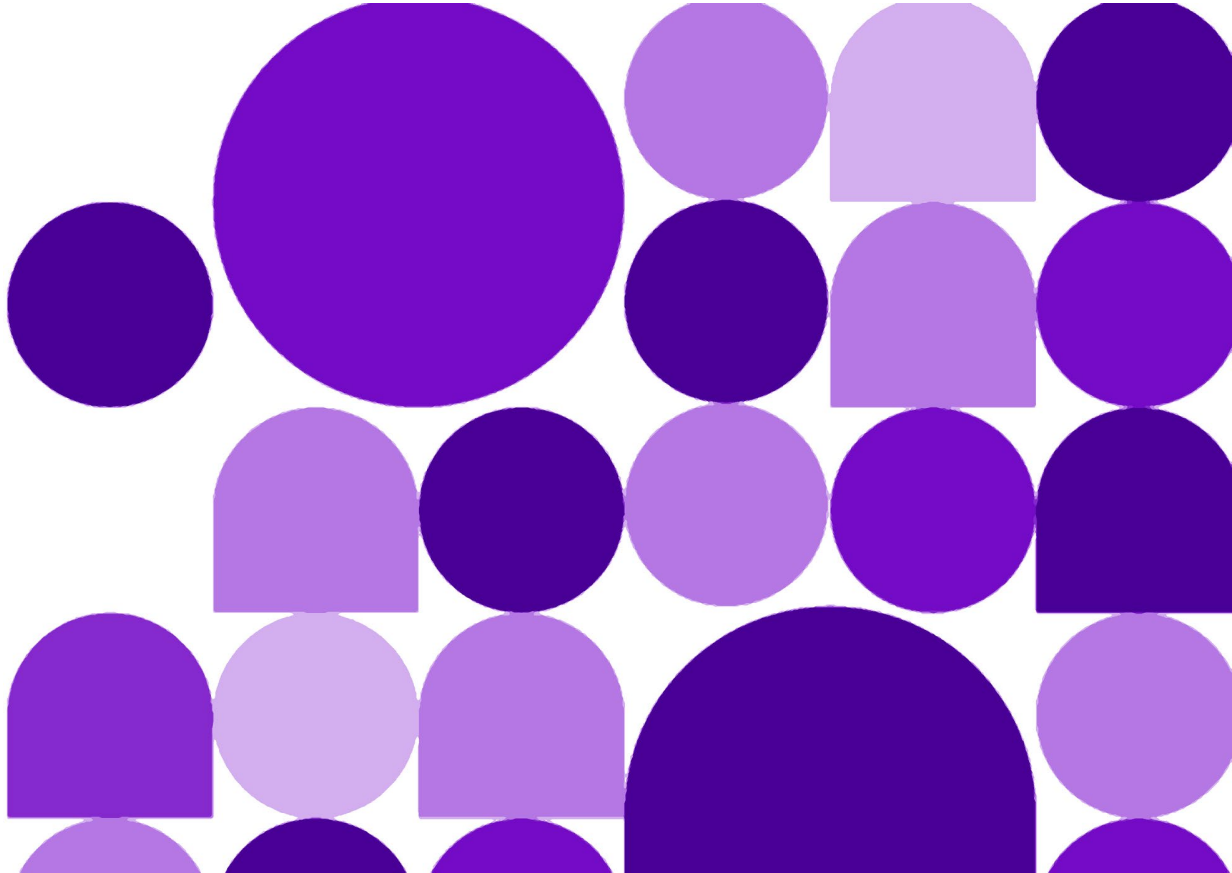
RHQ | Human Resources

Your 2027 Open Enrollment

A simple step-by-step guide to enrolling in Workday



Three things to know first

Your benefits carry over

Your 2026 benefits are already filled in for 2027. You just review them.

FSAs do not carry over

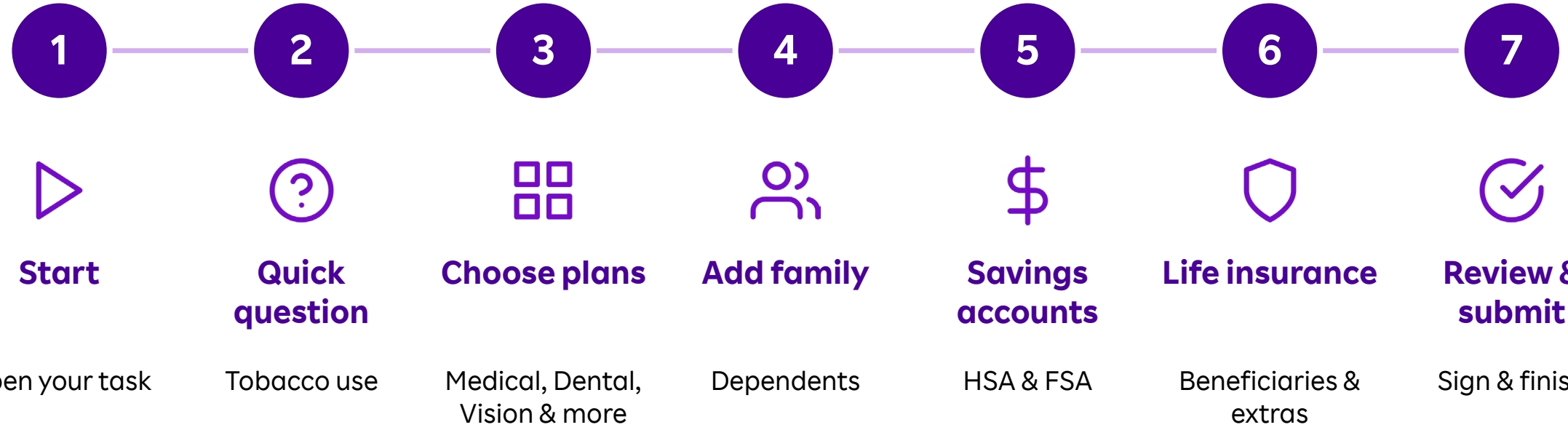
Flexible Spending Accounts (FSAs) must be chosen again every year. The IRS requires it.

You can still make changes

After you submit, you can edit your choices until the last day of open enrollment.

Examples only. Dates, plan details, and dollar amounts in this guide are for illustration. For your real plan details and rates, visit the Rakuten Benefits Portal at Rakuten.MyBenefits.Life.

Enrollment in 7 simple steps



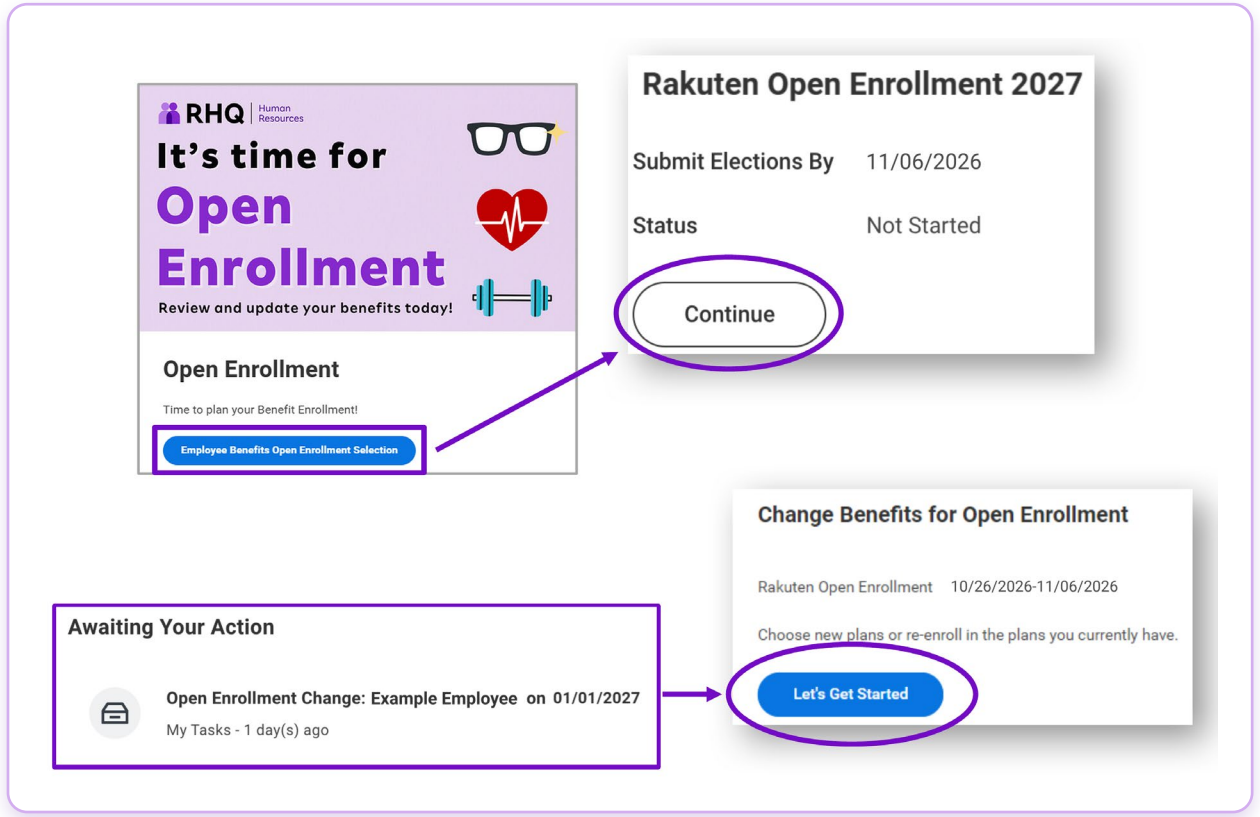
You'll see a summary of all your choices before you submit.

Open your enrollment task

Option A: In the Open Enrollment announcement, click **Benefits Open Enrollment**, then **Continue**.

Option B: In Workday, open **My Tasks**, click **Open Enrollment Change**, then **Let's Get Started**.

Tip: Either way takes you to the same place. Use whichever is easier.

