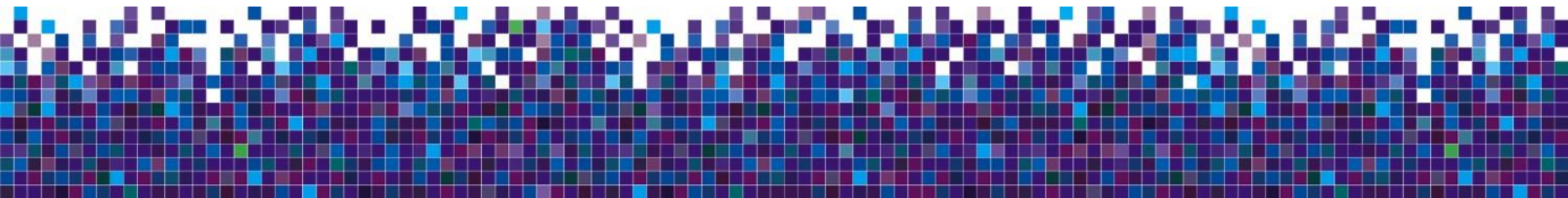


# Open Enrollment in Workday

A step-by-step guide to assist you in navigating through the  
Benefit Open Enrollment process



# Workday Step-by-Step

## Tips Regarding Open Enrollment

By now you should have:

- Reviewed the open enrollment page and video on [www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)
- Utilized [Alex](#) to assist in determining the suggested plan selection for you and your loved ones.

## Reminders for 2025 Open Enrollment:

- You have three medical plan choices: Gold, Silver HDHP w/HSA, and Bronze HDHP w/HSA. Select the one that will best meet your needs.\*
- Only the Silver and Bronze plans provide you the option of the Health Savings Account (HSA).
- Navient funds your HSA in the following installments: 50% of the Navient contribution in mid-January, 25% in mid-April and 25% in mid-July.
- Open Enrollment is **passive** this year, current benefit elections **will** carry over into 2025; with the exception of HSA and FSA.
- Take a moment to review the life insurance coverage amounts selected for your spouse, or dependent child(ren).

\* **California, Hawaii and Puerto Rico have other options**

# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Log into Workday to complete your Open Enrollment elections

- Information you are expected to have available before you get started:
  - Dependent(s) / Beneficiary(ies) personal information including:
    - Legal Name
    - Address & Phone Number
    - Date of Birth
    - Social Security Number – due to ACA tax reporting, each enrolled dependent must have a valid SS#
    - If applicable, documentation to verify your dependent(s)
- What is the difference between a dependent and a beneficiary?
  - A dependent is family member eligible for benefits coverage (spouse or child). A dependent may also be a beneficiary.
  - A beneficiary may be a dependent or someone, such as your parent or friend, you name to receive something upon your death, such as life insurance benefits.

If you have trouble logging in to Workday, please contact the [Solution Center](#) at 317.578.6666 or 1.800.441.4005

## Where do I go for more information? [www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

An easy-to-navigate website with information, tools and resources that you may access 24/7 from Navient's intranet, from home, mobile device, or anywhere you have Internet access

- Need-to-know information and links for benefits and enrollment
- Tools to assist in making better healthcare decisions, available all year long
  - [Alex](#)
  - [Open Enrollment Video](#)

# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

Visit

[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

**Ensure you review the 2025  
Open Enrollment information  
before making your benefit  
elections!**

From the home page of  
MyNavientWellbeing.com, click  
on “Find out more” to access  
important information regarding  
changes for next year



# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Step 1: Review, Change or Add dependent(s)

**Tip:** It's best to review/edit/add dependents **BEFORE** you make your Open Enrollment elections. Click on "Benefits" then "Dependents" to view current dependents

**You cannot delete a dependent if they are currently enrolled in your benefit selections!**

For example, if you edit a dependent from "spouse" to "ex-spouse", it simply changes their status. They **will** continue to be enrolled in your benefits until you remove them during your Open Enrollment event or a qualifying life event.

The screenshot displays the 'Benefits and Pay' interface. On the left, a 'Menu' sidebar shows 'Apps' and 'Shortcuts'. Under 'Shortcuts', 'Your Saved Order' is listed, and 'Benefits and Pay' is highlighted with a yellow box. The main content area on the right shows a globe icon, the title 'Benefits and Pay', and a list of options: 'Overview' (highlighted in light blue), 'Benefits' (with a shield icon), 'Benefit Elections', 'Benefits by Date', 'Dependents' (highlighted in yellow), and 'Beneficiaries'. Below this list, a table shows one dependent:

Dependent	Relationship	Age	
Mrs. Jones ...	Spouse - Opposite-Sex	38 years, 6 months, 26 days	Edit

# Workday Step-by-Step

## Step 1 cont'd: Review, Change or Add dependent(s)

When adding a dependent, you will be prompted to add a new or choose from an existing beneficiary or emergency contact. You may also enter your dependent as a beneficiary at this time.

Once you click ok, you will be prompted to enter their personal information.

**Please note:** Fields with a red Asterisk are required

Add

Dependents 4 items

Dependent

### Dependent Options

Is your new dependent already a beneficiary or emergency contact?

If yes, which one?

### Effective Date & Reason

Effective Date \*

10/23/2020

Reason

Use your new dependent as a beneficiary?

