

How To Enroll In Your Benefits Using bswift

Use this guide to log in to bswift, review your personal information, add dependents, compare plans, select or waive benefits, add beneficiaries, and complete your enrollment.

Important: Your enrollment is not submitted until you select Complete Enrollment in Step 9. Find your enrollment deadline and benefit effective date in the Enrollment Center.

CONTENTS

How To Enroll In Your Benefits Using bswift 1
Before You Begin 3
Step 1: Access bswift 3
Step 2: Log In 3
Step 3: Select Your Language 4
Step 4: Start Your Enrollment 4
Step 5: Review Your Personal Information 5
Step 6: Add Or Review Dependents 6
Step 7: Select Your Benefits 8
- Use or Skip “Ask Emma” 8
- Open Plan Options 9
- Choose Dependents for Coverage 9
- Compare Plans: Select or Waive Coverage 10
- Choose Your HSA or FSA Contribution 11
- Choose Your Voluntary Insurance Coverage Amount 12

Respond to Enrollment Messages 12
Review Your Cost and Continue 13
Step 8: Enter Beneficiary Information 14
Step 9: Review And Submit Your Enrollment 17
Step 10: Save Your Confirmation Statement 17
Step 11: Log Out 17
Need Help? 17

Before You Begin

- Allow enough time to review all benefit options and complete all required selections before your enrollment deadline.
- Have the full legal names, dates of birth, and Social Security numbers for each dependent you may enroll.
- Review the benefit guides, rate sheets, and plan summaries before making your selections.
- Avoid using your browser's "**Back"** button while in bswift, as doing so may log you out of bswift.

Need help getting started? Contact the Graham Benefits Team at ushrbenefits@graham.ca.

Step 1: Access bswift

- Go to the bswift enrollment website: https://grahamgroupus.bswift.com.

The bswift website can be accessed from any internet-enabled device; you do not need to be connected to the company network

Step 2: Log In

- Input your username and password

*Before Open Enrollment, all bswift passwords are reset to the default of "**First-time login".***

First-time login details: This will be your initial Username and Password which you would use to access bswift before you create a new password.

Username: Your first name + last name + the last four digits of your Social Security number - no spaces or special characters.
Password: Your date of birth in MMDDYYYY format. For example, enter **04091985** for a birth date of April 9, 1985.

Username examples:

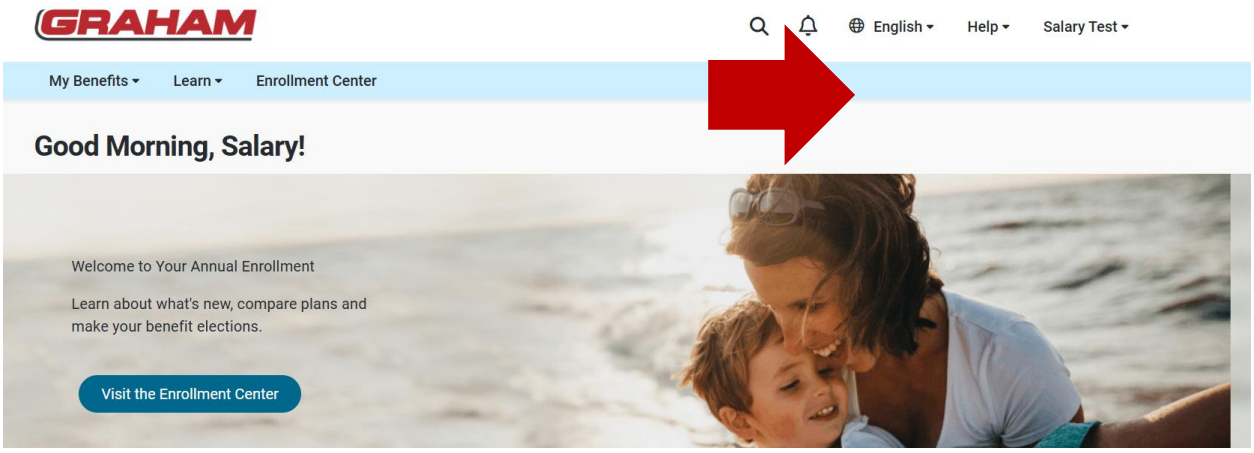
a. John Smith, Social Security number ending in 1234: **JohnSmith1234**.
b. John Smith-Anderson Jr., Social Security number ending in 5678: **JohnSmithAndersonJr5678**.

- After logging in for the first time, follow the prompts to create a new password.

Step 3: Select Your Language

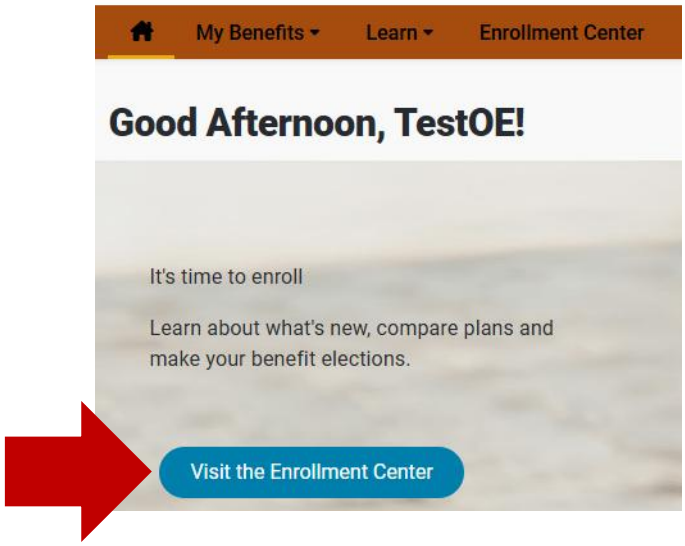
- Select your preferred language.

*bswift will default to English. If you would prefer to complete your enrollment in Spanish. Click on **English** at the top of the screen and toggle to **Spanish**.*



