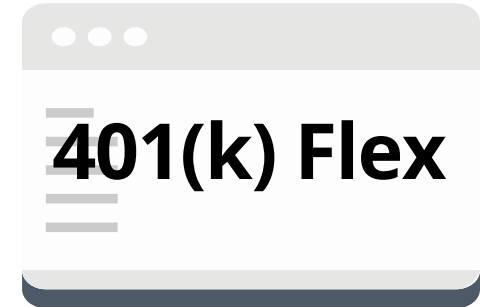


Risk Management

401(k) Flex Contributions

Paystub Change

- ➔ New 401(k) flex contributions line on paystub
- ➔ Distinguishes 401(k) flex contributions from 401(k) contributions made from regular salary
- ➔ This is a small change that gives more clarity to the paystub
- ➔ This does not alter any current benefit; it is simply a display modification



*Note: City does not contribute to 401(k) savings plans



Sample Paystub

Pre-Tax Deductions

KAISER PRE TAX	578.98
CONCORDIA DHMO PRE TX	16.26
401 (K) SAVINGS PRE TAX	388.00
DEF COMPENSATION PRE TAX	225.00
RETIREMENT POLICE EE	680.02
401k Flex Deduction	350.91
Total Pre-Tax Deductions	2,239.17

401(k) contribution
from regular salary

401(k) contribution
from FBP Credits



Things to Keep in Mind

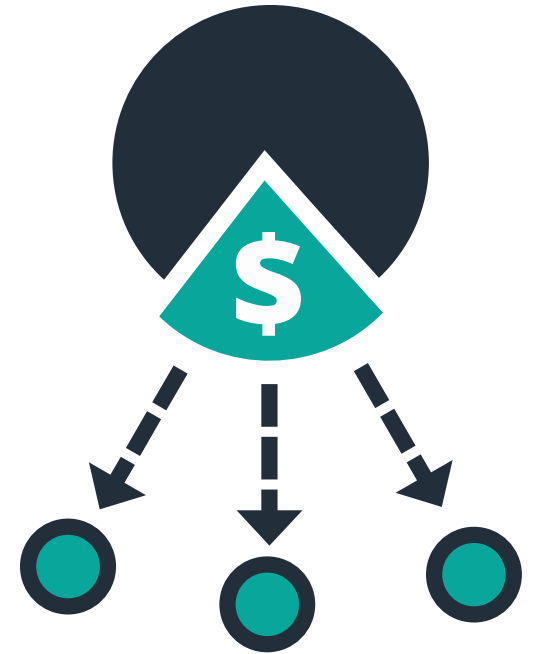
- ➔ ***Excess FBP credits*** remaining after healthcare premium deductions can ***only*** be allocated to your 401(k) account during open enrollment or a qualifying event
- ➔ 401(k) contributions from ***regular salary*** can be designated through Employee Self-Service anytime
- ➔ Total combined annual contributions to your 401(k) account cannot exceed the IRS limit