Use as Beneficiary

No

# Workday Step-by-Step

AskHR  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Enrollment Process

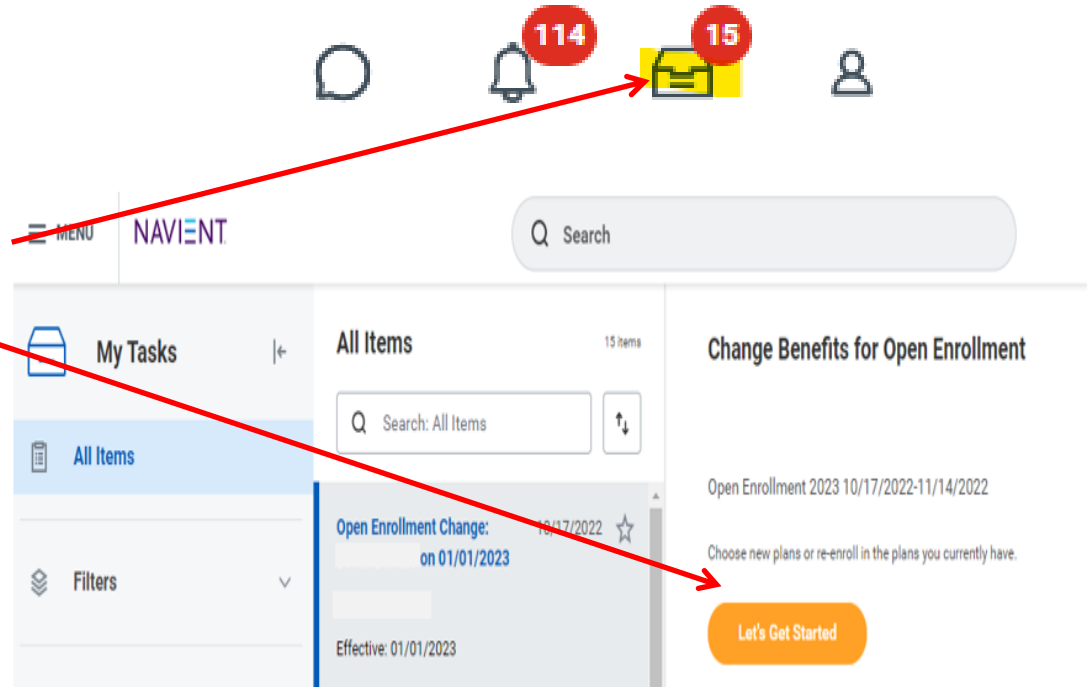
### Step 2: Locate your OE event in your inbox

<https://www.myworkday.com/navient>

### Home Screen

Once you have logged in to Workday from the Navigator portal, “**Click on your inbox**” from your home page where an Open Enrollment message awaits you. Click on the Open Enrollment Event to enroll in your 2025 benefits.

**Tip:** You may update your dependent(s) from within the Open Enrollment process, however, it's best to review them **BEFORE** you click “Let's Get Started”. Click on “Benefits” from the home page to review your current dependent(s).





# Workday Step-by-Step

AskHR  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Step 3: Make your Open Enrollment elections

2025 Open Enrollment is a **“Passive”** enrollment. All of your current benefit elections **will** carry over into 2025, **with the exception of** your HSA and FSA elections.

Benefit offerings will be displayed in individual tabs. Select the benefit(s) you want by clicking enroll/manage on each box.

**Tip:** You may click “Save for Later” at anytime if you are not ready to continue with your elections.

**DO NOT** click “Review and Sign” until you have finalized all of your elections.

### Open Enrollment 2025

Projected Total Cost Per Paycheck  
\$254.38

▼ Enrollment Instructions


*To access the hyperlinks within this event, please log into [MyNavientWellbeing.com](http://MyNavientWellbeing.com). If you do not need to access the links, you may complete your event without logging into the portal.*

Open Enrollment began **Monday, October 28** and runs through **Friday, November 8**. You may change and submit your elections as many times as you like; however, once the enrollment period closes on November 8, 2024 at 10:00 p.m. EST, your enrollment selections will become effective with your last entry/submission.

**Please note:** If you are enrolling your Spouse and/or dependent(s) **for the first time** onto a medical plan, you are required to submit [supporting documentation](#). You will also be required to respond to the Spouse Premium question and complete the [Spouse Verification Form](#). You may attach your documentation on the review enrollment screen before hitting submit. If you fail to submit documentation by December 15, 2024, your newly added spouse/dependent(s) will not be enrolled for 2025. If you have questions, please review the [FAQ](#) and/or [eligibility requirements](#). All dependents must have a valid date of birth and Social Security number.

Before beginning, we suggest you review the [Open Enrollment video](#) and [ALEX](#) on [MyNavientWellbeing.com](http://MyNavientWellbeing.com) at home with your loved ones.


#### Health Care and Accounts

**Medical**  
Anthem HSA BRONZE HDHP  
**UPDATED**


Cost per paycheck  
\$44.10

Coverage  
Employee Only

Manage

**Premium**  
Waived  
**REVIEWED**

Enroll

**Dental**  
Anthem GOLD  
**UPDATED**

Cost per paycheck  
\$32.41

Coverage  
Employee + Child(ren)

Dependents  
1

Manage

# Workday Step-by-Step

AskHR  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Step 3: Make your Open Enrollment elections

### Start with your Health Care Elections

Follow these steps:

- Click on the Medical tab to enroll.
- Select your medical plan, then click Confirm and Continue
- Select dependents that you want to cover, then click Save.

\*California, Hawaii and Puerto Rico employees may have other medical plan options.

The screenshot displays the 'Medical' tab in the Workday Open Enrollment system. At the top, a 'Medical Waived' status is shown with a shield icon. Below this, the 'Enroll' button is highlighted with a red arrow. The 'Plans Available' section lists three medical plans: Anthem HSA BRONZE HDHP, Anthem HSA SILVER HDHP, and Anthem PPO GOLD. The 'Anthem PPO GOLD' plan is selected, and the 'Confirm and Continue' button is circled in red. Below the plan selection, the 'Dependents' section shows a table with columns for 'Select', 'Dependent', 'Relationship', and 'Date of Birth'. Two dependents are listed: a spouse and a child, both with their 'Select' checkboxes checked. The 'Save' button is also circled in red. The right side of the screen contains 'Health Care Instructions' and 'General Instructions'.