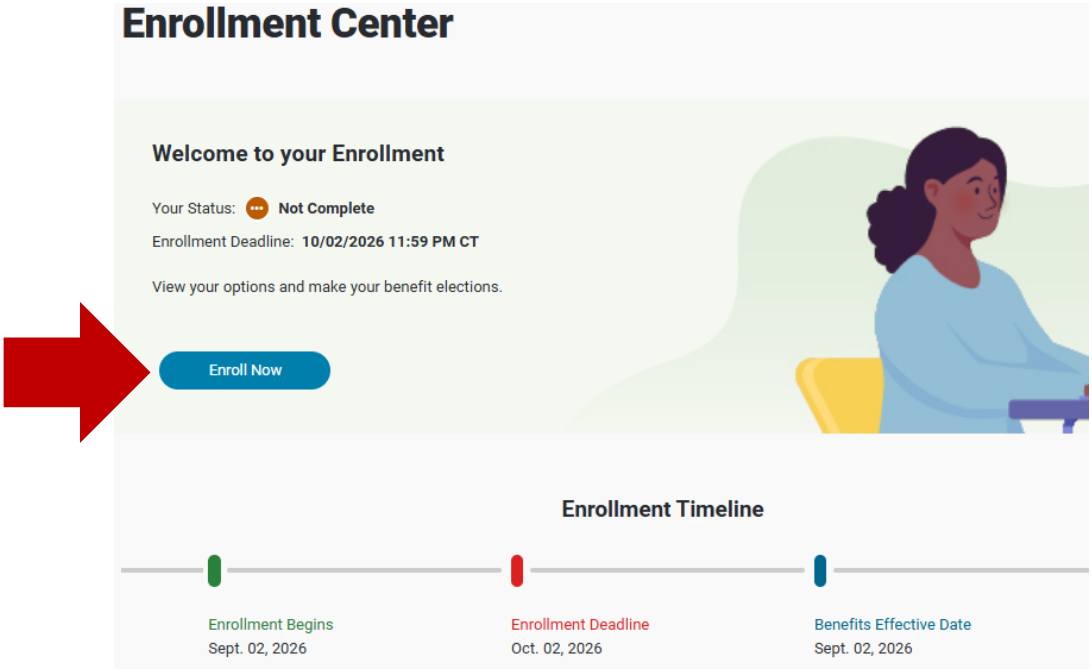
Step 4: Start Your Enrollment

- From the bswift home page, select **Visit the Enrollment Center**.



The Enrollment Center will show you the status of your enrollment, your enrollment deadline, and your benefit effective date.

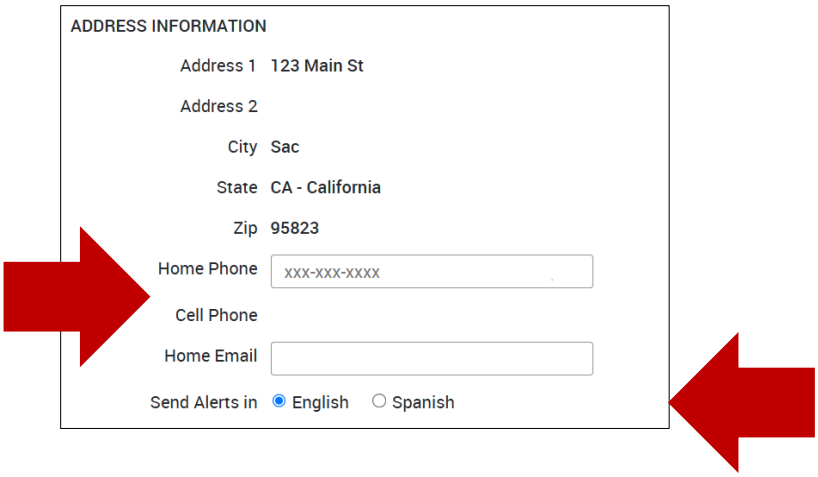
- Select **Enroll Now**.



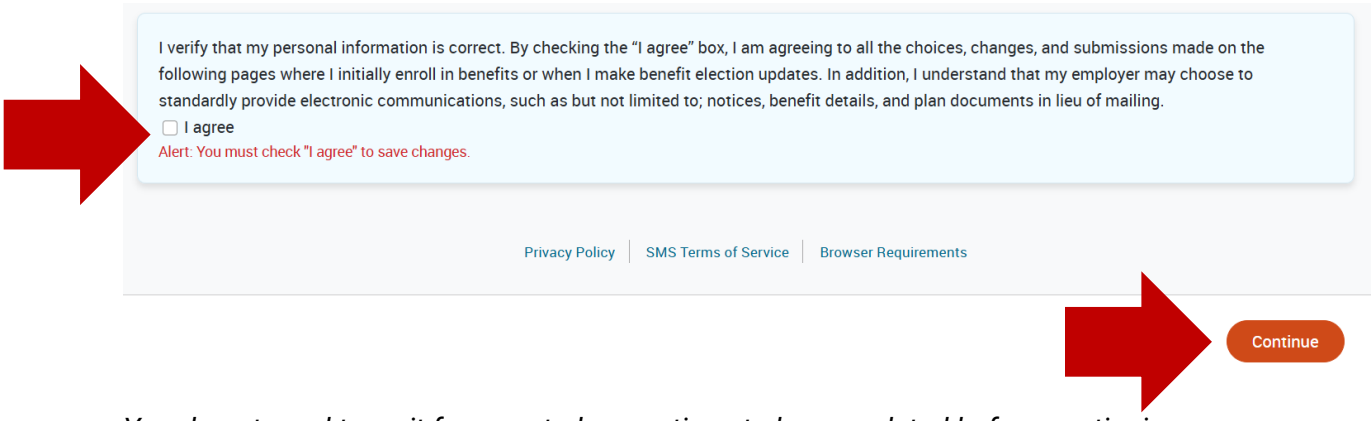
bswift will guide you through each required section. You may begin enrollment and return later but your elections are not submitted until you complete Step 9.

Step 5: Review Your Personal Information

- Review your personal information that has already been auto-populated on the platform
- Review your name, date of birth, address, and Social Security number carefully.
- Add an email address and phone number if you want to receive enrollment communications and reminders.
- If any piece of information is incorrect and cannot be updated in bswift, contact the Graham Benefits Team at ushrbenefits@graham.ca for support or assistance.



- Select **I agree**, then **Continue** at the bottom of the page.



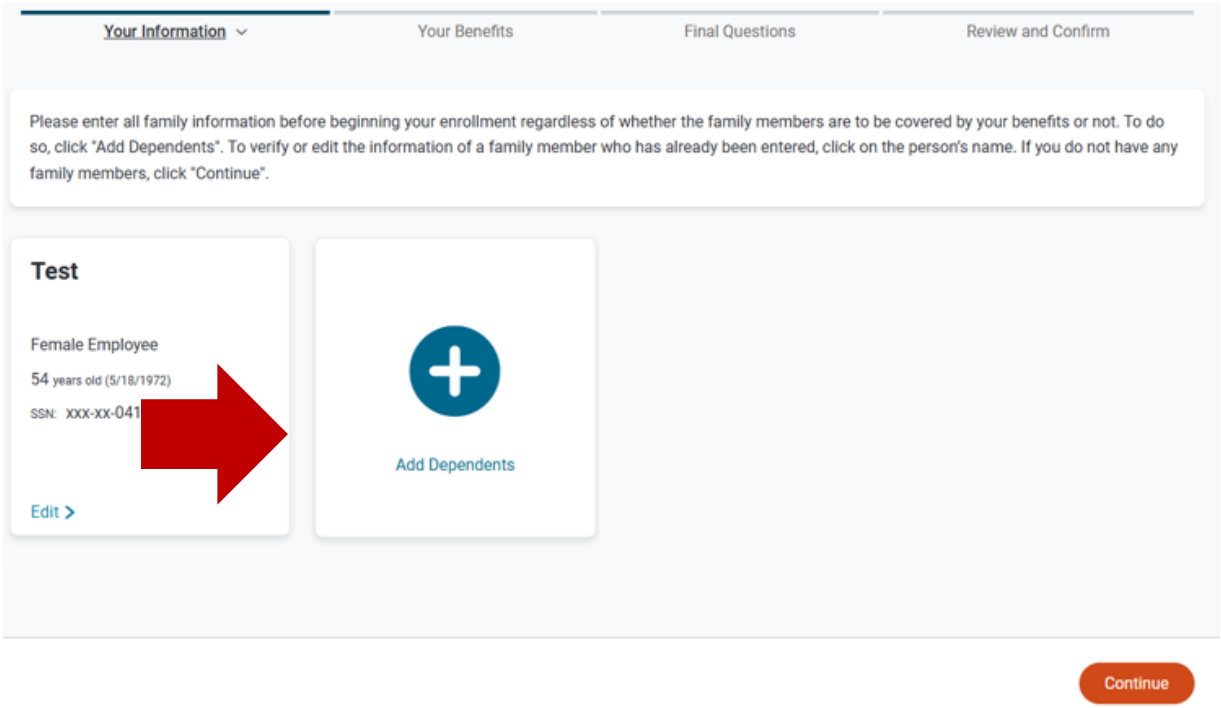
You do not need to wait for reported corrections to be completed before continuing your enrollment.