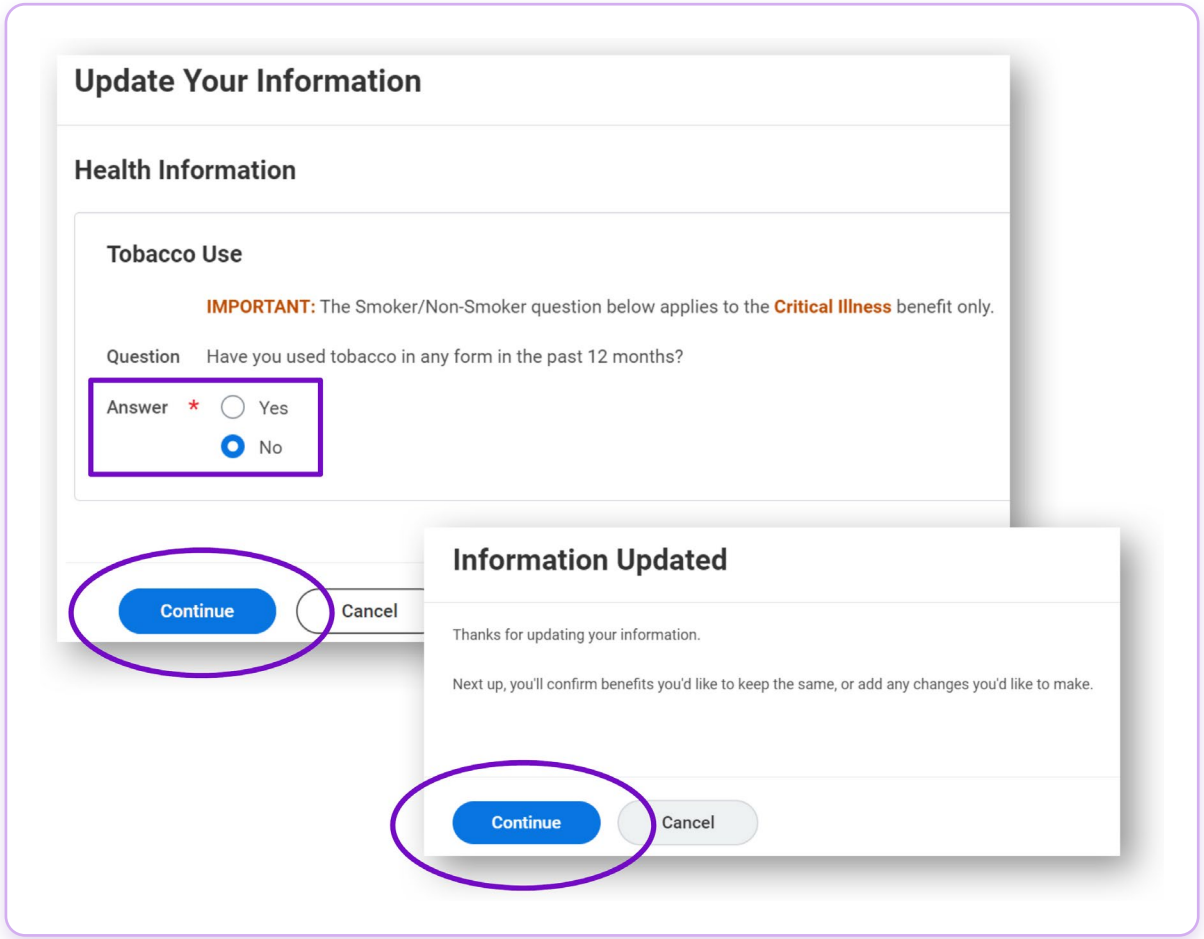


Answer one quick question

Answer the tobacco question with **Yes** or **No**, then click **Continue**.

This question only applies to your **Critical Illness** benefit.

On the **Information Updated** screen, click **Continue** to reach your benefits.



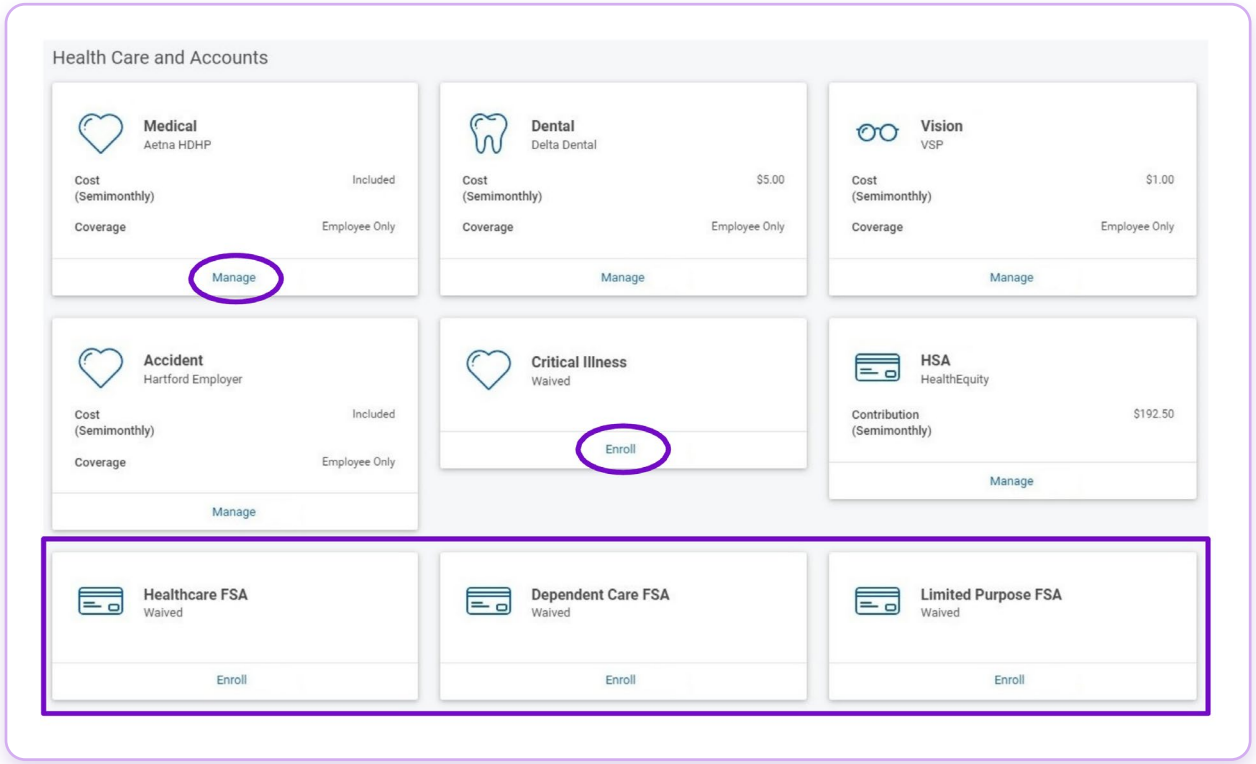
Your benefits at a glance

Each card is one type of coverage. See all your options on one page.

Work on the cards in **any order**.

Click **Manage** or **Enroll** on a card to review or choose that plan.

Remember: Your current 2026 plans carry over and are already filled in for 2027, **except FSA**. FSA plans must be chosen again every year (IRS rule).



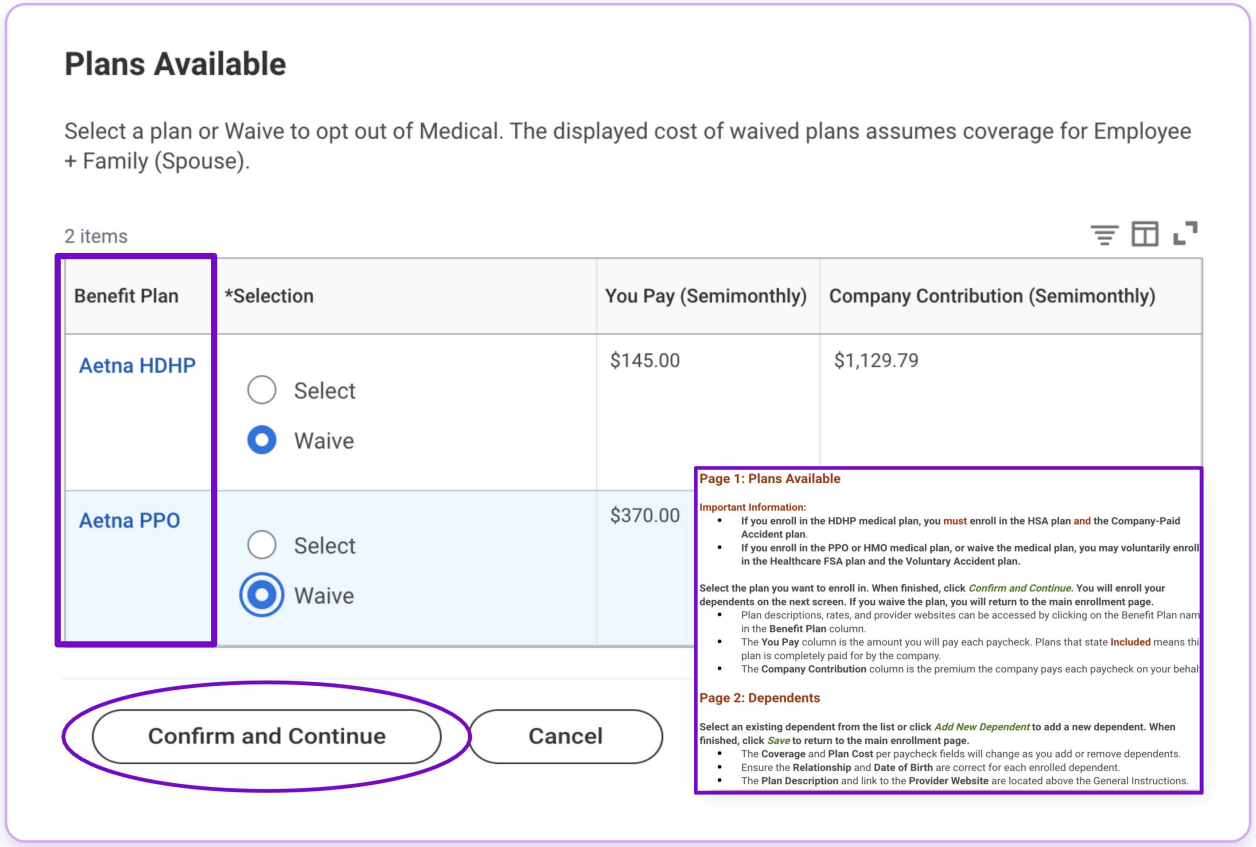
Pick your plan

Read the **Instructions** box first. It has important plan information.

Click a **Benefit Plan** name to open its documents and details.

Choose **Select** to enroll or **Waive** to skip. Then click **Confirm and Continue**.

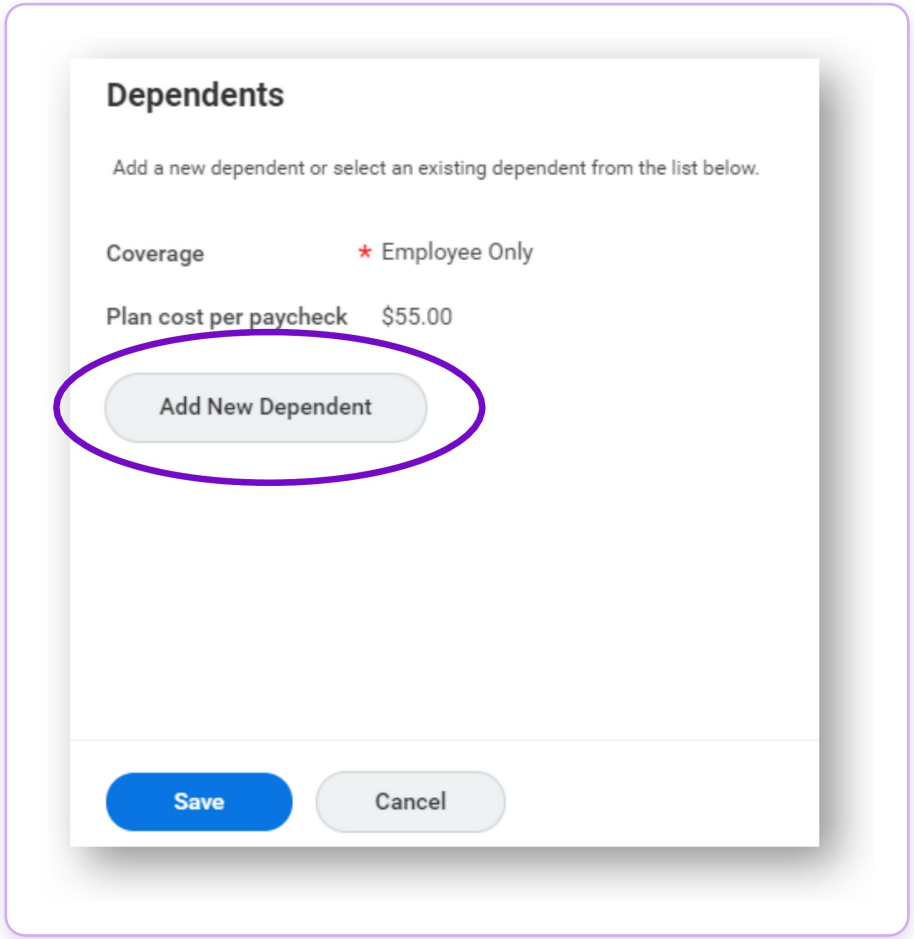
What's next: You'll add dependents on the next screen. If you waive every plan, you go back to the main page.