Selection	Benefit Plan Details	You Pay (\$/weekly)	Company Contribution (\$/weekly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Anthem HSA BRONZE HDHP	\$38.50	\$271.39
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Anthem HSA SILVER HDHP	\$66.12	\$291.89
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Anthem PPO GOLD	\$123.66	\$272.01

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>		Spouse - Opposite-Sex	
<input checked="" type="checkbox"/>		Child	

# Workday Step-by-Step

AskHR  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)


## Spouse Premium

If you enroll your Spouse in a medical plan and they have access to medical coverage elsewhere, then the Spouse Premium applies. The cost is \$45 per pay period. During your enrollment, you will need to elect this coverage. If your Spouse does not have coverage elsewhere, please waive this coverage, complete the [Spouse Verification Form](#), and attach this form to your open enrollment event before you submit.

## Tobacco Premium

If you utilize **tobacco** products and enroll in a Navient medical plan, you are required to pay a per pay period premium of \$38.

**NOTE:** The \$38 premium for tobacco usage **ONLY** applies to the **MEDICAL PLAN**.



Premium  
Waived

Enroll

Premium

Projected Total Cost Per Paycheck  
\$141.46

Plans Available

Select a plan or Waive to opt out of Premium. The displayed cost of waived plans assumes coverage for Employee Only.

2 items

*Selection	Benefit Plan Details	You Pay (Bi-weekly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Navient - Spouse	\$45.00
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Navient - Tobacco	\$38.00

Confirm and Continue

Cancel

Health Care Instructions

General Instructions

If you are enrolling a Spouse into a Navient medical plan you are required to respond to the [Spousal Verification form](#). The surcharge should be elected if your Spouse is employed **AND** has employer sponsored medical coverage available. Refer to the [FAQ](#) on [MyNavientWellbeing.com](#) for further clarity. The premium is \$45 per paycheck and **ONLY** applies to the medical plan.

Employees who utilize tobacco products and enroll in one of the medical plans, should elect the \$38 per pay tobacco premium. Please take time to review the [FAQ](#).

Questions? Please call the Human Resources Service Center at 1-800-441-4063, option 1, or email [benefits@navient.com](mailto:benefits@navient.com).

# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Dental

Navient offers two dental plans through Anthem.

Both plans cover:

- Diagnostic and preventive services
- Basic and major services

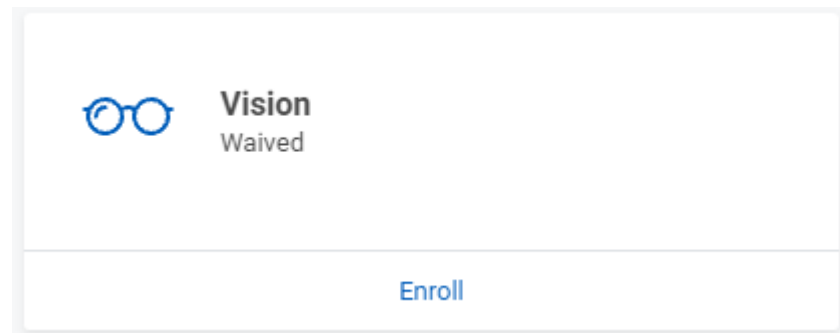
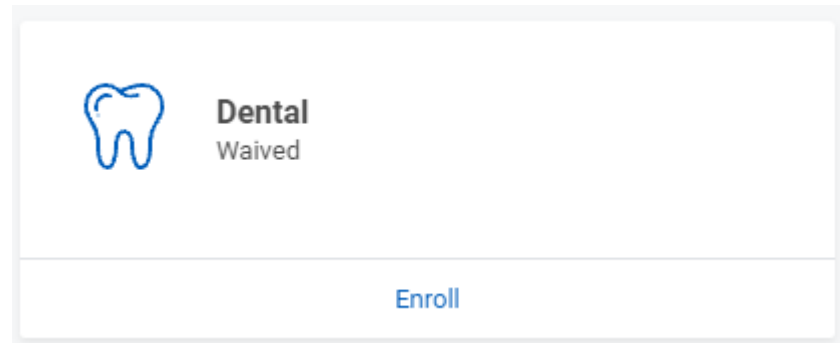
The Gold plan also covers Orthodontia.

## Vision

Vision is offered through Anthem's Blue View Vision.

Plan features:

- Annual eye exam
- Eyeglasses or Contact lenses
- Eyeglass Lens enhancements



# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Aflac Accident

Accident Insurance is a supplementary benefit that assists in paying for medical and living expenses if you have an injury resulting from an accident.



**Accident Insurance**  
Waived

[Enroll](#)

## Aflac Hospital Indemnity

Hospital Indemnity insurance supplements your existing medical coverage to assist in paying for out-of-pocket medical expenses associated with hospital confinement.



**Hospital Indemnity**  
Waived

[Enroll](#)


# Workday Step-by-Step

AskHR  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Health Savings Account (HSA)

If enrolled in the Silver or Bronze Plans, you may contribute pre-tax money to the HSA. Your coverage level (employee-only or family) and age will determine the company contribution amount that you receive. Navient funds this contribution in the following installments: 50% of the Navient contribution in mid-January, 25% in mid-April and 25% in mid-July.

If you are enrolled in the Gold Plan, you **will not** have the option to elect HSA contributions.