Step 6: Add Or Review Dependents

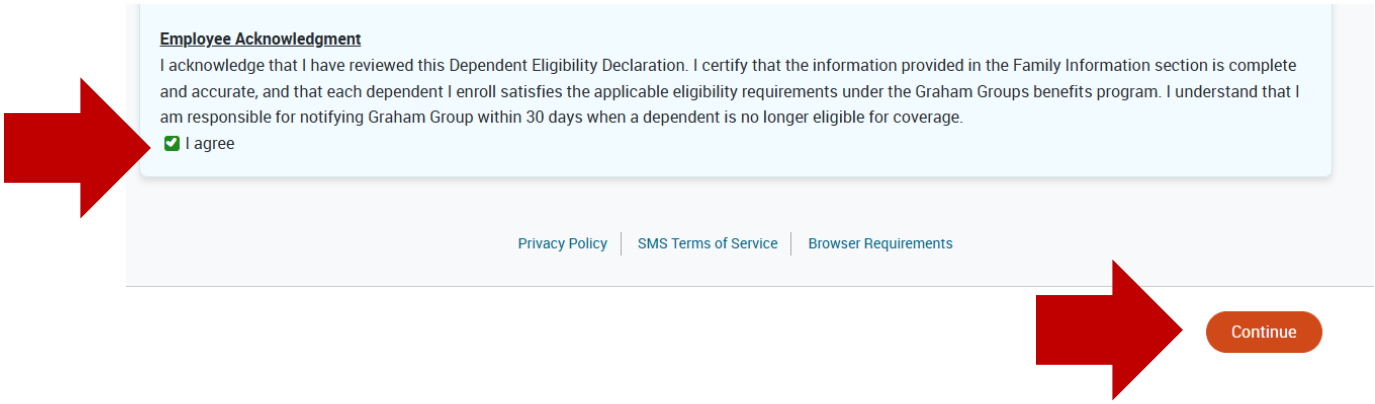
- Enter your dependents' information into bswift

Confirm that each dependent you may want to cover is listed in the Family Information section and review the dependent eligibility requirements in your benefit resources.

- If a dependent is not listed, select **Add Dependent**, then follow these steps:



- Complete all required fields marked with an asterisk (*).
- Select **Save & Add Another** to add another dependent or **Save & Continue** when you have finished adding dependents.
- Review the Dependent Information Notice.
- Select **I agree** and then **Continue**.



Important: Adding a dependent does not enroll them: Select the dependents you want to cover when making your benefit elections.

STEP 7: SELECT YOUR BENEFITS

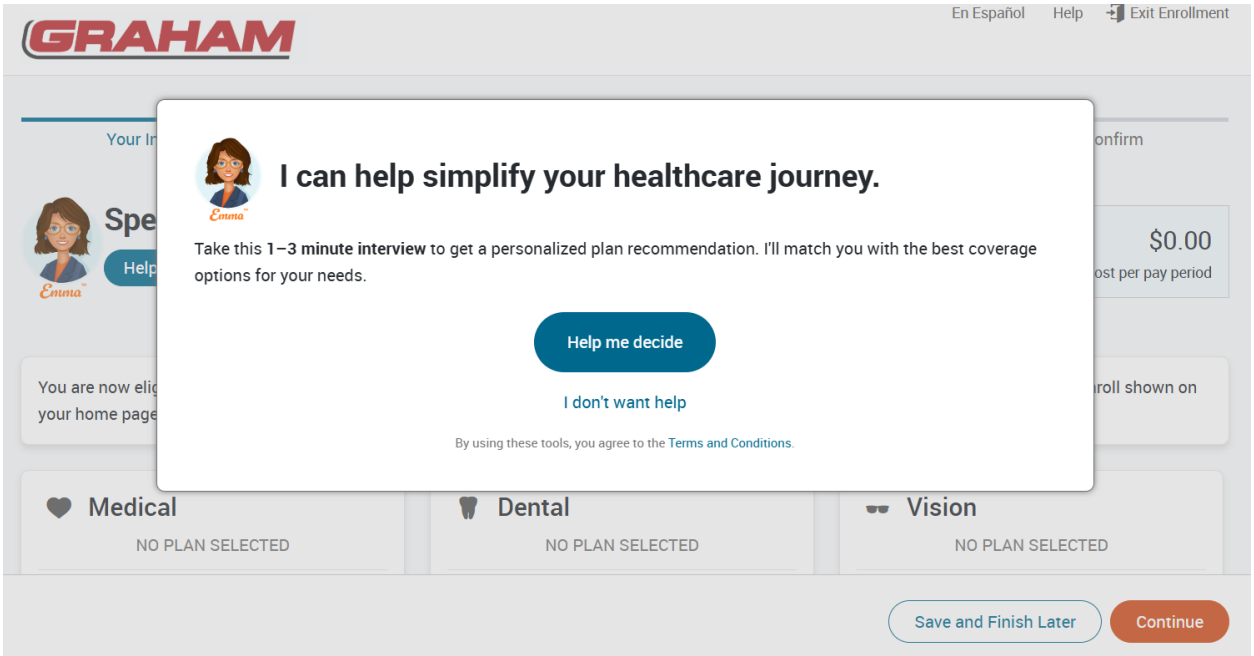
- Make your benefits selection: The "**Your Benefits"** section displays the benefits available to you.

Eligibility for some benefits depends on other elections. For example, enrollment in a High-Deductible Health Plan (HDHP) is required for the Health Savings Account (HSA) benefit. Ensure that you review the applicable eligibility requirements in your benefit materials.