Add your family members

On the **Dependents** page, pick someone from the list or add a new person.

Not on the list? Click **Add New Dependent**.



Adding a dependent: which option?

Check the options first so you don't add the same person twice.

Already in Workday

They're saved as a beneficiary or emergency contact. Pick their name under **Use an Existing Beneficiary or Emergency Contact**. Check **Use as Beneficiary**, then click **OK**.

Not on that list

Choose **Create Dependent**. Check **Use as Beneficiary**, then click **OK**.

No saved list at all

Just check **Use as Beneficiary**, then click **OK**.

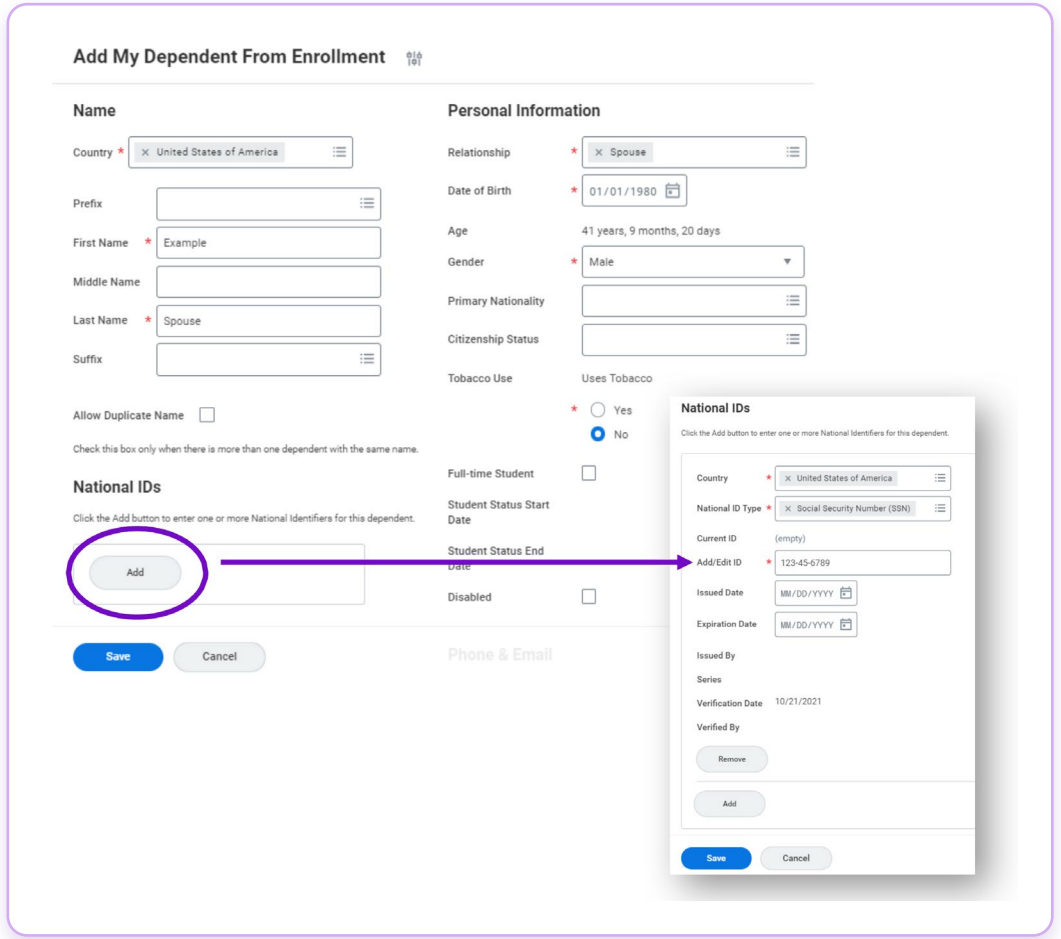
Important: Do not enroll yourself as a dependent.

Fill in your dependent's details

Complete every required field:

- **First Name**
- **Last Name**
- **Relationship to you**
- **Date of Birth**
- **Gender**
- **Tobacco Usage**

Under **National IDs**, click **Add** to enter your dependent's Social Security Number.

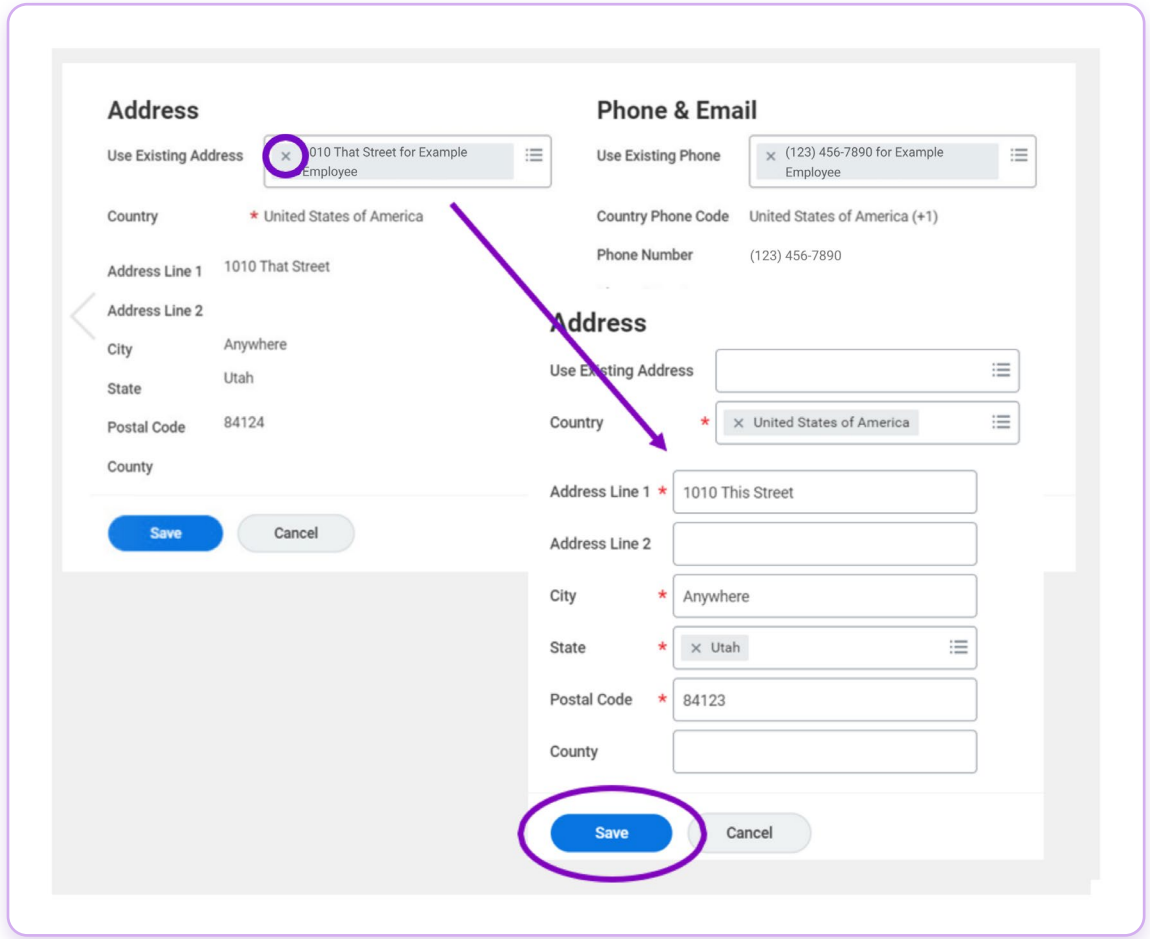


Check the address

Your address fills in automatically for your dependent.

Dependent lives somewhere else? Remove the address and enter theirs.

Click **Save** when you're done.

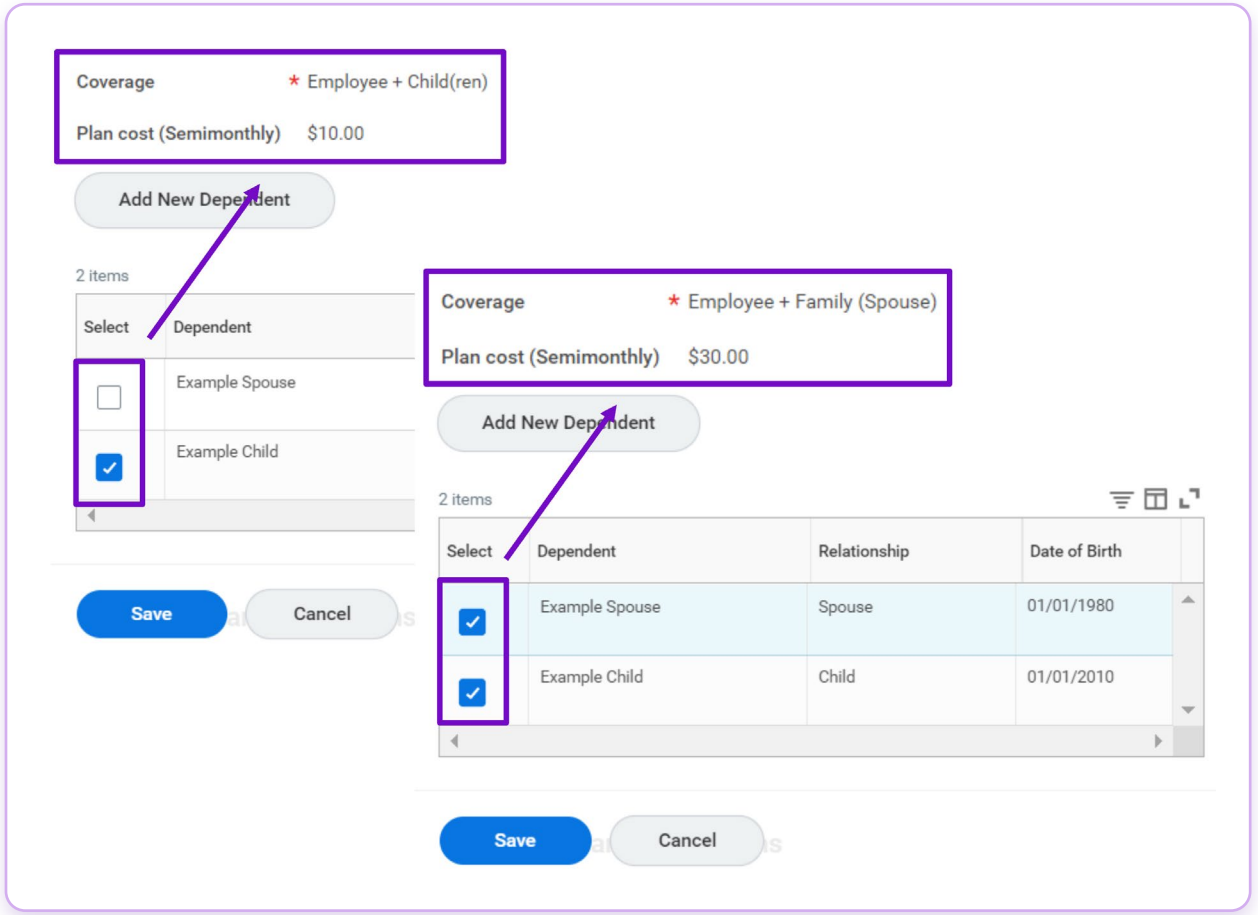


Your coverage and cost update

Coverage level and **Employee Plan Cost** change to include each dependent you add.

Add more dependents and they adjust again.