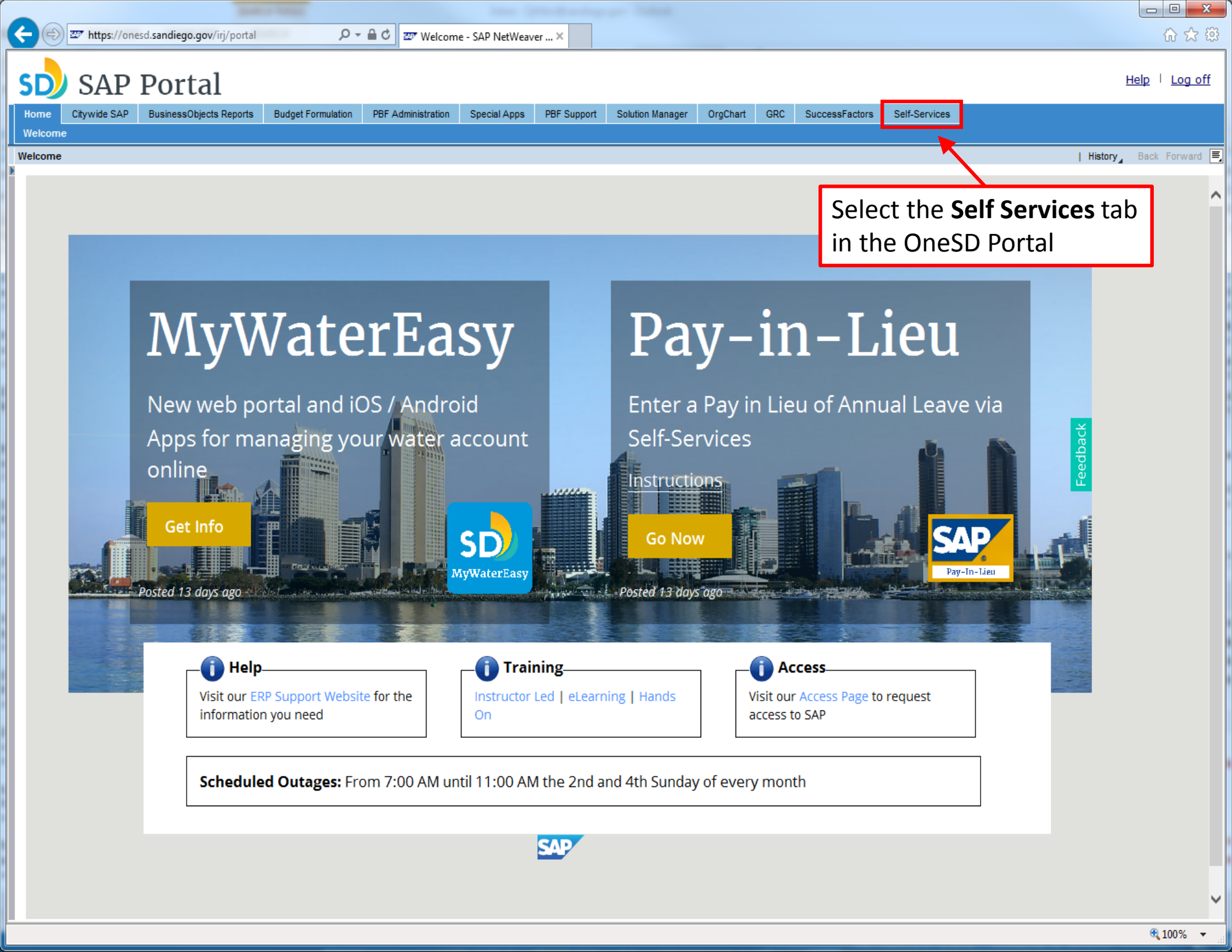
Things to Keep in Mind (cont.)

- ➔ If you are currently making 401(k) contributions from regular salary that were adjusted to include remaining flex credits, and you will now be designating excess FBP credits to your 401(k) during open enrollment, you need to:
 1. Assess what amount you want only from regular salary
 2. Adjust the regular salary contributions in ESS
- ➔ Combined 401(k) contributions (from both flex and salary) must be greater than \$10.00 per pay period

How to allocate
excess FBP credits
to 401(k) savings plan
during benefits enrollment



(open enrollment or qualifying event)



MyWaterEasy

New web portal and iOS / Android Apps for managing your water account online

Get Info



Posted 13 days ago

Pay-in-Lieu

Enter a Pay in Lieu of Annual Leave via Self-Services

Instructions

Go Now



Posted 13 days ago

Feedback

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Visit our [ERP Support Website](#) for the information you need

Training

[Instructor Led](#) | [eLearning](#) | [Hands On](#)





Access

Visit our [Access Page](#) to request access to SAP

Scheduled Outages: From 7:00 AM until 11:00 AM the 2nd and 4th Sunday of every month