USE OR SKIP "ASK EMMA"

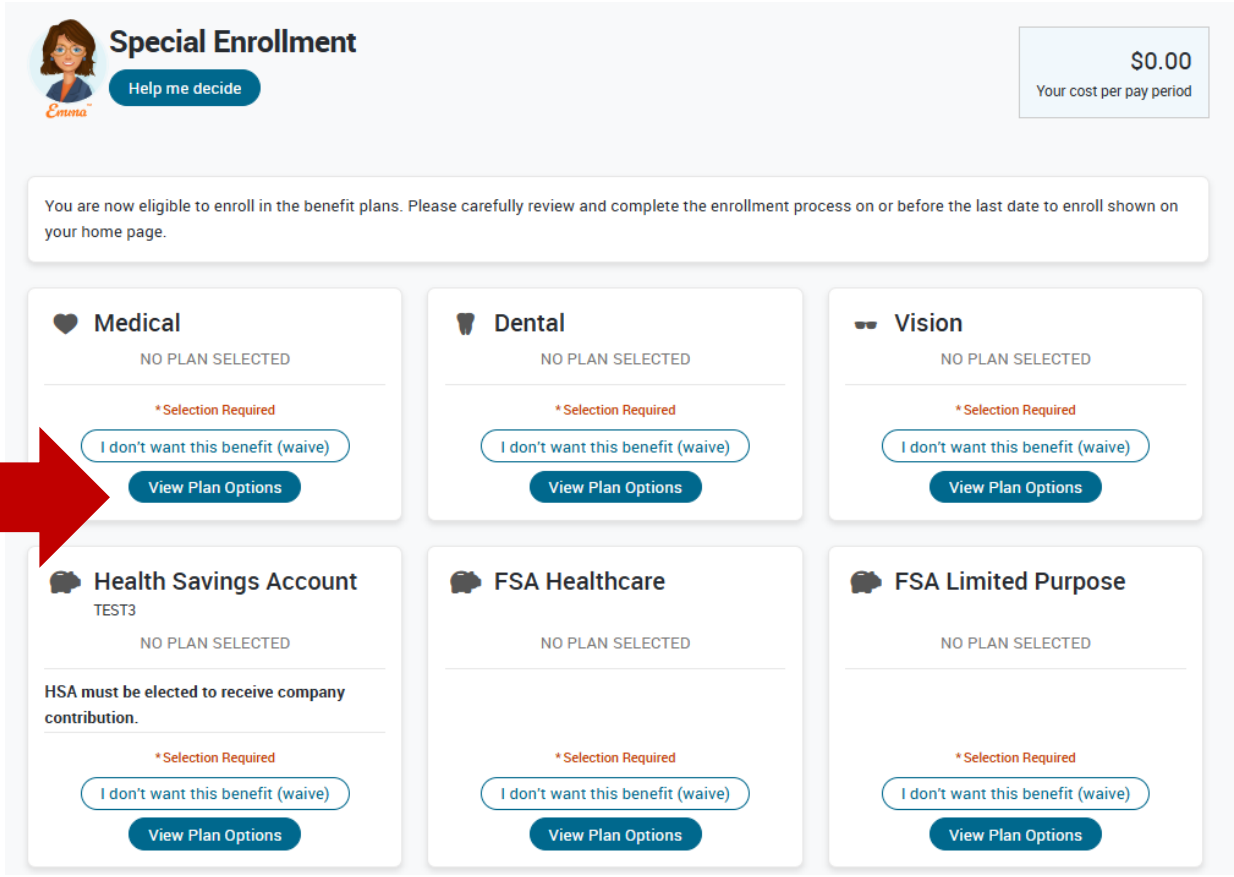
- Choose whether to use **Ask Emma**, bswift's optional decision-support tool:
- Select **Help me decide** to use Ask Emma.
- Select **I don't want help** to continue without it.

***About Ask Emma**: Ask Emma provides educational guidance only. Its suggestions do not guarantee that a particular plan will meet your needs. Review the applicable plan documents, coverage and costs before making your final elections. Neither Graham Group nor Ask Emma makes benefit elections on your behalf or is responsible for your selection decisions.*



Open Plan Options

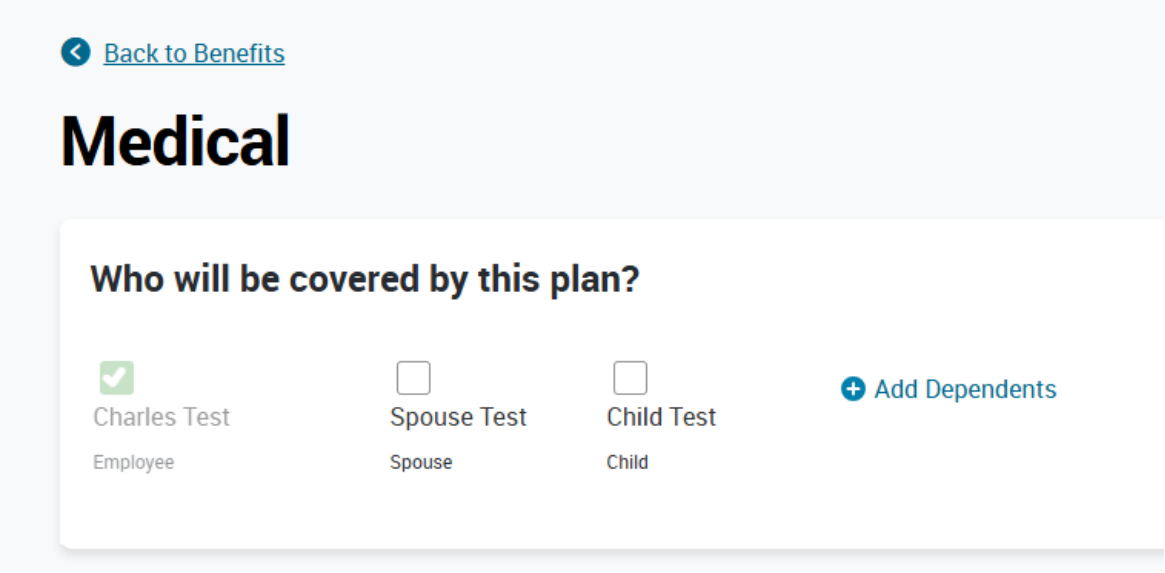
- For each benefit marked **Selection Required**, select a plan or waive coverage.
- Select **View Plan Options** in the benefit tile to begin.



CHOOSE DEPENDENTS FOR COVERAGE

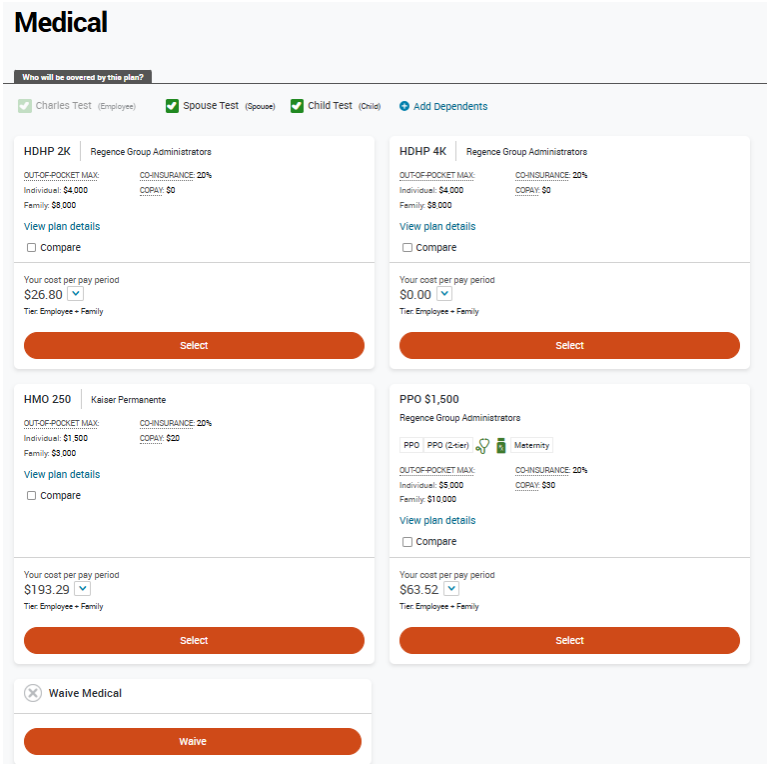
- Select the checkbox beside each eligible dependent you want to cover.