**Health Savings Account - Under 55**  
Waived

Enroll

**Health Savings Account - 55 and over**

Projected Total Cost Per Paycheck  
\$1,171.41

**Plans Available**  
Select a plan or Waive to opt out of Health Savings Account - 55 and over.

*Selection	Benefit Plan	You Contribute (Bi-weekly)	Company Contribution (Bi-weekly)
<input type="radio"/> Select	Fidelity Group 2	\$0.00	
<input checked="" type="radio"/> Waive			

**Health Savings Account Instructions**

**Important Information**  
When you select Medical - Anthem HSA Choice HDHP, Medical - Anthem HSA Value HDHP, you must also select Health Savings Account - 55 and over - Fidelity Group 2. If you waive any of these Medical - Anthem HSA Choice HDHP, Medical - Anthem HSA Value HDHP, Workday automatically waives any of these Health Savings Account - 55 and over - Fidelity Group 2.

**General Instructions**  
If you enroll in the Choice or Value High Deductible Health Plans (HDHP) you may elect to contribute money from your paycheck on a pre-tax basis to your Health Savings Account (HSA). The money in your Health Savings Account (HSA) may be used to pay for qualified medical expenses.  
**In order to receive Navient's contribution, even if you don't choose to contribute your own dollars to your HSA, you MUST elect the HSA plan option below for \$0, or you may open your account directly at Fidelity before any contributions are scheduled.**  
**Note:** The amount that Navient contributes to your HSA has been factored into your allowable, annual maximum to help ensure you do not exceed the IRS limit.  
Navient will contribute at the below levels for 2021:

- Employee only coverage: \$500
- Family coverage: \$1,000

Confirm and Continue

Cancel

**Health Savings Account - 55 and over - Fidelity Group 2**

Projected Total Cost Per Paycheck  
\$1,221.41

**Contribute**  
Your estimated contributions made this year: 100.00  
Per Paycheck:   
Annual:  Remaining Paychecks: 9  
Maximum Annual Amount: \$7,450.00

**Summary**  
Total Annual HSA Contribution: \$550.00

Save

Cancel

**Health Savings Account Instructions**

**Provider Website** [Fidelity](#)

**General Instructions**  
If you enroll in the Choice or Value High Deductible Health Plans (HDHP) you may elect to contribute money from your paycheck on a pre-tax basis to your Health Savings Account (HSA). The money in your Health Savings Account (HSA) may be used to pay for qualified medical expenses.  
**In order to receive Navient's contribution, even if you don't choose to contribute your own dollars to your HSA, you MUST elect the HSA plan option below for \$0, or you may open your account directly at Fidelity before any contributions are scheduled.**  
**Note:** The amount that Navient contributes to your HSA has been factored into your allowable, annual maximum to help ensure you do not exceed the IRS limit.  
Navient will contribute at the below levels for 2021:

- Employee only coverage: \$500
- Family coverage: \$1,000

These levels are subject to change based on the date of enrollment. Funds to be received and Navient matching funds will be deposited into your HSA in several amounts on a quarterly basis.  
Below indicates what the Navient contribution will be:

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**NAVIENT**  
WELLBEING  
Self. Health. Wealth.

14

# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

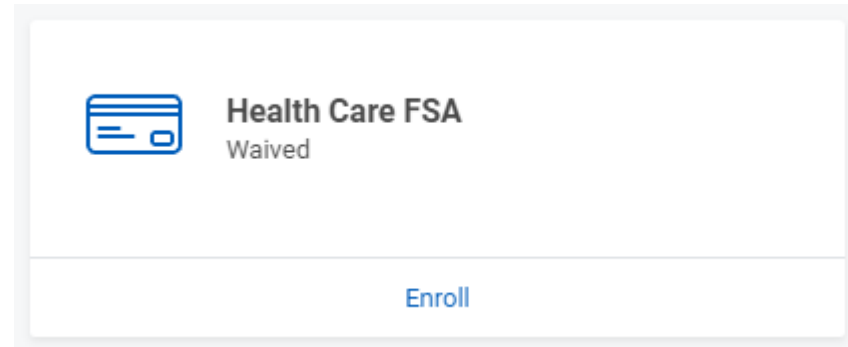
## Flexible Spending Accounts (FSA)

You have two options:

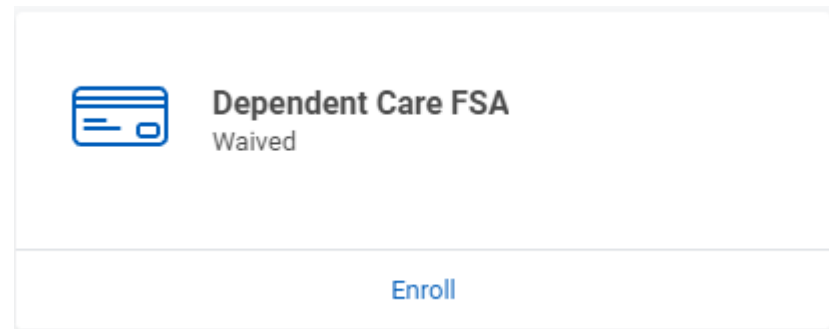
- **Health Care FSA**
  - Elect up to \$3,300 annually
- **Dependent Care FSA\*\***
  - Elect up to \$5,000 annually

**Note:** If you enroll in the Silver or Bronze Plans, the Health Care FSA is defined as “**Limited Use**”, which means you may use it for dental and vision expenses, and only for medical expenses after you have met the annual deductible amount. Once your annual deductible has been met you will be permitted to use your FSA for medical expense reimbursement.

**\*\* The Dependent Care FSA is NOT for medical expenses. This plan is primarily for daycare or summer camp expenses.**



A screenshot of a digital enrollment card for a Health Care FSA. On the left is a blue icon of a card with a chip. To its right, the text reads "Health Care FSA" in bold, with "Waived" underneath. At the bottom right, there is a blue "Enroll" button.



A screenshot of a digital enrollment card for a Dependent Care FSA. On the left is a blue icon of a card with a chip. To its right, the text reads "Dependent Care FSA" in bold, with "Waived" underneath. At the bottom right, there is a blue "Enroll" button.

# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Aflac Critical Illness Employee

Critical Illness insurance provides cash benefits when an insured person is diagnosed with, or treated for, a covered critical illness.

Employees may elect \$30,000 or \$15,000 coverage.



**Critical Illness Insurance EE**  
Waived

[Enroll](#)

## Aflac Critical Illness Spouse

Employees may elect \$15,000 or \$7,500 of coverage for their spouse. The coverage on your spouse may not be more than 50% of the coverage you have elected.



**Critical Illness Insurance SP**  
Waived

[Enroll](#)

## Aflac Group BenExtend

The Aflac Group BenExtend combines accident, hospital indemnity and critical illness benefits into one plan design.



**Group BenExtend Insurance**  
Waived

[Enroll](#)



# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Company Paid Life and AD&D

Navient covers employees at 1x their annual salary for Life Insurance and Accidental Death and Dismemberment.

To make your beneficiary designation, you will need to enter the Company Paid Group Term life tab. Click on Confirm and Continue.

On the next screen click on the + next to Beneficiary. If adding one or more beneficiaries, you will need to make sure the percentage adds up to 100%.

The beneficiary(ies) you select are in force immediately for all company provided and voluntary employee life insurance coverage. You are automatically the beneficiary for any dependent life insurance elected.

**Note: Beneficiary(ies) for your 401(k) Savings Plan and HSA must be designated through Fidelity's website at [www.401k.com](http://www.401k.com).**

*Selection	Benefit Plan Details	Company Contribution (Bi-weekly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Prudential (Employee)	\$1,000.00

**Confirm and Continue**

### Beneficiaries

Select an existing or add a new beneficiary person or trust to this plan. You can also adjust the percentage allocation for each beneficiary.

Primary Beneficiaries 1 item

Beneficiary	Percentage
<input type="text"/>	0

Secondary Beneficiaries 0 items

Beneficiary	Percentage
No Data	

# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Voluntary Life

### Voluntary Employee Life

- If you elect coverage for the first time, you will be subject to Evidence of Insurability (EOI)\*
- If you are currently enrolled and elect to increase your life benefit you may do so up to 3x your annual salary and not be subject to EOI\*, 4x or more will require EOI\*

### Voluntary AD&D

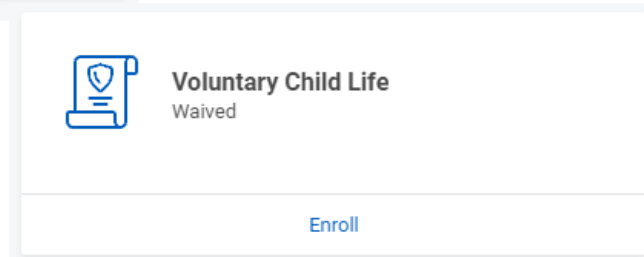
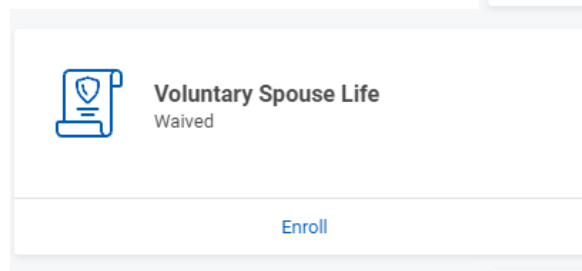
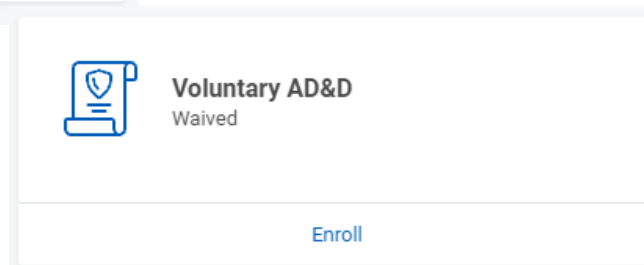
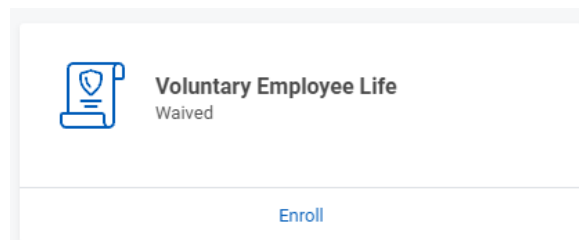
- You may elect up to 1x- 6x your annual salary for you and your eligible dependents. EOI is not required.

### Voluntary Spouse Life

- If you elect coverage for the first time, or increase your current coverage, you will be subject to EOI.

### Voluntary Dependent Life

- You may elect either \$5,000 or \$10,000 without EOI.



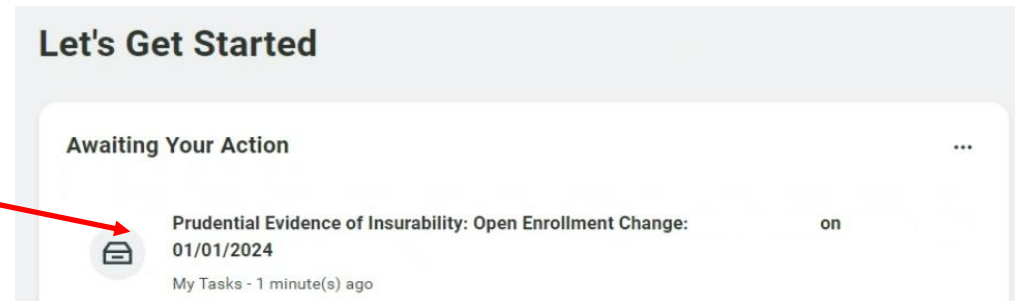
\* If you are **NOT** making any changes to your current Voluntary Employee or Spouse Coverage, you will **NOT** need to complete an EOI form.

