New Retiree
Benefits Enrollment Instructions

SmartBen is our on-line enrollment tool. The site is accessible via the Internet at fhsdschools.smartben.net and can be accessed 24 hours a day, seven days a week.

You must enroll no later than 12 months from the last day of active employee status. Failure to enroll within the set time frame will forfeit your right to enroll in retiree coverage.

Step 1: If you want to enroll a spouse or dependent, you will need the following information for all dependents you wish to newly enroll:
Name SS# Date of birth

Step 2: Log on to fhsdschools.smartben.net Your User name is your FHSD ID number preceded by "FH". This is case sensitive, so please be sure to use a capital FH. Your default password is your date of birth entered as a string of numbers in the following format (MMDDYYYY). If you changed your password and have forgotten it, please contact the FHSD Benefits Office to have it reset.

Step 3: Life Event Enrollment will be listed under Benefits Enrollment. Please click on the "Begin Enrollment" button. Then Click on th pencil titled Life Event Enrollment.

Step 4: Choose your Event Type. Scroll all the way to the bottom of the choices - Check the box next to Retirement of Employee - Electing Benefits as a Retiree. Then fill in the Life Event Date (the 1st day of the month that you want coverage to begin) and comment "Retiree Initial Election". Enter your initials & click the green Continue button. **hint - you may have to click off of the box where you entered your initials for the continue button to light up green.**

Step 5: You will see a summary of the benefits for which you are eligible. Click through each category that you need to revise/elect and make your elections. Once you click "enroll" you will be brought back to the summary page.

Step 6: When you click on a benefit, you must then scroll to the grey box on the right side that asks "Who's Being Covered?". Select what applies by clicking on the circle to the left of the option. Then click the blue Select button under the plan that you wish to elect. Next, Click the green Continue button on the right of the screen.

Step 7: Answer the questions that appear on the next screen.
If you wish to have your earnings held pre-tax then answer "yes" to the question "*Do you plan on receiving earnings from the District?*" and "yes" again to "*Do you want your health insurance premiums to be withheld pretax from your District earnings?*"
After answering all of the questions, click the green Contiue button.

Step 8: Repeat this process from Step 7-8 until you are finished electing. This should bring you back to the screen where you see the green dots next to each benefit you have selected. If all looks correct, click the green Continue button.

Step 9: SmartBen may ask you to verify your information. If so, click through the prompts and update any information it is asking for.

Step 10: Be sure to review your elections on the next screens and click on the green Complete Enrollment button. This will then give you a *click here* link on the middle of the next screen. It is each retiree's responsibility to **print a confirmation summary** of your elections. Enrollment summaries will not be provided during tax time and you may need them to file your taxes. Next you may click the Return Home button.

At any point throughout the plan year you can log-in to SmartBen and click "View Enrollment Confirmation" under "MY BENEFITS" to see your current elections.

If you experience any problems, please contact the FHSD Benefits Office at 636.851.6099.