CoSD My Info



-  Leave Request
-  Salary Statement
-  Personal Profile
-  Time Card

CoSD My Services

- Favorites**
Click the fullscreen icon to personalize your Favorites
- Recently Used**
 - Anytime Insurance
 - Check/Direct Deposit Statement
 - Personal Profile
 - Anytime Beneficiary
 - Health Plan Terms & Conditions
 - How to submit a FSA DMV and DCC reimbursement claim

Hit the expand button at the top right corner of the *CoSD My Services* tile to navigate to the **Benefits** tab

Personal Information

Payment

Benefits

Search for Services



Personal Information

Personal Profile



Personnel Forms

Personal Data Form



Affidavit of Domestic
Partner



Termination of Domestic
Partner Relationship



Select the **Benefits** button
to begin enrollment



Personal Information

Payment

Benefits

Search for Services



Benefits Enrollment Overview

[Participation Overview](#)[FSA Claims](#)

Enroll for your benefits

[Anytime Insurance](#)[Anytime Saving Plans](#)[Anytime Beneficiary](#)[Benefits Consent Form](#)[Open Enrollment](#)

Instruction Links

[Health Plan Terms & Conditions](#)[How to submit a FSA
DMV and DCC
reimbursement claim](#)

Select the ***Open Enrollment*** link on the Benefits page

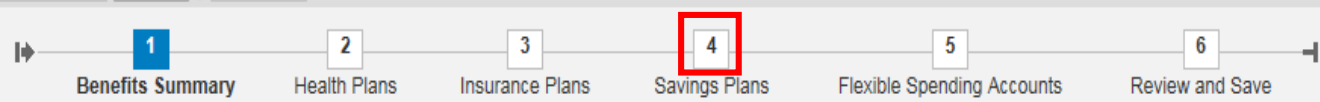
Open Enrollment: Step 1 (Benefits Summary)

< Previous

Next >

Save

?



Benefit Elections Summary

Plan Type	Starts On	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Prim...	Contin...	Pre-Tax Costs	Post-Tax Costs
Dental Plans	07/01/2016	Current	Concordia DPO Dental Plan	DPO Dental		EE/SP/DP/CH	Jane Smith, John Smith, Jenna Smith, Julia Smith			55.18 USD Bi-weekly	
Medical Plans	07/01/2016	Current	Kaiser HMO Medical Plan	Health Mail Organizatn			Jane Smith, John Smith, Jenna Smith, Julia Smith			578.98 USD Bi-weekly	
	03/26/2017	Current	Kaiser HMO Medical Plan	Health Mail Organizatn			Julia Smith			361.86 USD Bi-weekly	
Life-Basic Term	07/01/2016	Current	Basic Life Insurance	Option 50,000		50,000.00 USD		Jan...	John S...		
FSA DMV Plans	07/01/2016	Current	DMV Reimbursement Account Plan							76.92 USD Bi-weekly	

Select the ***Savings Plans*** button on the ***Benefits Summary*** page


Plans not Enrolled In

Plan Type
Vision Plans
401k Flex
FSA DCC Plans

Open Enrollment: Step 4 (Savings Plans)



Enroll in Savings Plans

Acti...	Plan Type	Starts On	Status	Plan Name	Primary Benefic...	Pre-Tax Costs	Post-Tax Costs
	401k Flex	07/01/2016					

Click on the **Add** button to allocate remaining flex dollars to 401(k) Savings Plan

Open Enrollment: Step 4 (Savings Plans)

< Previous Next > Save

Benefits Summary

He

Review and Save

Enroll in Savings Plans

Acti... Plan Type Sta

401k Flex 07/

Enter 401k Flex Plan Information

Select Plan

Plan Name
401 (K) Flex Plan

Regular Contribution

Period: Bi-weekly
Pre-Tax Amount: USD (Minimum 0.00 US

Enter **semi-monthly** (not annual) contribution amount and beneficiary percentages

Designate Beneficiaries

Name	Relationship	Primary Percentage (%)	Contingent Percentage (%)
Jane Smith	Spouse	0	0
John Smith	Child	0	0
Jenna Smith	Child	0	0
Julia Smith	Child	0	0
Total		0	0

Note, the 401(k) Flex amount together with your contributions to your 401(k) from salary must be at least \$10.00 combined per pay period.