Important: You must enroll yourself in the benefit to cover a dependent; Dependent-only coverage is not offered. If a dependent is missing, use the option to add a dependent.



COMPARE PLANS: SELECT OR WAIVE COVERAGE

- Select the plans you want to enroll in or waive coverage for benefits you do not need.
- Review the available plans, coverage details, and pricing for each benefit.



To change which dependents are covered, update your selections at the top of the page.

Choose:

- **Select** to choose a plan or
- **Waive** to decline coverage.

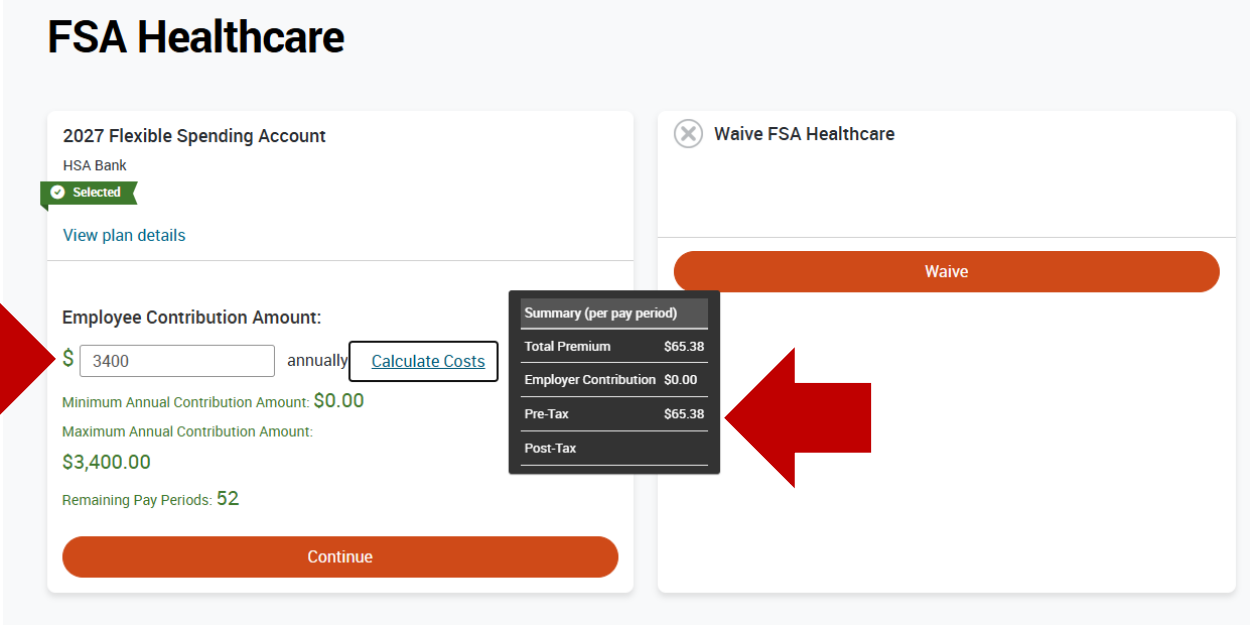
After making your selections, the system saves your election and returns you to the "**Your Benefits**" page.

- Complete this process for every benefit that requires selection.

CHOOSE YOUR HSA OR FSA CONTRIBUTION

For a Health Savings Account (HSA) or Flexible Spending Account (FSA), the amount deducted per pay period is based on the annual contribution you elect. Follow the steps below, then review the account-specific eligibility and election rules in your benefit materials.

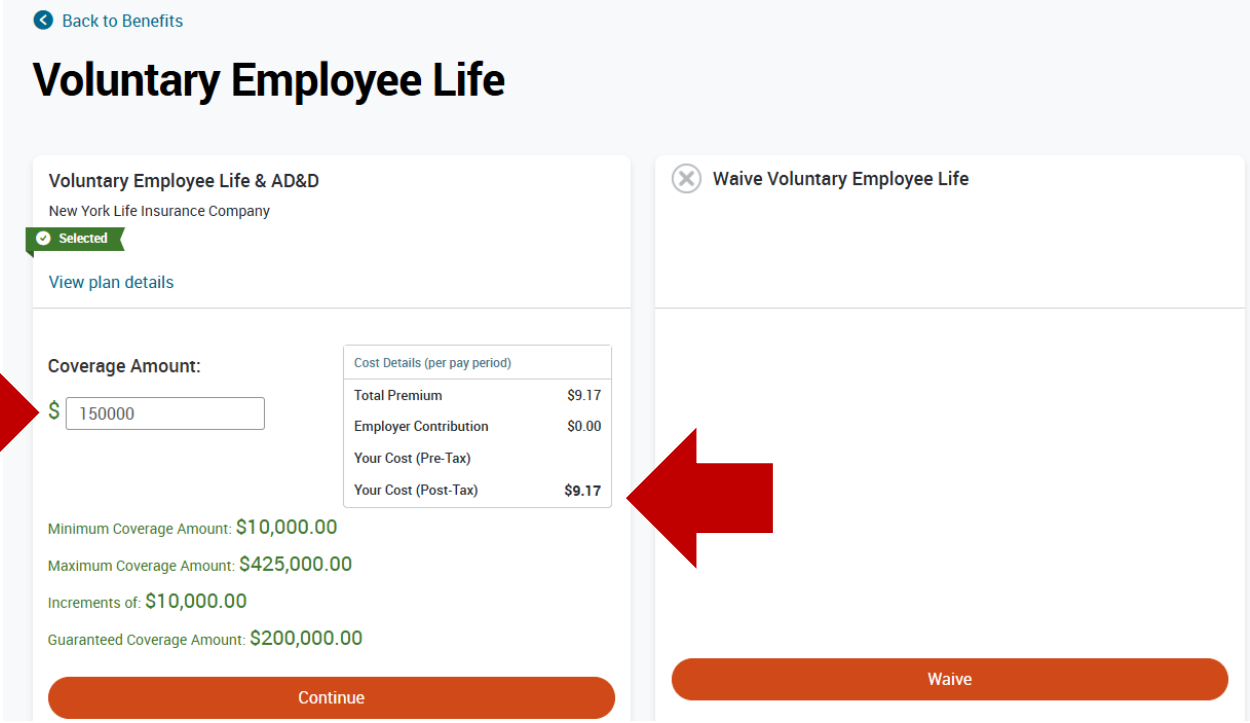
- Select **view plan options**, then **select**.
- Enter the annual amount you want to contribute.
- Select **Calculate Costs** to see your contribution per pay period.
- Select **Continue** to save your election or **waive** to decline the benefit.