Click **Save** to return to the main enrollment page.

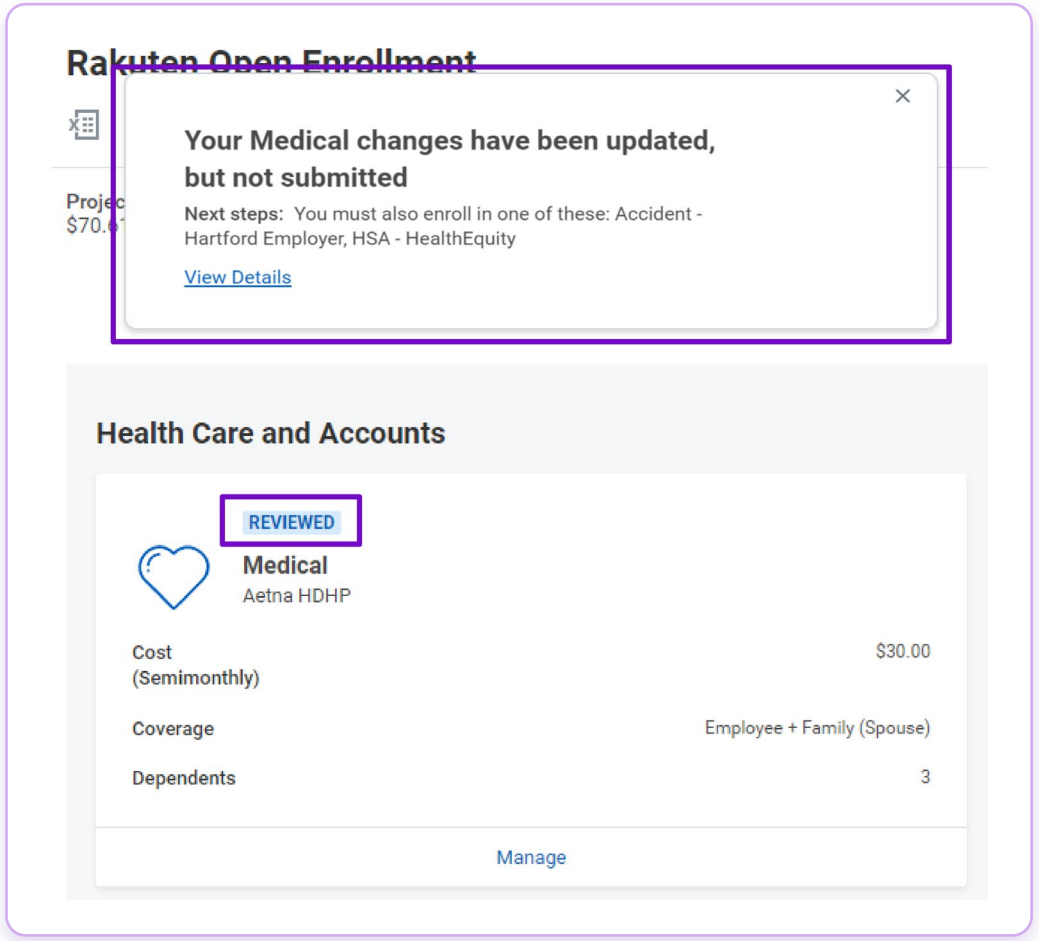


Watch for pop-up messages

After you save your election, a pop-up says your changes are **updated but not submitted**.

Read each pop-up. It tells you what to do next.

Choosing the HDHP? You must also enroll in the **HSA** and the company-paid **Accident** plan.

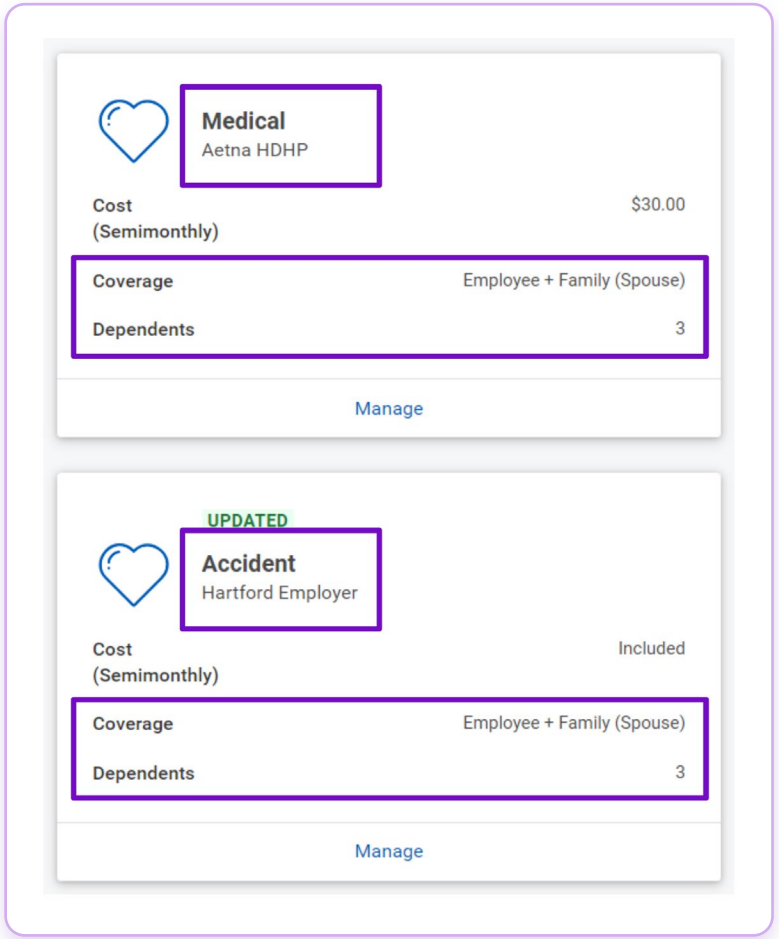


HDHP: match your Accident plan

Coverage Tier and **Dependents** must be the same on both plans.

Change one plan and Workday updates the other to match.

Double-check both cards before you move on.

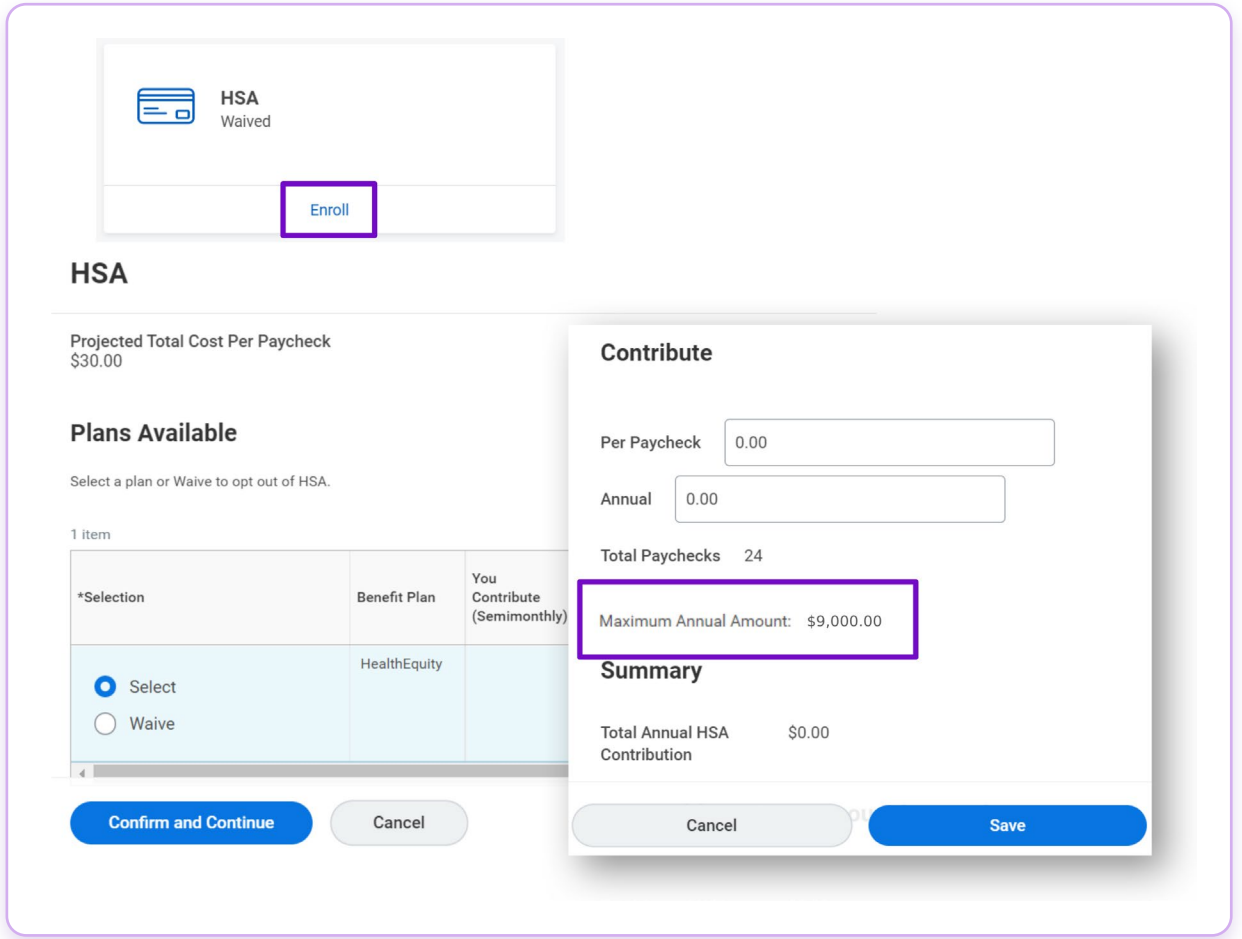


HSA: required with the HDHP

If you choose the HDHP medical plan, you must also enroll in the **Health Savings Account (HSA)**.

Find your yearly maximum on the **Contribute** page. It depends on your age and medical coverage level.

Example only: The maximum shown here is $9,000. Your amount may be different.



Which FSA is right for you?

Healthcare FSA

Choose it if you have the **PPO or HMO** medical plan, or if you waive medical.

Limited Purpose FSA

Choose it if you have the **HDHP** It works with your HSA for dental and vision services.

Dependent Care FSA

Available with **any** medical plan. It pays for daycare, NOT your dependent's healthcare costs.

Remember: FSAs must be chosen again every year. Yearly maximums are listed on each plan's **Contribute** page.

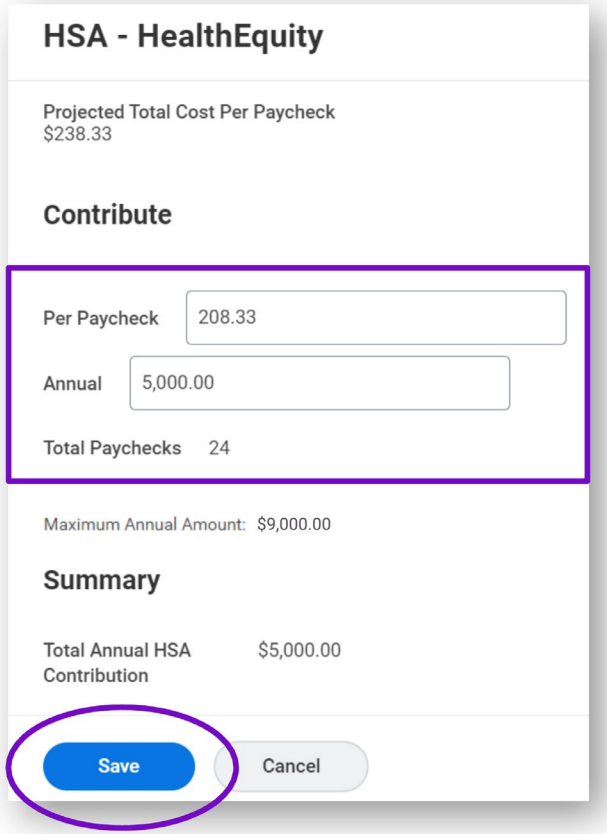
Choose how much to contribute

Type the **yearly amount** OR the **amount per paycheck**. The other one fills in for you.