Add Cancel

Open Enrollment: Step 4 (Savings Plans)

< Previous Next > Save



1
Benefits Summary

6
Review and Save

Enroll in Savings Plans

Acti...	Plan Type	Sta
	401k Flex	07/

Costs Post-Tax Costs

Enter 401k Flex Plan Information



Select Plan

Plan Name
401 (K) Flex Plan

Regular Contribution

Period: Bi-weekly

Pre-Tax Amount: USD (Minimum 0.00 USD)

Designate Beneficiaries

Name	Relationship	Primary Percentage (%)	Contingent Percentage (%)
Jane Smith	Spouse	100	0
John Smith	Child	0	0
Jenna Smith	Child	0	0
Julia Smith	Child	0	0
Total		0	0

Once all entries have been made, select the **Add** button

Add

Cancel

Open Enrollment: Step 4 (Savings Plans)



Enroll in Savings Plans

Acti...	Plan Type	Starts On	Status	Plan Name	Primary Benefic...	Pre-Tax Costs	Post-Tax Costs
 	401k Flex	07/01/2016	New	401 (K) Flex Plan	Jane Smith (100%)	250.00 USD Bi-weekly	

After reviewing the 401k Flex entries, select the ***Review and Save*** button

Open Enrollment: Step 6 (Review and Save)

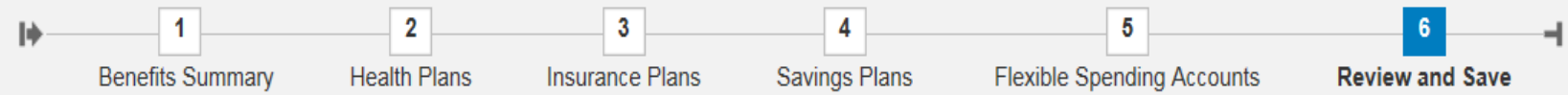
Previous

Next

Save

Review changes, then click on the **Save** button to save selections

?



Plans to be Added

Plan Type	Starts...	St...	Plan Name	Option	Credit Amount	Coverage	Dependents	Pri...	Cont...	Pre-Tax Costs	Post-Tax C...
401k Flex	07/01/...	New	401 (K) Flex Plan					Ja...		250.00 USD Bi-weekly	


Unchanged Plans

Plan Type	Starts...	St...	Plan Name	Option	Credit Amount	Coverage	Dependents	Pri...	Cont...	Pre-Tax Costs	Post-Tax C...
Dental Plans	07/01/...	C...	Concordia DPO Dental Plan	DPO Dental		EE/SP/DP/CH Pretax	Jane Smith, John Smith, Jenna Smith, Julia Smith			55.18 USD Bi-weekly	
Medical Plans	07/01/...	C...	Kaiser HMO Medical Plan	Health Maintenance Organizatn		EE/SP/DP/CH Pretax	Jane Smith, John Smith, Jenna Smith, Julia Smith			578.98 USD Bi-weekly	
	03/26/...	C...	Kaiser HMO Medical Plan	Health Maintenance Organizatn		EE/1 Child Pretax	Julia Smith			361.86 USD Bi-weekly	
Life-Basic Term	07/01/...	C...	Basic Life Insurance	Option 50,000		50,000.00 USD		Ja...	Joh...		
FSA DMV Plans	07/01/...	C...	DMV Reimbursement Account Plan							76.92 USD Bi-weekly	

Plans not Enrolled In

Plan Type
Vision Plans
FSA DCC Plans

Open Enrollment

 Data saved successfully

Be sure to **look for the green check mark** to ensure data saved successfully

What do you want to do next?