CHOOSE YOUR VOLUNTARY INSURANCE COVERAGE AMOUNT

Premiums for voluntary Life and Accidental Death and Dismemberment (AD&D) insurance and voluntary Critical Illness insurance are based on your age and the coverage amount you elect.

1. Select **view plan options**, then **select**.
2. Enter the coverage amount you want.
3. Review the premium calculated by the system before finalizing your selection.



RESPOND TO ENROLLMENT MESSAGES

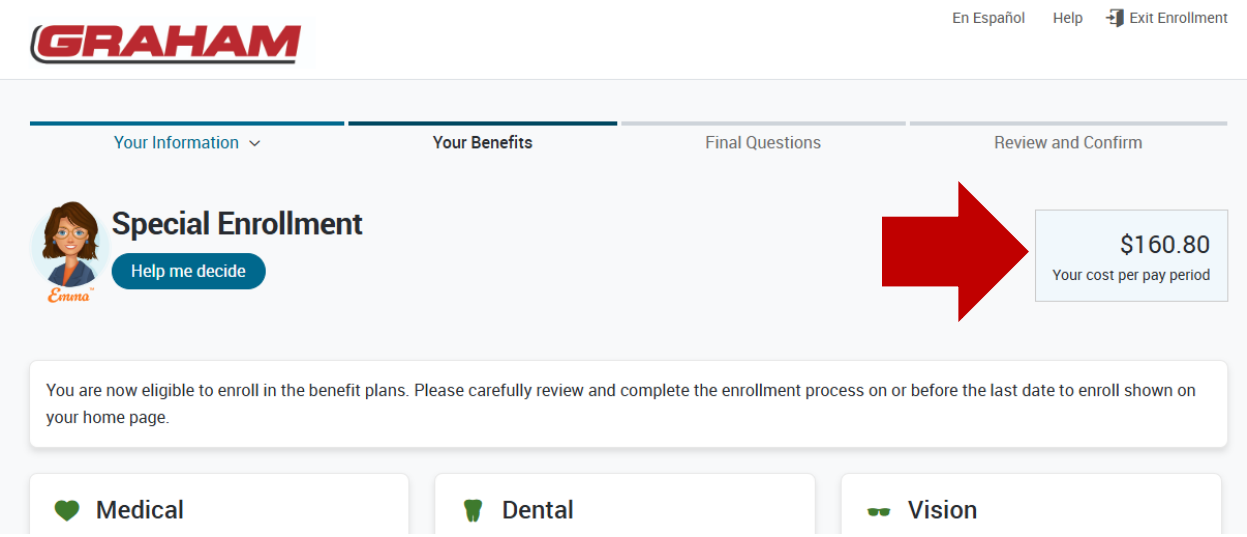
Read each pop-up message carefully and follow its instructions. Messages may provide information, request acknowledgments, or identify additional requirements.

- **Election errors:** A message may identify a selection that is not allowed, such as a Life insurance amount above the allowable maximum.
- **Required authorizations:** A message may request your authorization for ID Theft benefits.
- **Evidence of insurability:** If your requested coverage requires insurer approval, follow the instructions to complete and submit the required information. The coverage will remain

pending until the insurer reviews it and communicates a decision.

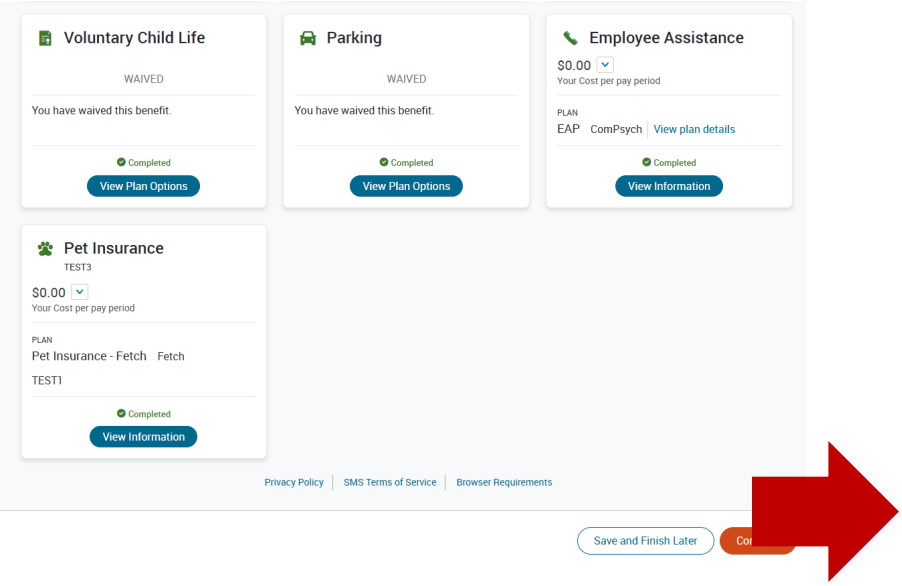
REVIEW YOUR COST AND CONTINUE

As you make elections, bswift displays your total cost per pay period at the top right of the screen. Review this amount before finalizing your elections.