# Workday Step-by-Step

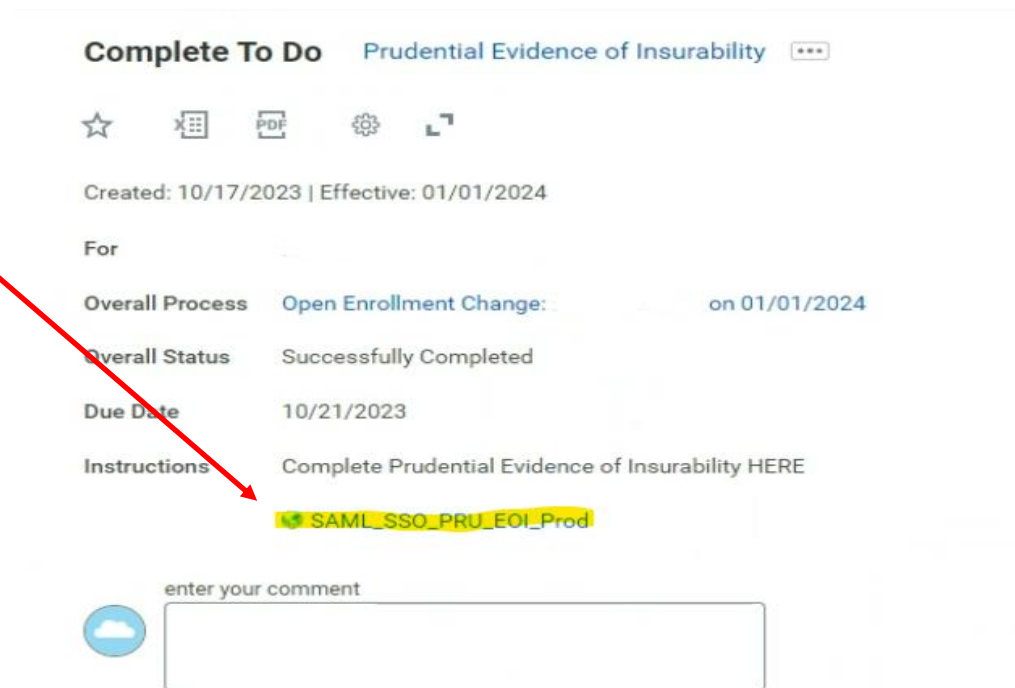
[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Voluntary Life

- If EOI is required, you will receive a Workday notification in your inbox. Click on the task to open it up.



- Next, click on the highlighted link which will take you to the Prudential site to complete your EOI.



Please note – The EOI task will not generate in your Workday inbox until the week of November 11, once Open Enrollment is closed and finalized.

# Workday Step-by-Step

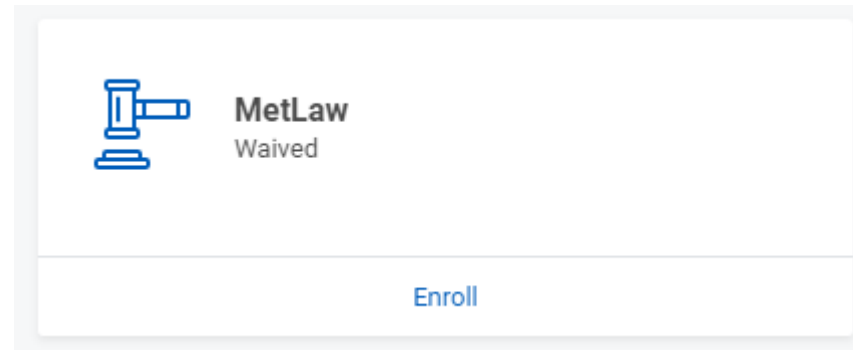
[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## MetLaw – Legal and Identity Theft Protection

The Legal Services plan is a voluntary benefit which provides you and your eligible dependent personal legal services and identity theft protection.

Two plans are offered:

- High plan
  - \$9.00 per pay
- Low Plan
  - \$5.08 per pay



# Workday Step-by-Step

## Step 4: Review your elections

Once you have made your elections, scroll down to the bottom of the enrollment page and click on “Review and Sign.”

On the next screen, your 2025 benefit elections will populate for your final review.

Review and Sign

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents	Beneficiaries	Cost
Medical Anthem HSA SILVER HDHP	01/01/2024	01/01/2024	Employee Only			\$67.44
Dental United Concordia SILVER	01/01/2024	01/01/2024	Employee Only			\$11.77
Vision Anthem VIS	03/20/2023	03/20/2023	Employee Only			\$3.94
Group BenExtend Insurance Aflac	01/01/2024	01/01/2024	Employee Only			\$9.17
Health Savings Account - Under 55 Fidelity SILVER Group 1	01/01/2024	01/01/2024	\$0.00 Annual			Included
Company Paid Group Term Life Prudential (Employee)	01/01/2023	01/01/2023	100% of Salary			Included
Company Paid AD&D Prudential (Employee)	01/01/2023	01/01/2023	100% of Salary			Included

# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Step 4: Review your elections continued

### Benefit Elections Review

Evidence of Insurability: If you elected insurance that requires documentation it will be listed here.



#### ▼ Messages

1 item



Plan	Information
Voluntary Employee Life - Prudential (Employee)	You must submit evidence of insurability for the 4 X Salary election. Your election will be reduced to 3 X Salary until evidence of insurability is received and approved.