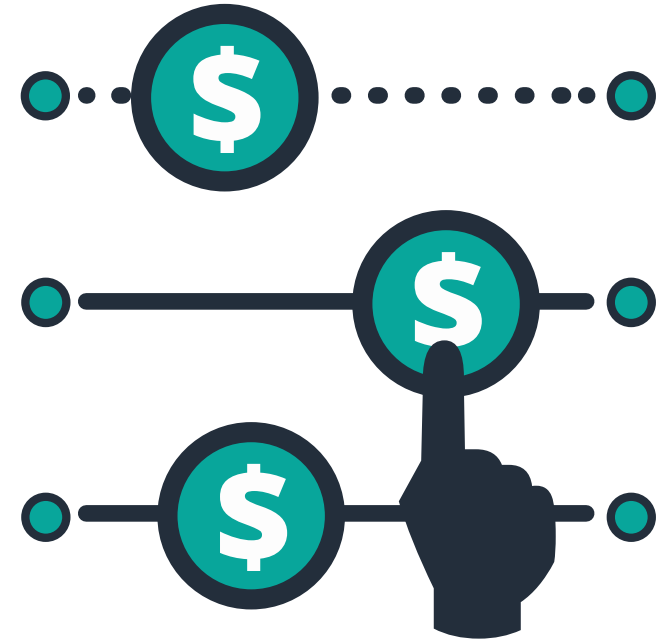
Benefit Elections Summary

Plan Type	Starts On	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Primary Beneficiaries	Contingent Beneficia
Credit Plan	03/26/2017	Current	Credit Plan		869.23 USD Bi-weekly				
Dental Plans	11/27/2009	Current	Concordia DPO Dental Plan	DPO Dental		EE/SP/DP/CH Pretax	Jane Smith, John Smith, Jenna Smith, Julia Smith		
Medical Plans	03/26/2017	Current	Kaiser HMO Medical Plan	Health Maintenance Organizatn		EE/1 Child Pretax	Julia Smith		
Life-Basic Term	06/25/2013	Current	Basic Life Insurance	Option 50,000		50,000.00 USD		Jane Smith (100%)	John Smith (34%), Je
Life-EE Term	06/25/2013	Current	Portable Term Life Employee	Option 200,000		200,000.00 USD		Jane Smith (100%)	John Smith (34%), Je
401k Flex	07/01/2016	Current	401 (K) Flex Plan					Jane Smith (100%)	
Er Add'l Plans	11/27/2009	Current	CERS Add'l Contr-PSMs <7/1/09						
Actuary Plans	11/27/2009	Current	CERS Actuary Rate-PSMs <7/1/09						
CERS	11/27/2009	Current	SDCERS						

Remember to print your confirmation page for your records!

How to adjust 401(k) savings plan contributions from regular salary

(Employee Self-Service>Anytime Savings)





Personal Information

Payment

Benefits

Search for Services



Benefits Enrollment Overview

[Participation Overview](#)[FSA Claims](#)

Enroll for your benefits

[Anytime Insurance](#)[Anytime Saving Plans](#)[Anytime Beneficiary](#)[Benefits Consent Form](#)[Open Enrollment](#)

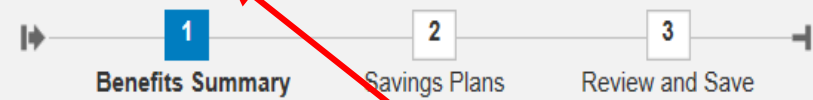
Instruction Links

[Health Plan Terms & Conditions](#)[How to submit a FSA
DMV and DCC
reimbursement claim](#)

From the **Benefits** tab in *CoSD My Services*, select the ***Anytime Savings Plans*** link