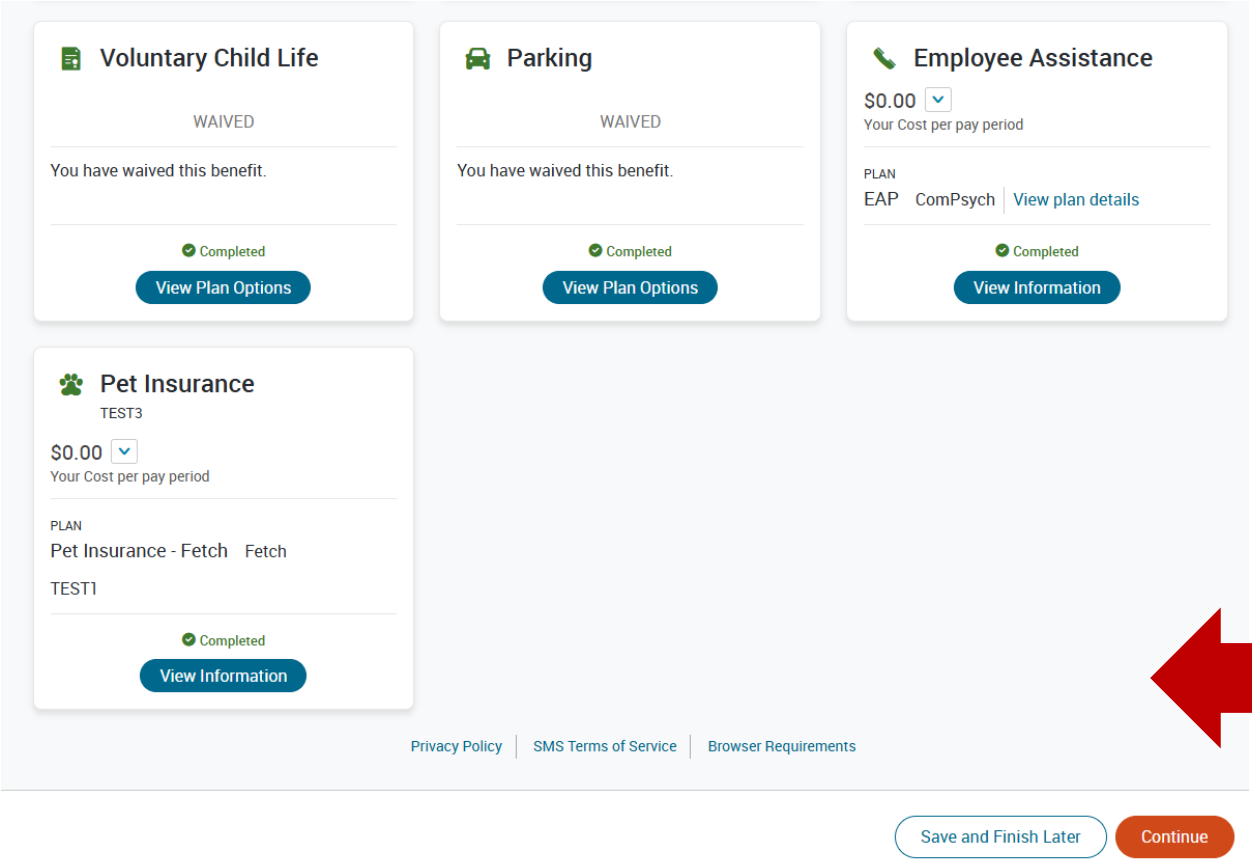
Need to return later?

- Select **Save and Finish Later** and return to complete your elections before your enrollment deadline.



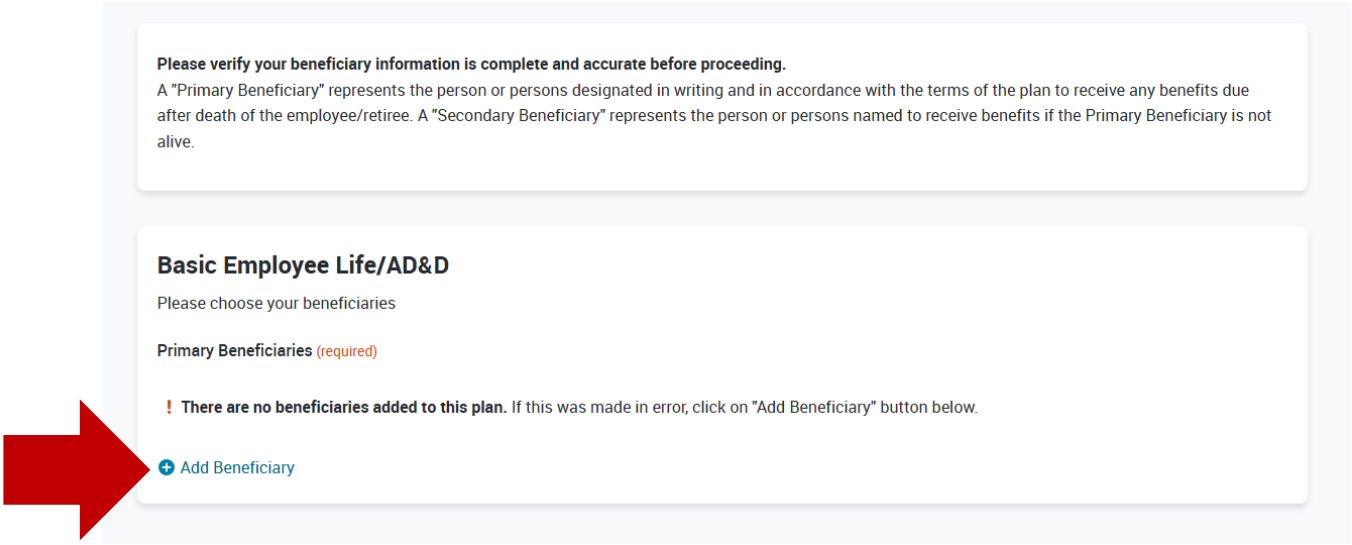
***Important: Saving is not submitting**. Return before your enrollment deadline and complete Step 9. Your elections are not submitted until you select **Complete Enrollment**.*

- When you have reviewed all benefits and made your selections, select **Continue** at the bottom of the page.