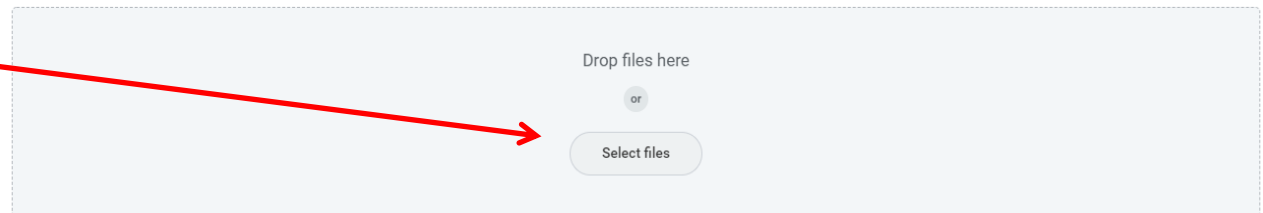
# Workday Step-by-Step

[AskHR  
www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Upload your Dependent supporting documentation

If you are adding a new dependent to coverage for 2025, before submitting your final benefit elections, please upload your supporting documentation under the Attachments section.

Attachments



Drop files here

or

Select files

***TAKE NOTE!*** You have until December 15th to submit your supporting documentation. If you do not provide proper documentation, your dependents will be removed from coverage!!

# Workday Step-by-Step

AskHR  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Step 4: Review your elections continued

Elected Benefits: Review your elections to ensure they are accurate. Once you have made all necessary changes, please click “Submit” at the bottom of the page.

**Note:** You must click “I Accept”, and then “Submit” to save and finalize your elections for 2025.

### Electronic Signature

I have completed my benefits enrollment and agree with the following:

- My election is a binding election for the calendar year.
- I may not change or revoke my benefit elections during the year unless I experience a qualified life event (QLE). The only exception is for those enrolled in the Choice or Value Plans with Health Savings Account (HSA); I may change, revoke or add to my HSA election at any time during the calendar year.
- I authorize Navient to deduct any applicable benefit premiums from my paycheck, as indicated in my benefit elections, and any applicable spouse premium. If I have represented that the premium is not applicable to me, I hereby affirm that my spouse is (i) not eligible for other employer-sponsored medical coverage, or (ii) is employed by a Navient employer. I understand that any misrepresentations in this regard may result in the termination of coverage for my spouse and/or disciplinary action against me up to and including termination of my employment. I further agree to notify the Navient HR Service Center if my spouse becomes eligible for employer-sponsored medical coverage, in which case I agree to (i) dis-enroll my spouse from Navient-sponsored medical coverage, or (ii) begin paying the applicable spouse premium.
- I authorize Navient to deduct any applicable tobacco premium from my paycheck, as indicated in my benefit elections. If I have represented that the premium is not applicable to me, I hereby reaffirm that I have not used tobacco products during the past 30 days. I understand that any misrepresentations in this regard may result in disciplinary action against me up to and including termination of my employment. I further agree to notify the Navient HR Service Center if I begin using tobacco products subsequent to this certification.
- Medical, Dental, Vision, Health Care FSA, Dependent Care FSA, AFLAC, 401(k) and HSA premiums/contributions will be deducted from my pay on a pre-tax basis to the extent allowable under Section 125 of the U.S. Internal Revenue Code. Premiums/contributions for all other benefit elections will be deducted from my pay on a post-tax basis.
- If I elected coverage for my dependent(s), I certify that each such person meets the definition of an [eligible dependent](#) under each applicable benefit plan. I further understand that enrolling individuals who do not qualify for dependent coverage under a benefit plan is considered fraudulent and may result in retroactive cancellation of coverage; recoupment of any benefits paid to such individuals; and disciplinary action up to and including termination of my employment. I further understand that Navient has the right to request documents (such as marriage or birth certificates, joint bank account statements, or adoption papers) that show proof of eligibility for any dependent that I enroll. If you have questions about whether an individual meets the definition of an eligible dependent under the plans, click [here](#) or contact Navient HR Services Center at 1-800-441-4063 or [benefits@navient.com](mailto:benefits@navient.com).
- Click on the following link to learn more about your HSA Account with [Fidelity](#).

By checking the “I Agree” box below, I acknowledge that the information I have entered is accurate and true. Navient Employees are expected to provide accurate and truthful statements on all employment forms. Therefore, if it is determined I submitted false information I will be subjected to paying the premiums as well as potential disciplinary corrective action up to and including termination of my employment. I also understand that I have effective access to a Summary Plan Description and related documents for each applicable Navient benefit plan at [MyNavientWellbeing.com](http://MyNavientWellbeing.com) and that I may request paper copies of these documents by contacting the Navient Human Resources Services Center.

#### For California Employees electing a Kaiser HMO plan Kaiser Foundation Health Plan Arbitration Agreement\*

I understand that (except for Small Claims Court cases, claims subject to a Medicare appeals procedure or the ERISA claims procedure regulation, and any other claims that cannot be subject to binding arbitration under governing law) any dispute between myself, my heirs, relatives, or other associated parties on the one hand and Kaiser Foundation Health Plan, Inc. (KFHP), any contracted health care providers, administrators, or other associated parties on the other hand, for alleged violation of any duty arising out of or related to membership in KFHP including any claim for medical or hospital malpractice (a claim that medical services were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), for premises liability, or relating to the coverage for, or delivery of, services or items, irrespective of legal theory, must be decided by binding arbitration under California law and not by lawsuit or resort to court process, except as applicable law provides for judicial review of arbitration proceedings. I agree to give up our right to a jury trial and accept the use of binding arbitration. I understand that the full arbitration provision is contained in the Evidence of Coverage.