Anytime Saving Plans: Step 1 (Benefits Summary)

< Previous **Next >** Save



Select the ***Next*** button on the Step 1 (Benefits Summary) page

Benefit Elections Summary

Plan Type	St...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Primary Beneficiaries	Pre-Tax Costs	Post-Tax Costs
401(k) Plans	0...	Current	401(k) Savings Plan					Jane Smith (100%)	250.00 USD Bi-weekly	

Plans not Enrolled In




Plan Type
457(b) Plans

Anytime Saving Plans: Step 2 (Savings Plans)

[< Previous](#) [Next >](#) [Save](#)



Enroll in Savings Plans

Acti...	Plan Type	S...	Status	Plan Name	Primary Beneficia...	Pre-Tax Costs	Post-Tax Costs
 	401(k) Plans	03...	Current	401(k) Savings Plan	Jane Smith (100%)	250.00 USD Bi-weekly	
	457(b) Plans	03...					




If you have a current contribution that you want to remove completely, select the **Delete** button

Anytime Saving Plans: Step 2 (Savings Plans)


[< Previous](#) [Next >](#) [Save](#)



Enroll in Savings Plans

Acti...	Plan Type	Starts On	Status	Plan Name	Primary Benefici...	Pre-Tax Costs	Post-Tax Costs
 	401(k) Plans	03/29/2017					
	457(b) Plans	03/29/2017					

Cancel Enrollment: 401(k) Plans



Do you want to cancel your enrollment in 401(k) Plans?

Select the **Yes** button from the pop-up to end 401(k) contributions from your salary

Anytime Saving Plans: Step 2 (Savings Plans)

[< Previous](#) [Next >](#) [Save](#)



Click **Next** button

Enroll in Savings Plans

Acti...	Plan Type	Starts On	Status	Plan Name	Primary Benefici...	Pre-Tax Costs	Post-Tax Costs
	401(k) Plans	03/29/2017	Waived				
	457(b) Plans	03/29/2017					

Anytime Saving Plans: Step 3 (Review and Save)

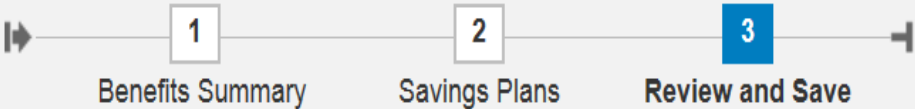
Previous

Next

Save

Review summary, then click on the **Save** button to save changes

?



Plans to be Removed


Plan Type	S...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Primary Beneficiaries	Pre-Tax Costs	Post-Tax Costs
401(k) Plans	0...	Current	401(k) Savings Plan					Jane Smith (100%)	250.00 USD Bi-weekly	
	0...	Waived								

Plans not Enrolled In

Plan Type
457(b) Plans

Anytime Saving Plans



 Data saved successfully

Be sure to **look for the green check mark** to ensure data saved successfully

What do you want to do next?




Benefit Elections Summary

Plan Type	Starts On	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Primary Beneficiaries	Contingent Beneficiaries
Credit Plan	03/26/2017	Current	Credit Plan		869.23 USD Bi-weekly				
Dental Plans	11/27/2009	Current	Concordia DPO Dental Plan	DPO Dental		EE/SP/DP/CH Pretax	Jane Smith, John Smith, Jenna Smith, Julia Smith		
Medical Plans	03/26/2017	Current	Kaiser HMO Medical Plan	Health Maintenance Organizatr		EE/1 Child Pretax	Julia Smith		
Life-Basic Term	06/25/2013	Current	Basic Life Insurance	Option 50,000		50,000.00 USD		Jane Smith (100%)	John Smith (34%), Jenna Smith
Life-EE Term	06/25/2013	Current	Portable Term Life Employee	Option 200,000		200,000.00 USD		Jane Smith (100%)	John Smith (34%), Jenna Smith
401k Flex	07/01/2016	Current	401 (K) Flex Plan					Jane Smith (100%)	
Er Add'l Plans	11/27/2009	Current	CERS Add'l Contr-PSMs <7/1/09						
Actuary Plans	11/27/2009	Current	CERS Actuary Rate-PSMs <7/1/09						