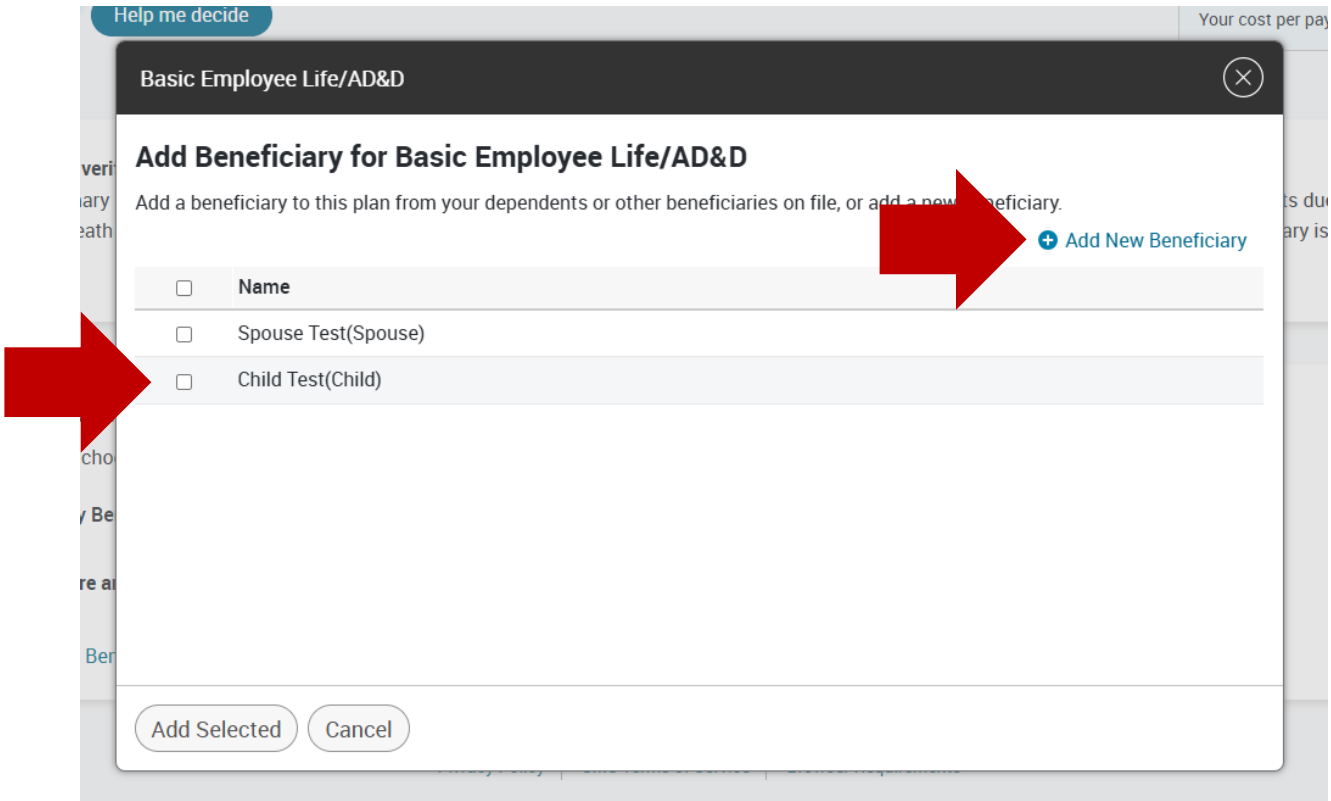


Step 8: Enter Beneficiary Information

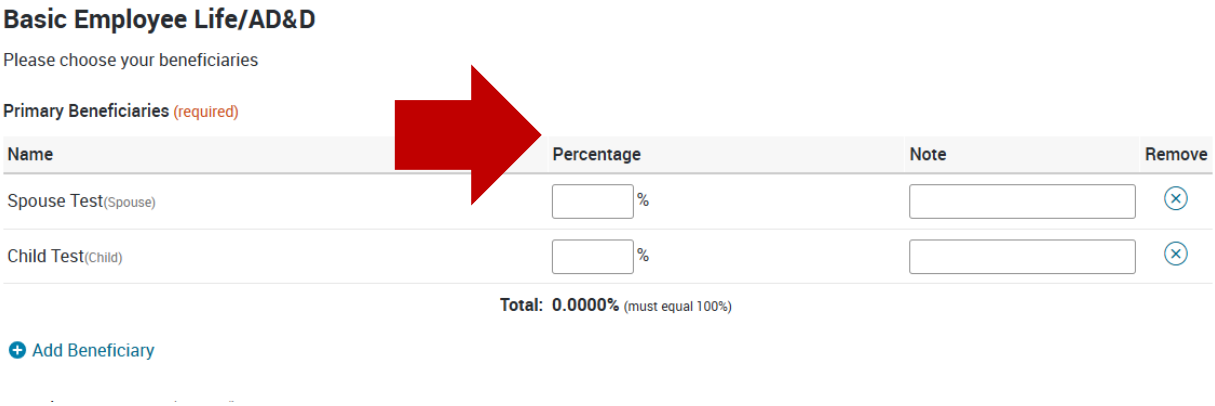
- Enter or update your primary beneficiaries for Life insurance and any other applicable benefits. Review the information carefully before continuing.
- Select **Add Beneficiary**, then follow these steps:



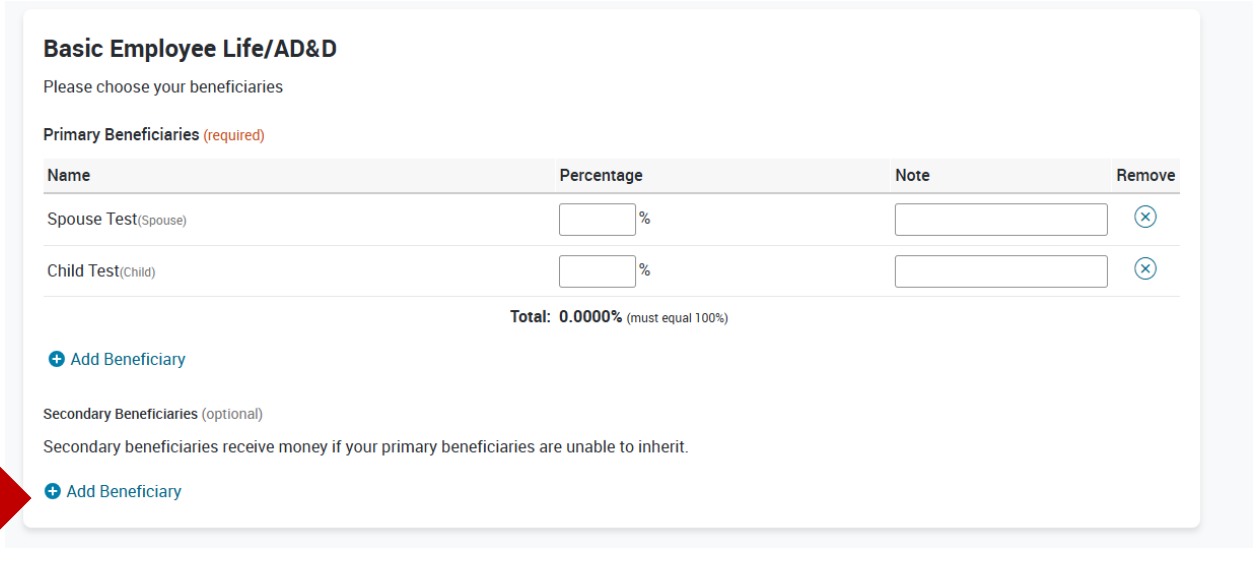
a. Select the checkbox beside a listed dependent's name to designate them as a beneficiary.
b. To add someone who is not listed, select **Add New Beneficiary** and complete the required information.



c. Enter the percentage of the benefit each beneficiary is to receive. Percentages must total 100%.



d. To add secondary beneficiaries, select **Add Beneficiary** under the Secondary Beneficiary heading. Secondary beneficiaries are optional and receive the benefit only if no primary beneficiary can receive it.



e. Review your beneficiary information, then select **Continue**.

Step 9: Review And Submit Your Enrollment

- **Review before submitting:** Check each benefit election, covered dependents, and cost per pay period. To correct an election, select **Edit Selection** under the applicable benefit and make the change before submitting.
- **Pending coverage is not yet approved:** Review any election marked "**Pending"**. Pending coverage is not effective unless it is approved and may require additional information.

  This is common when voluntary coverage exceeds the guaranteed issue amount—the amount available without evidence of insurability under the plan's rules. Submitting your enrollment does not mean that pending coverage has been approved.

- **Submit your elections:** Complete all three actions below.

1. Read the Participation Agreement.
2. Select **I agree** and **I'm finished with my enrollment**.
3. Select **Complete Enrollment** to submit your elections.

Step 10: Save Your Confirmation Statement

After submitting your enrollment, view, save, or print your confirmation statement for your records. *The statement records the elections you submitted, not approval of pending coverage.*

Step 11: Log Out

- When you are finished, select **Log Out** in the upper-right corner of the bswift site.
  For security, bswift may automatically log you out if your session is idle for too long.

NEED HELP?

For help with benefit options, your enrollment deadline, dependent information, or completing your elections in bswift, contact the Graham Benefits Team at ushrbenefits@graham.ca.