By enrolling in a Kaiser Permanent plan, I understand that this action will serve as my electronic signature of agreement to the conditions provided in Kaiser Foundation Health Plan Arbitration Agreement (above) and that by law this electronic signature will have the same effect as a signature on paper form.

**Note:** If you do not wish to accept the arbitration agreement above you must make a new Health Plan selection.

I Accept



Submit



# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## **Step 5: Print off your confirmation**

Once you have completed your Open Enrollment Elections, you may print off your Elections Confirmation.

**For your awareness: During the Open Enrollment period you may submit your elections as many times as you want; however, once Open Enrollment ends (November 8, 2024) your enrollment will be submitted based on your last submission and become effective January 1, 2025.**

## Submitted

You've submitted your elections.

### Important Dates:

Benefits go into effect	01/01/2025
Final day to update benefits	10/24/2024

[View 2025 Benefits Statement](#)

**TAKE NOTE! After November 8, 2024,  
no further changes are permitted!!**

# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Where to go after your elections are submitted

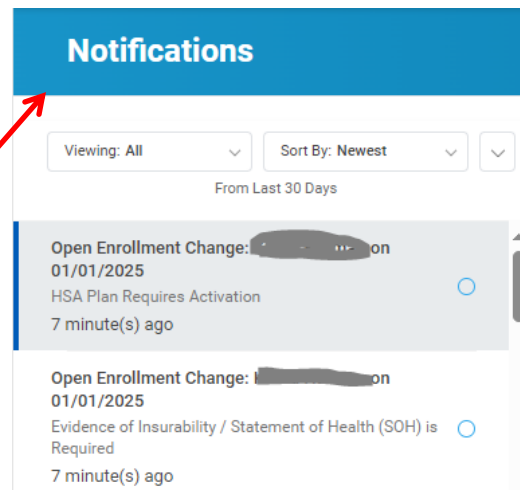
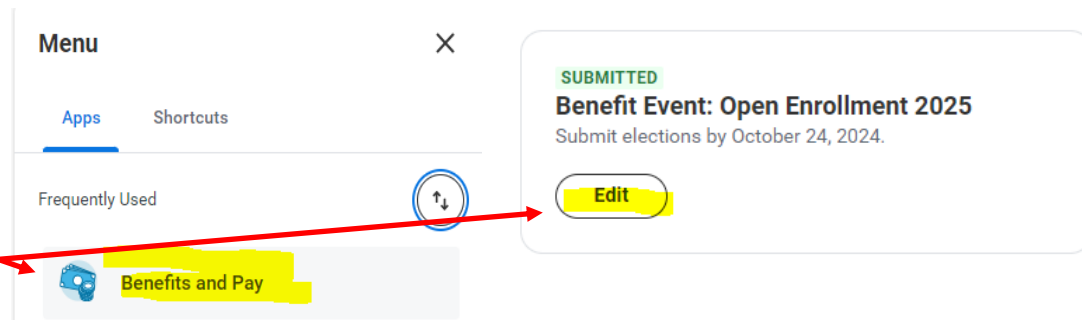
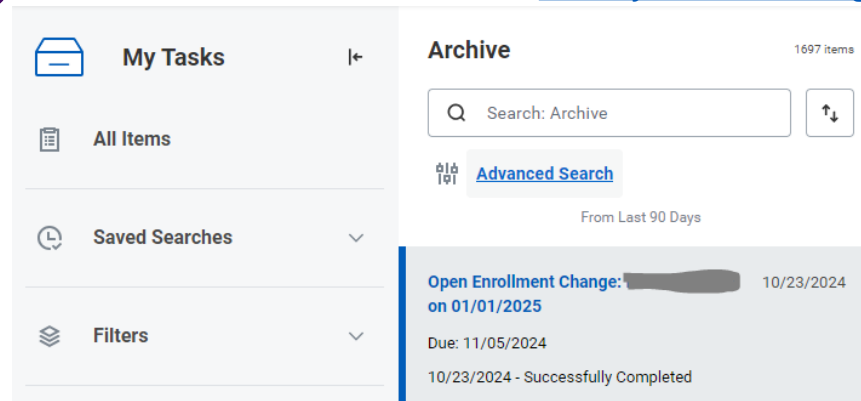
✓ Your inbox no longer shows that you have an Open Enrollment message

✓ How do you make changes?

You may change your 2025 benefit elections again by clicking on “Benefits and Pay” under the drop down menu.” Then click on edit.

**Reminder:** Open Enrollment ends Friday, November 8, 2024, your enrollment will be submitted based on your last submission and become effective January 1, 2025.

**Note: Don't forget to check for notifications!!**



# Workday Step-by-Step

[AskHR](#)  
[www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)

## Remember:

### Voluntary Employee Life

- If you elect coverage for the first time, you will be subject to Evidence of Insurability (EOI)
- If you are currently enrolled and elect to increase your life benefit you may do so up to 3x your annual salary and not be subject to SOH, 4x or more will require EOI

### Voluntary Spouse Life

- If you elect coverage for the first time, or increase your current coverage, you will be subject to EOI.

**Please note: Your previous election will remain in force until the new coverage level has been approved.**

## For benefits questions

1. Visit the Navient Benefits Website at [www.MyNavientWellbeing.com](http://www.MyNavientWellbeing.com)
  - You may review the open enrollment presentations, videos, and access the link to Alex
2. Utilize [Alex](#)
  - A great opportunity to get your questions answered.
3. Contact the Employee Resource Center and create a case through Workday using [AskHR](#) or call 800-441-4063, Option 1, Option 1 for the Benefits Department.

**If you have started a life event change or are a recent new hire, and it has not been approved or completed yet, your Open Enrollment Event will be “On Hold”. Please contact [AskHR](#) for further assistance in finalizing your life event change.**