Anytime Saving Plans: Step 2 (Savings Plans)



Enroll in Savings Plans

Acti...	Plan Type	S...	Status	Plan Name	Primary Beneficia...	Pre-Tax Costs	Post-Tax Costs
 	401(k) Plans	03...	Current	401(k) Savings Plan	Jane Smith (100%)	250.00 USD Bi-weekly	
	457(b) Plans	03...					




If, instead, you have a current contribution that you want to revise, select the **Edit** button in the Step 2 (Savings Plans) page

Anytime Saving Plans: Step 2 (Savings Plans)

Previous Next Save

1 Benefits Summary

Enroll in Savings Plans

Acti...	Plan Type	St...
 	401(k) Plans	03/
	457(b) Plans	03/

Enter 401(k) Plans Plan Information

Select Plan

Plan Name
401(k) Savings Plan

Regular Contribution

Period: Bi-weekly
Pre-Tax Amount: 250.00 USD (Minimum 0.00 USD)

Designate Beneficiaries

Name	Relationship	Primary Percentage (%)	Con
Jane Smith	Spouse	100	0
John Smith	Child	0	0
Jenna Smith	Child	0	0
Julia Smith	Child	0	0
Total		100	0




Revise **bi-weekly** (not annual) contribution amount as needed

Remember, the regular contributions to your 401(k) from salary together with the 401(k) Flex amount must be at least \$10.00 combined per pay period.

Add Cancel

Anytime Saving Plans: Step 2 (Savings Plans)

Enroll in Savings Plans

Acti...	Plan Type	St...
 	401(k) Plans	03/
	457(b) Plans	03/

Enter 401(k) Plans Plan Information

Select Plan

Plan Name
401(k) Savings Plan

Regular Contribution

Period: Bi-weekly

Pre-Tax Amount: USD (Minimum 0.00 USD)

Designate Beneficiaries

Name	Relationship	Primary Percentage (%)	Contingent Percentage (%)
Jane Smith	Spouse	100	0
John Smith	Child	0	0
Jenna Smith	Child	0	0
Julia Smith	Child	0	0
Total		100	0

Once all edits have been made, select the **Add** button

[Add](#) [Cancel](#)

Anytime Saving Plans: Step 2 (Savings Plans)

[< Previous](#)[Next >](#)[!\[\]\(e236d1893811a6c5ad2d17439e3819c8_img.jpg\) Save](#)[!\[\]\(7e0d6a31a51eb3952a6a6daebf7e401c_img.jpg\)](#)



Click **Next** button

Enroll in Savings Plans

Acti...	Plan Type	S...	Status	Plan Name	Primary Benefic...	Pre-Tax Costs	Post-Tax Costs
 	401(k) Plans	0...	New	401(k) Savings Plan	Jane Smith (100%)	50.00 USD Bi-weekly	
	457(b) Plans	0...					

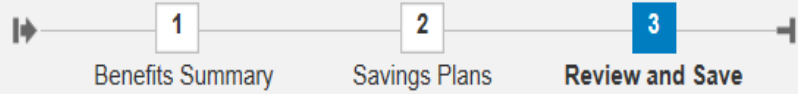
Anytime Saving Plans: Step 3 (Review and Save)

Previous

Next

 Save

Review summary, then click on the **Save** button to save changes



Plans to be Changed

Plan Type	St...	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Primary Beneficiaries	Pre-Tax Costs	Post-Tax Costs
401(k) Plans	0...	Current	401(k) Savings Plan					Jane Smith (100%)	250.00 USD Bi-weekly	
	0...	New	401(k) