfare Trust provides full-time employees with 2 times your annual salary in group life and accidental death and dismemberment (AD&D) insurance. In addition, the Trust purchased supplemental life on everyone who was an "active firefighter" on, or after April 1, 2001 in the amount of \$10,000.

Review Your Benefit

Plan:
Aetna 2020 Group Life Insurance

Your insurance amount:
\$120,000.00

Effective on:
01/01/2020

Your cost per pay period:

\$0

[Save & Continue](#)

Beneficiaries Form

[Claims Summary Report](#)

For: 2020 Group Life Insurance

A beneficiary is the recipient of financial benefit from an insurance policy in the event the insured passes away. Beneficiaries are categorized as primary and contingent. If a primary beneficiary cannot receive the benefit after an insured passes away because the primary beneficiary is deceased or refuses the inheritance, the rights are passed to the contingent beneficiary. The benefit payout can be divided between multiple persons or entities so long as the total sum of shares is equal to 100% for each primary and contingent beneficiary sets.

Some states dictate if the insured is married, the spouse is the primary beneficiary. If a married individual designates a non-spouse as the primary beneficiary, the requirements of the state will be reviewed prior to claim payment.

Primary Beneficiaries

[+ add a beneficiary](#)

Name	DOB	Gender	Relationship	Allocation %
Edit Spouse Demo	09/15/1983	F	Spouse	100.00 remove

[Edit Percentages](#)

Contingent Beneficiaries

[+ add a beneficiary](#)

[Continue](#)

You will be prompted to review and update your beneficiary information.

Step 9: Group dependent life is offered for firefighters that have dependent spouse and or children. This coverage is a flat amount of \$20,000 for spouse and \$10,000 for each child. The cost is \$2.90 per month. **You must add dependent information on the 'Profile' page in order to enroll in this coverage.**

2020 Group Dependent Life

Tulsa Firefighters Health and Welfare Trust is concerned about your financial security and we offer Benefit Plans designed to protect our employees. Below is the summary for our 2020 Group Dependent Life.

While Tulsa Firefighters Health and Welfare Trust offers basic life insurance, some employees may want to purchase additional coverage. You may purchase group dependent life insurance on your spouse and children. The amount of life insurance is set at \$20,000 for spouses and \$10,000 for dependent children. **The rate is \$2.90 per month.**

The enrollment options available for the Group Dependent life are \$20,000 for Spouse and \$10,000 for your children. The coverage tiers available correlate to the benefit amounts as follows:

- **EE SPOUSE: \$20,000 benefit for Spouse Only**
- **EE Child(ren): \$10,000 benefit for Child(ren) Only**
- **Family: \$20,000 for Spouse and \$10,000 for Child(ren)**

Choose the Desired Coverage Level

Employee + Spouse

Employee + Child(ren)

Employee + Family

[Save & Continue](#)

[Don't want this benefit?](#)

Step 10: You may purchase supplemental life insurance coverage for you, your spouse and each child subject to the rules in the guide. You will also see the rules listed on the 'Supplemental Life' page of Employee Navigator.

Buy Guaranteed Issue Buy Maximum Amount

Myself

\$110,000

Slide to select →

Requested benefit	\$110,000
Requested per pay cost	\$55.06
Guaranteed Issue	\$0
Approved benefit	\$0
Approved per pay cost	\$0
Pending review of health history	\$110,000

My Spouse

\$10,000

Slide to select →

Requested benefit	\$10,000
Requested per pay cost	\$5.01
Guaranteed Issue	\$0
Approved benefit	\$0
Approved per pay cost	\$0
Pending review of health history	\$10,000

Save & Continue

Once you select life amounts on yourself, if you have dependents listed on your 'Profile' you will be allowed to select life amounts on dependents within the guidelines.

You will be required to complete an Evidence of Insurability form to submit to the Tulsa Fire insurance office (HUB) to qualify for additional coverages. You will have no coverage until you are approved by Hartford for the additional benefits requested. The EOI form can be found at WWW.TFFHWT.org under "Life Insurance Hartford"

You can mail or scan and send via email at the below address:



Tulsa Firefighters Health & Welfare Trust
6100 S Yale, Ste 1900 | Tulsa, OK 74136
918.359.6000
OKL_TulsaFireBenefits@hubinternational.com
www.tffhwt.org

Step 11: You can enroll in additional benefits with Aflac & Central United Life for voluntary Cancer, Critical Care, Accident and Short Term Disability. 'Click' on the link below under Aflac or Central United Life and you can enroll directly for these coverages on the carriers websites. If you have questions on these plans, contact the listed reps.

2021 AFLAC & Central United Life Plan Information

You are also eligible to enroll or participate in the following voluntary programs:

AFLAC and Central United Life/Manhattan Life/Cigna

You may click on the following links for information and to enroll in voluntary Cancer, Critical Care, Accident and Short Term Disability Plans. <http://www.aflac.com/tulsafirefighters>

For more information you may contact:

AFLAC:

To make changes to your current coverage or add coverage, contact:

Angela Karr

405.612.0704 or

angela_karr@us.aflac.com

For assistance with filing a claim, contact:

Crystal Switzer- Regional Office Claims Administrator

918.505.9671 or

cswitzaflac@gmail.com

Central United Life/Manhattan Life/Cigna:

Candice Barber

(901)482-8868- cell

(800) 752-3419- office

candice@cbenefits.com

Step 12: You may also want to participate in the NEW Pets Best Pet Insurance! Tulsa Fire families will receive discounts on coverage for the furry members of your family.

Pets Best- - Pet Insurance

PET INSURANCE

You can enroll in pet insurance through Pets Best. This benefit is employee-paid and direct billed to you.

Rates are based on breed, age, deductible, and wellness options.

Request a quote or enroll online at www.petsbest.com/tfhwpet or call 1-888-984-8700, with reference discount code TFHWPET.

There is a 5% group discount and an additional 5% discount for enrolling multiple pets.

Save & Continue

Step 12: When you have completed each step, you will be shown all the benefit options you selected and the total cost per pay period. Once you click ‘Sign to complete enrollment’ you will have enrolled in your 2021 benefits! Hit ‘print’ if you would like a paper copy.

YOU HAVE ENROLLED IN YOUR 2021 BENEFITS!

Enrollment Summary Print

Below is a summary of your elections and cost for the upcoming plan year. If you have any questions about your enrollment or would like to make changes, please contact HR.

Signature required
You've elected all your benefits, but we still require a signature before enrolling.

Please review the acknowledgment below.
As an eligible employee, I acknowledge that I understand the benefits, rights, and obligations available to me under the plan. I certify the facts contained in this summary are true and complete to the best of my knowledge. I understand that deductions can be made on a pre-tax or post-tax basis. Furthermore, I understand that elections for plans that are deducted on a pre-tax basis cannot be changed during the plan year unless I experience a Qualified Life Event.

Sign to complete enrollment Click to Sign

Enrolled Plans

Category	Plan Name	Coverage	Effective Date	Cost Per Pay
Medical	2020 Active PPO Plan	Employee + Family	01/01/2020	\$247.50
Dental	2020 Active Dental Basic Plan	Employee + Family	01/01/2020	\$27
Life	2020 Group Life Insurance	Employee	01/01/2020	\$0

Total Cost Per Pay Period
\$274.50