It's based on **24 paychecks** a year.

Click **Save** when you're done.

Good to know: This works the same for the HSA and every FSA.

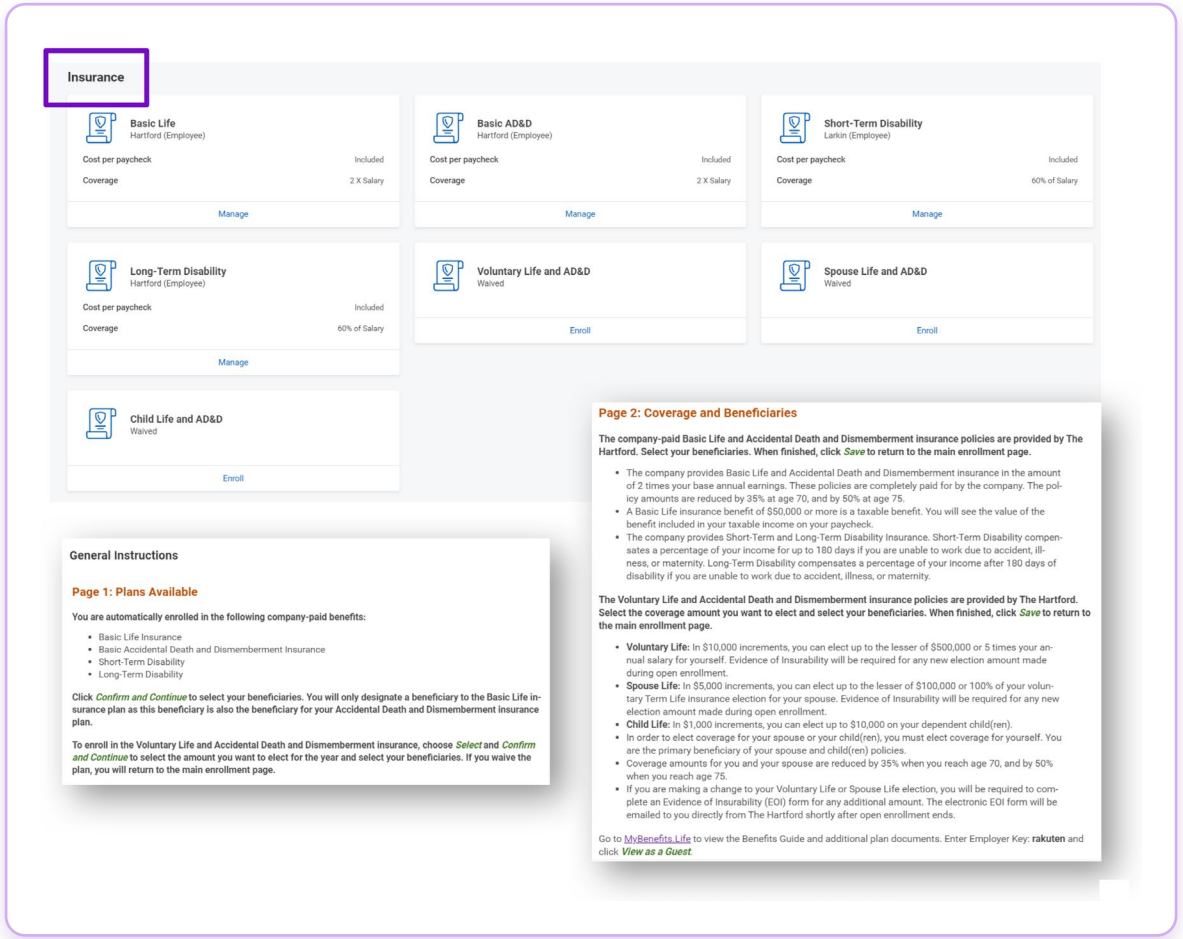


Insurance: what's included

Company-paid: Basic Life, Basic AD&D, Short-Term Disability, and Long-Term Disability.

Voluntary: Voluntary Life and AD&D, which you choose.

Click **Manage** or **Enroll** and read the plan details carefully.

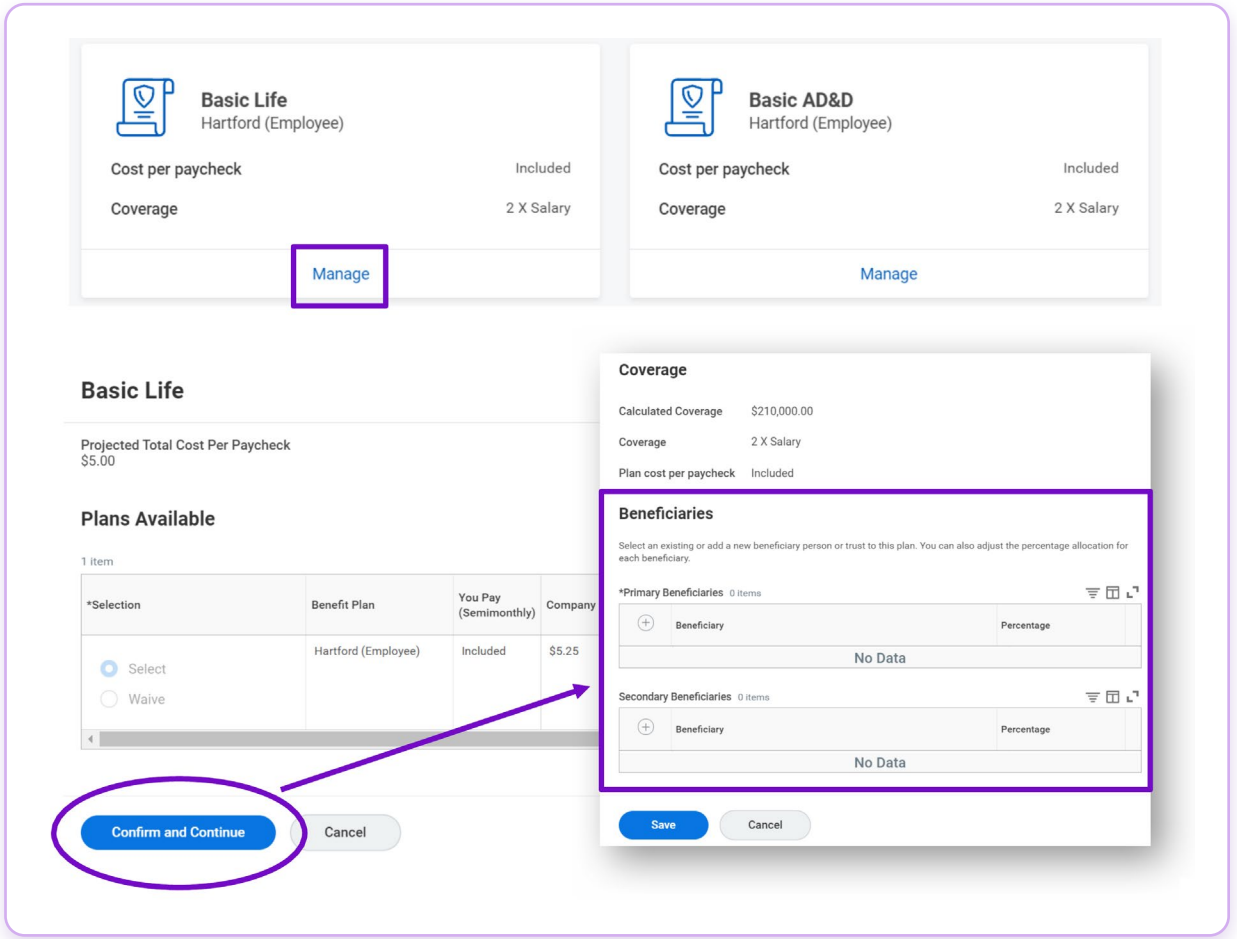


Basic Life: you're already in

You're **automatically enrolled** in company-paid Basic Life and Basic AD&D.

Click **Manage** on the **Basic Life** card to review or choose your beneficiaries.

One choice covers both plans. You don't name beneficiaries on Basic AD&D.

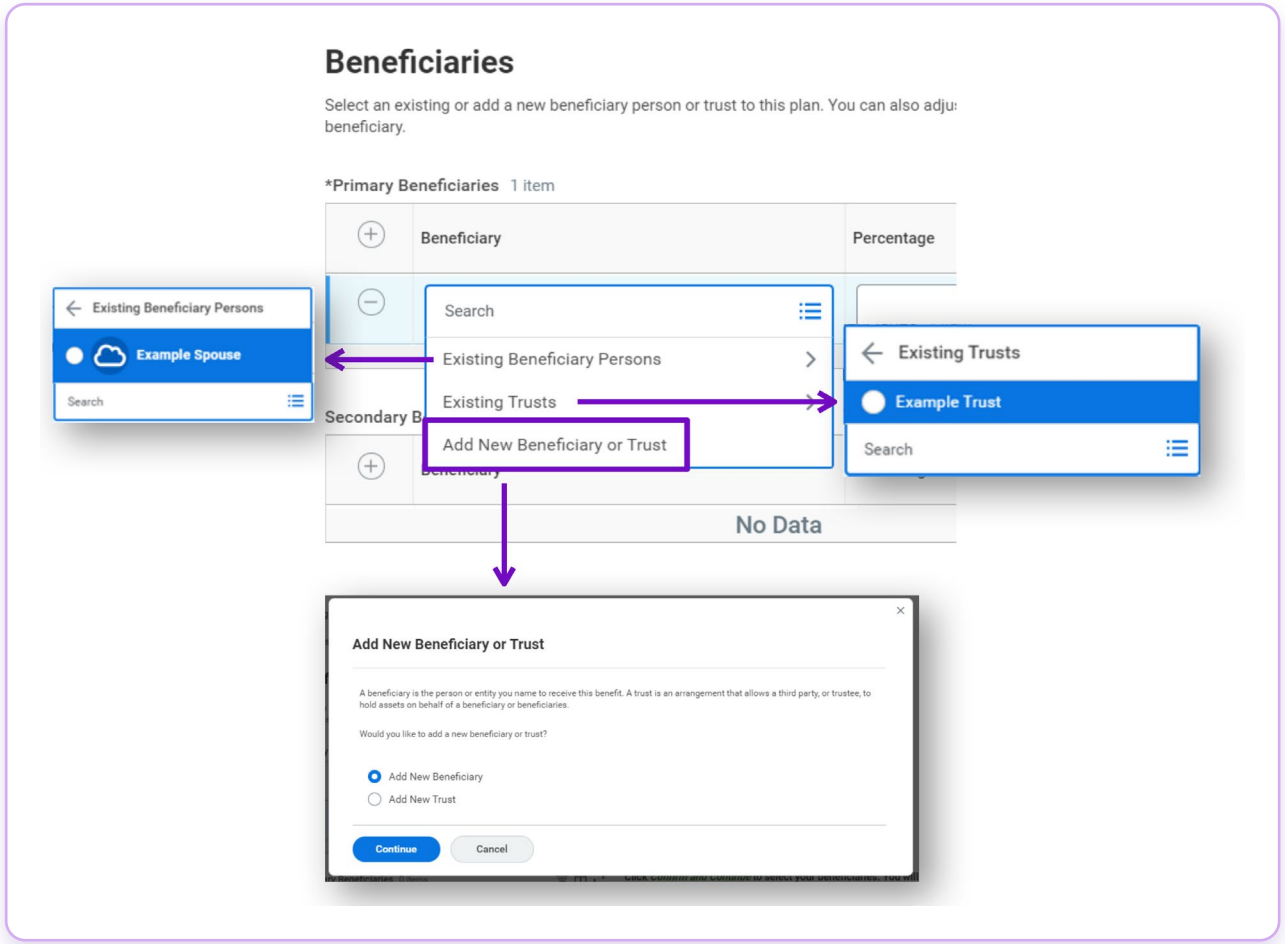


Add a beneficiary

Click the **Add** icon to add a row.

Click the **Beneficiary** box. Pick someone already marked **Use as Beneficiary**.

Not listed? Choose **Add New Beneficiary**. You can also add a Trust.

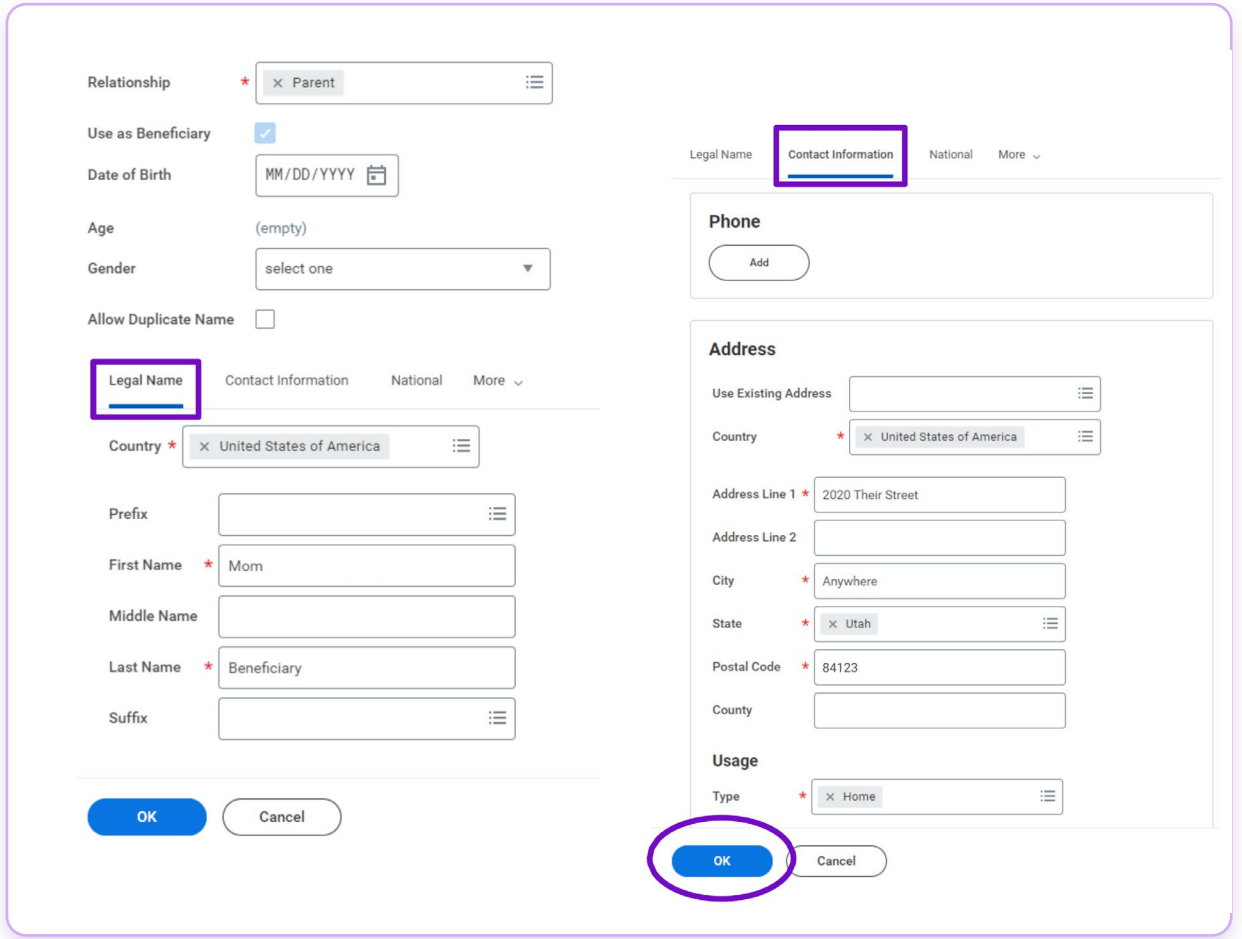


New beneficiary details

Under **Legal Name**: First Name, Last Name, and Relationship to you.

Under **Contact Information**: Address.

Click **OK** when you're done.

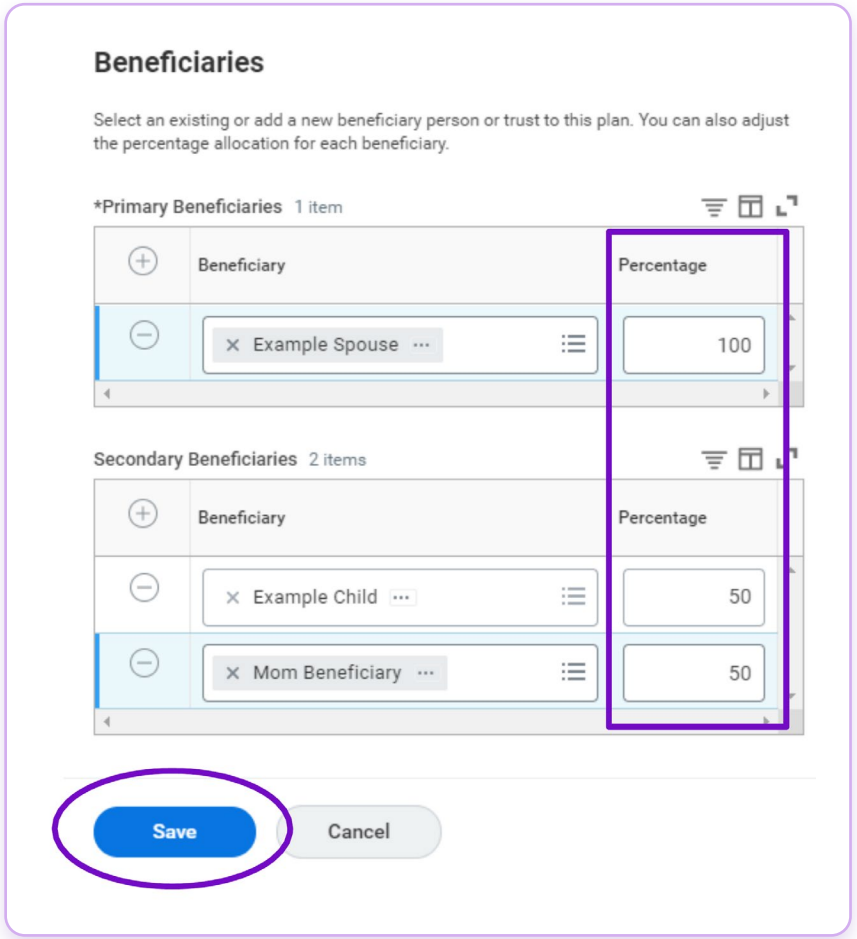


Set the percentages

Enter the share of coverage each person should get.

Primary beneficiaries must add up to **100%**. **Secondary** beneficiaries must also add up to **100%**.

Click **Save** when you're done.



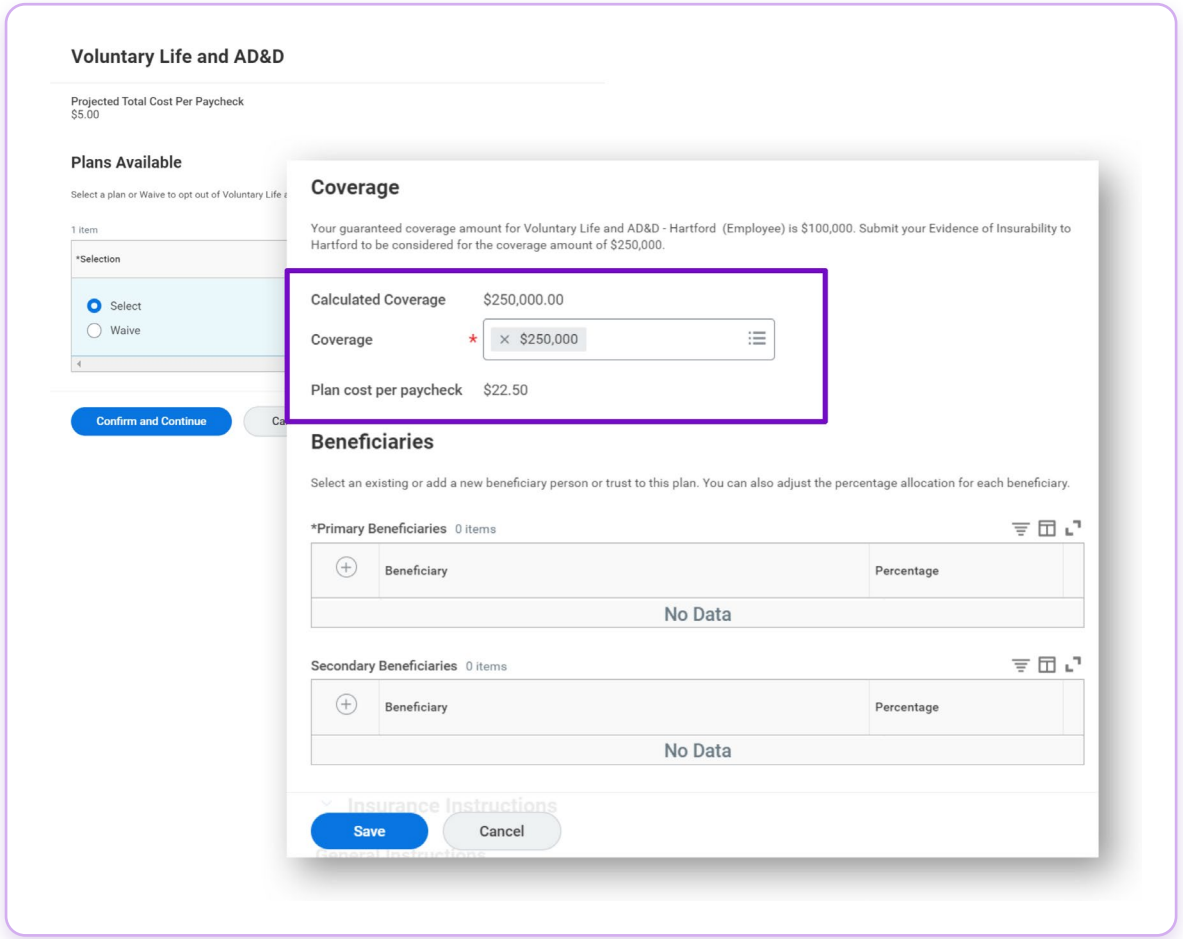
Voluntary Life Insurance

Choose the **coverage level** for yourself or your dependents.

Calculated Coverage and **Plan Cost per Paycheck** update as you choose.

Name beneficiaries on **Voluntary Employee Life** only (same steps as before).

Good to know: You are the beneficiary of the Voluntary **Spouse and Child Life** plans, so you don't assign a beneficiary to them.

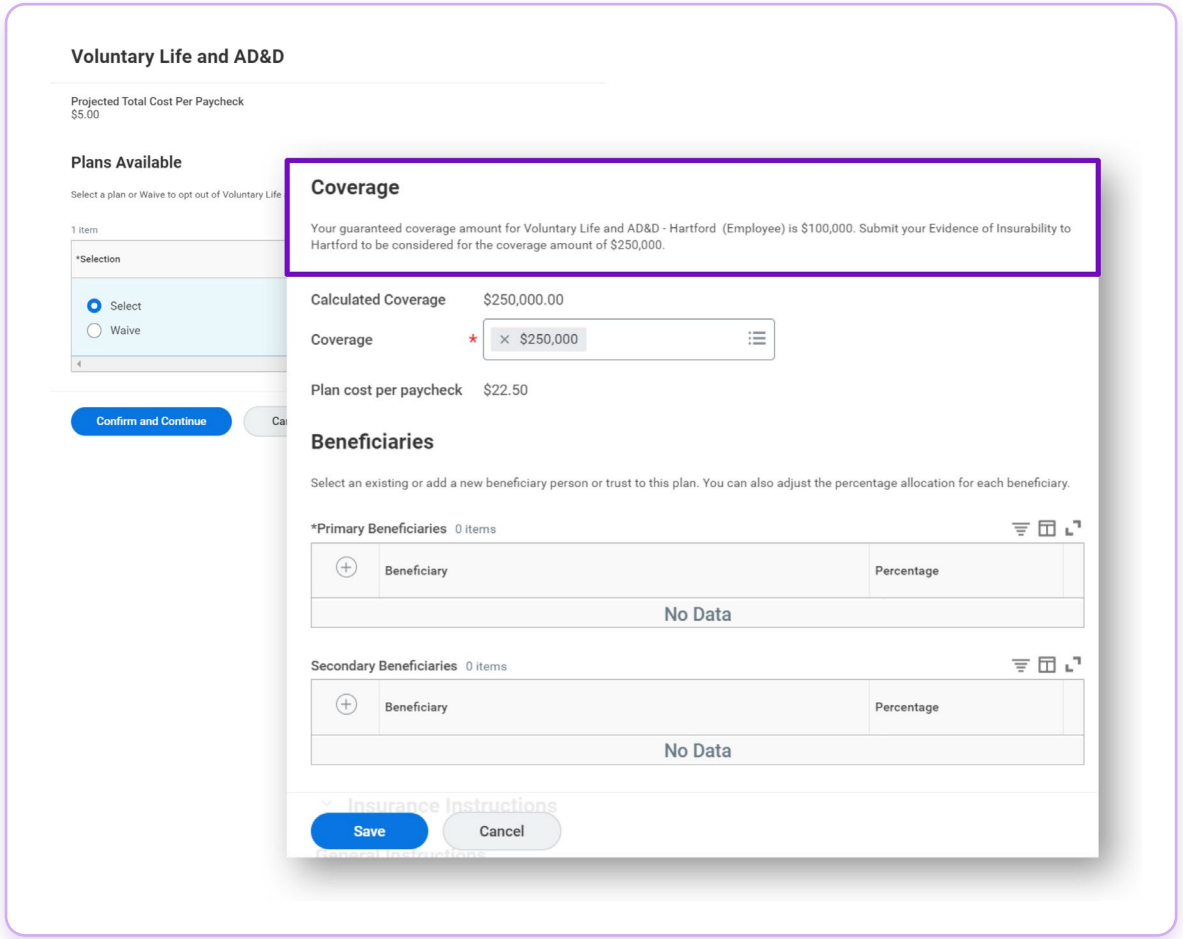


Evidence of Insurability (EOI)

Workday tells you here if your coverage needs **Evidence of Insurability (EOI)**.

If it does, you'll get a task in **My Tasks** with a link to the electronic EOI form.

The task arrives **one week after** open enrollment ends.



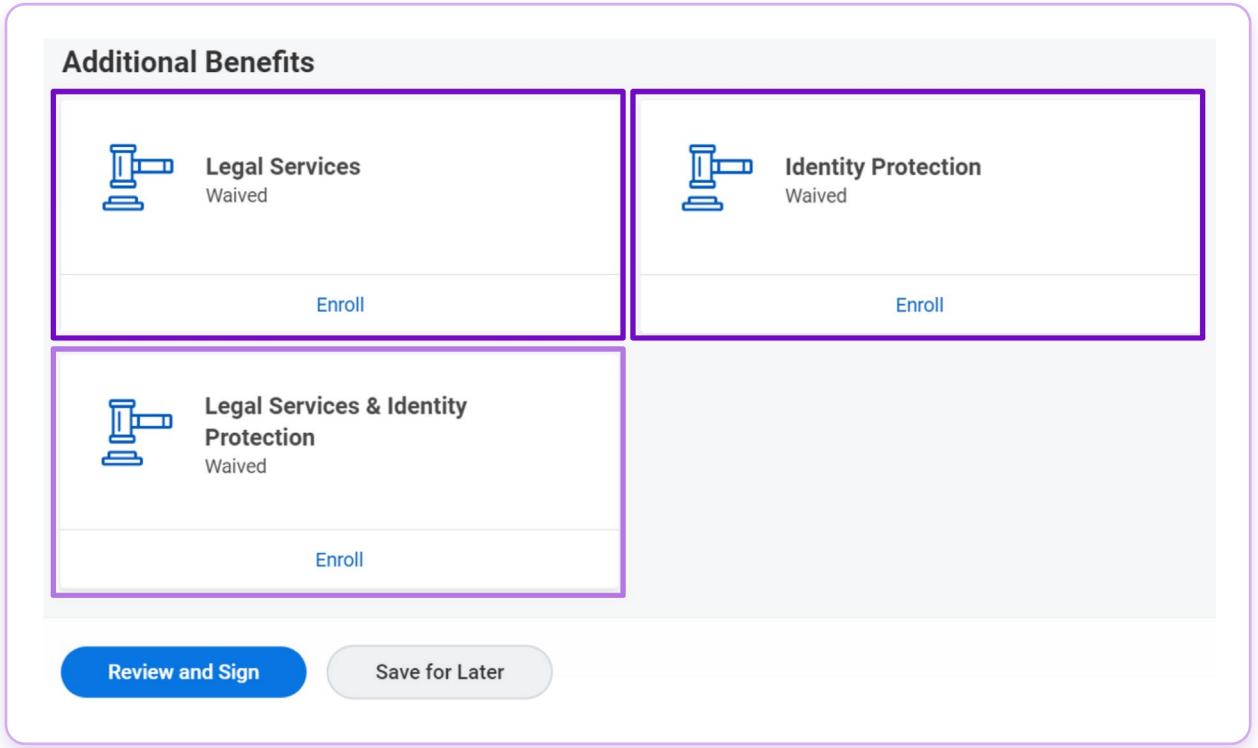
Legal Services & ID Protection

Want **both**? Choose the **bundled** Legal Services & ID Protection plan.

Want just one? Choose the **individual** plan.

Click **Enroll**, pick your **Coverage level**, then **Save**.

Family coverage? Don't add dependents in Workday. You'll enroll them directly with the vendors once your account is set up.

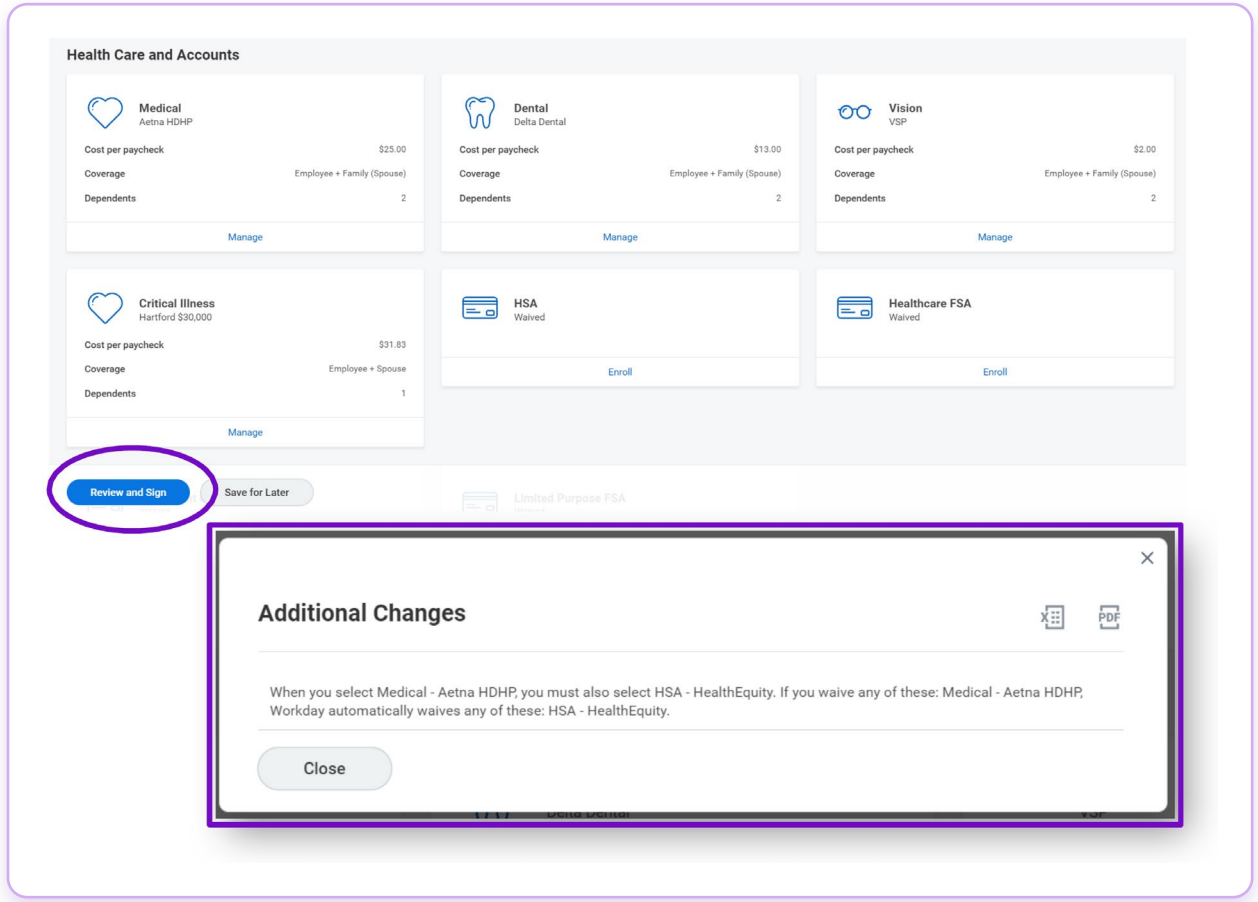


Review and Sign

There are **20 cards** in all. Look through every card on the main page.

When you're finished, click **Review and Sign**.

See an **Additional Changes** pop-up? It shows where the errors are. Go to that plan and fix it.

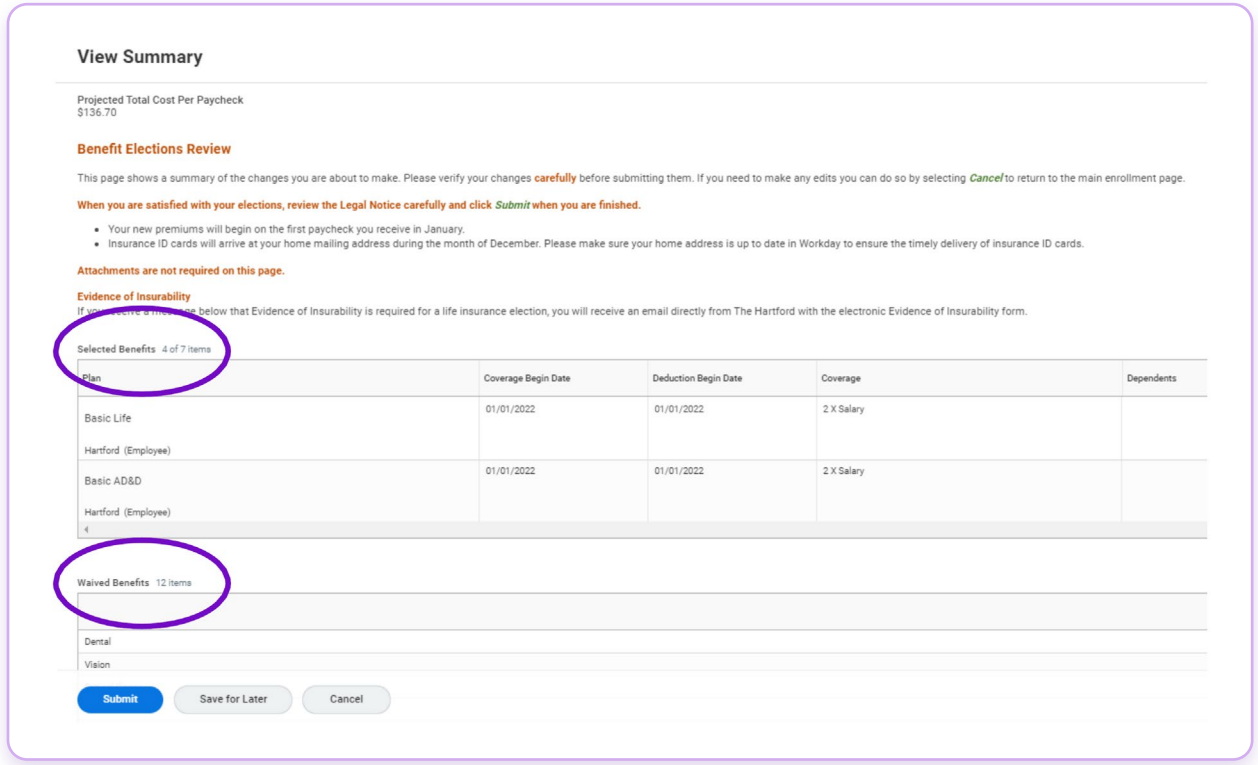


Check your summary

This page lists everything you **selected** and **waived**.

Make sure your dependents, beneficiaries, and coverage amounts are correct.

Something wrong? Click **Cancel** to go back to the main page.

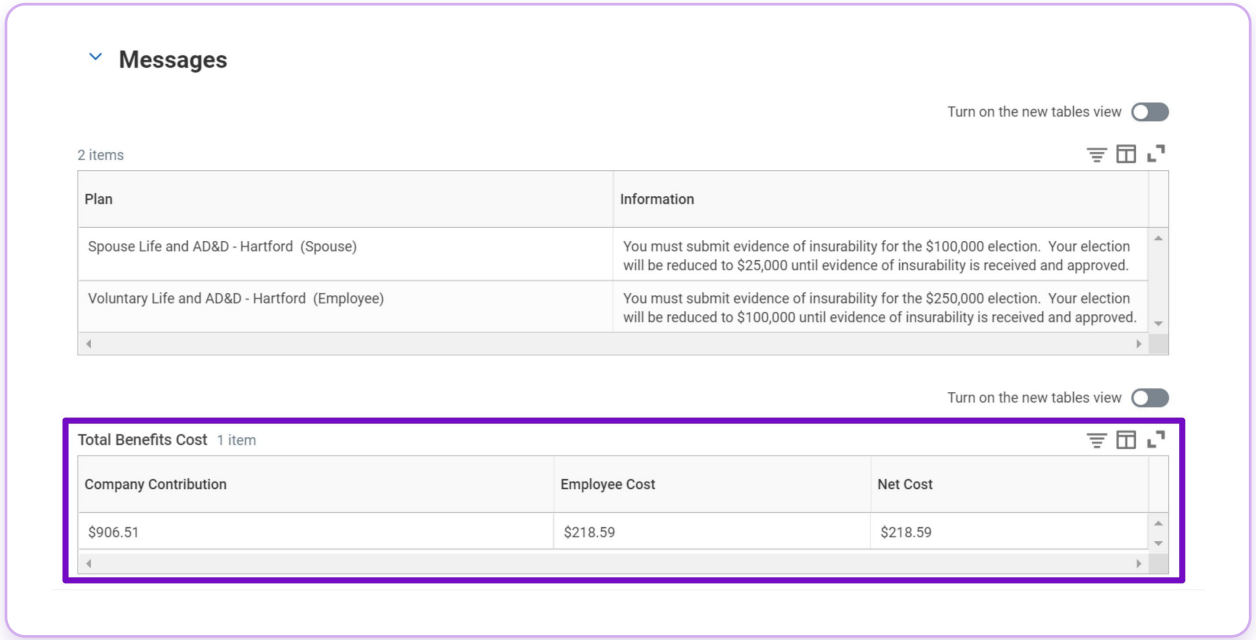


Understand your costs

Employee Cost is what you pay each paycheck.

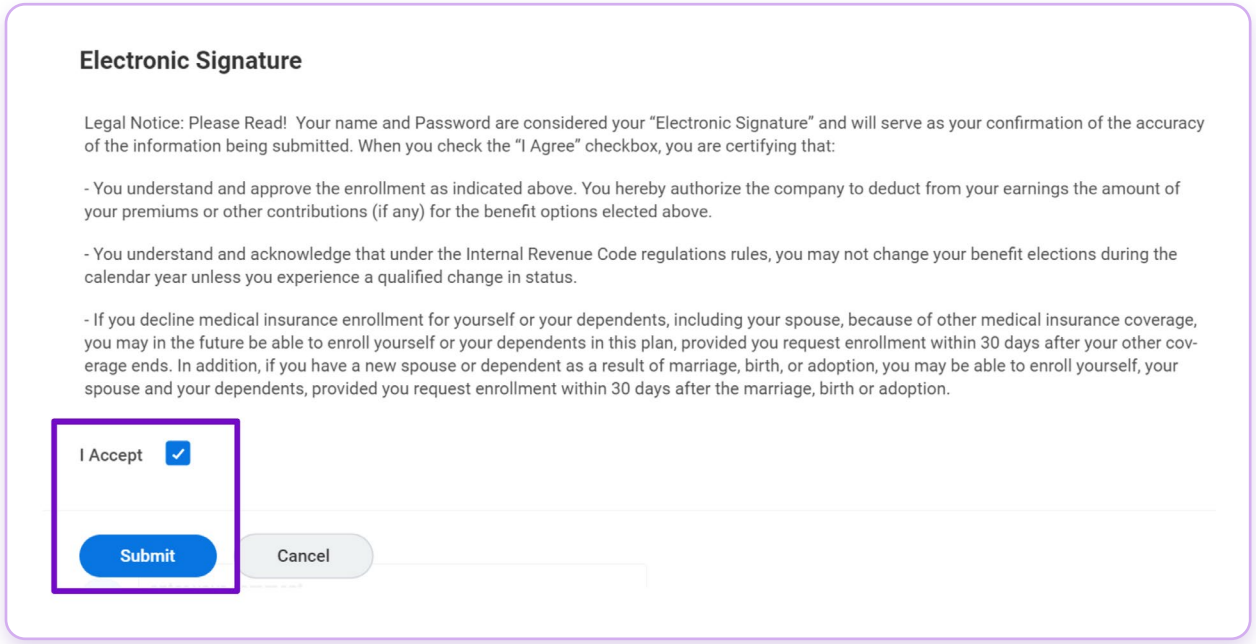
Company Contribution is what the company pays the insurance vendors for your benefits.

Check the **Messages** section too. If EOI is needed, you'll get a task one week after open enrollment ends.



Sign and submit

- Scroll down to **Electronic Signature** and read the legal notice.
- Check the **I Accept** box.
- Click **Submit**.

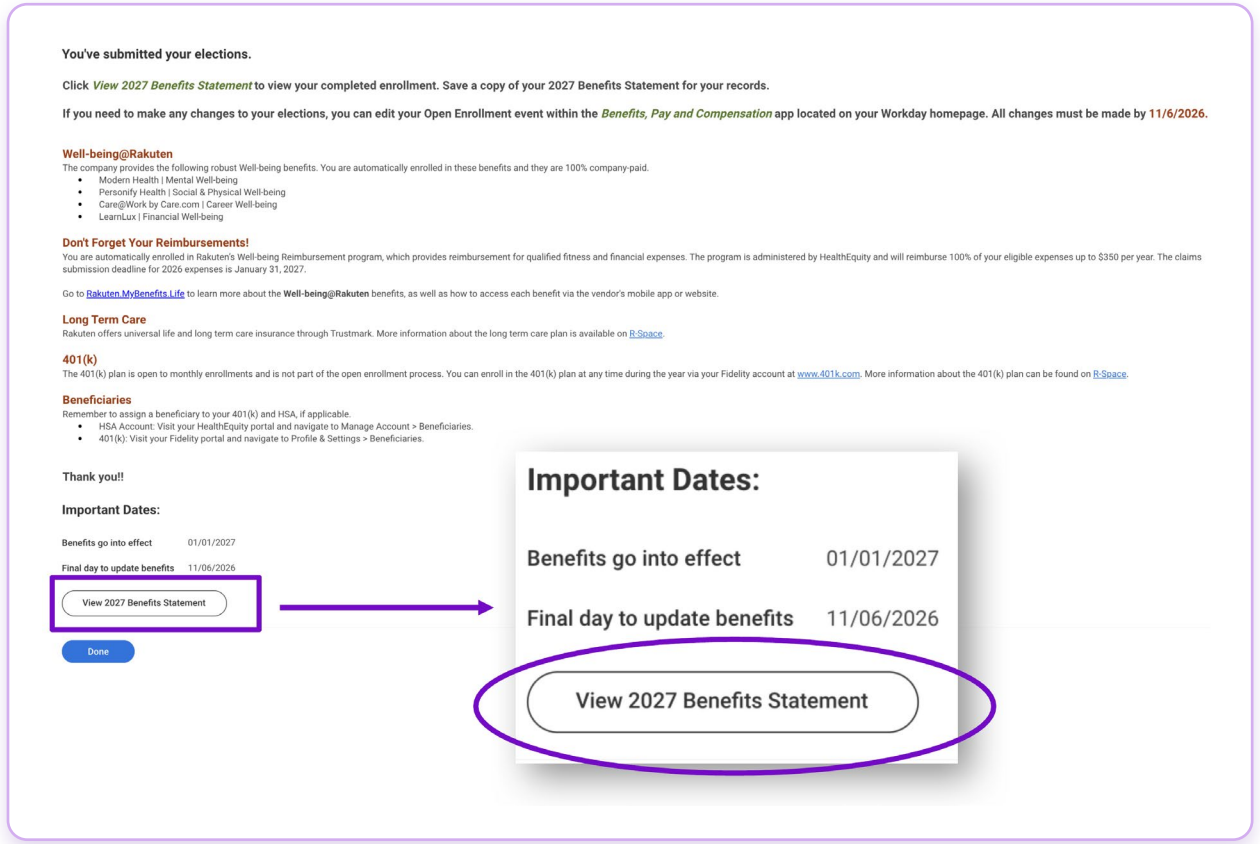


Confirm and keep a copy

You'll see a confirmation once your enrollment is submitted.

Click **View 2027 Benefits Statement** to print a summary of your choices.

Click **Done**.



Need to change something?

Open the **Benefits, Pay and Compensation** app in Workday to edit your choices.

You can make changes until the **last day** of open enrollment.

Thank you! You're all set once your elections are submitted.

Full plan details and contribution rates are on the Rakuten Benefits Portal: Rakuten.MyBenefits.Life

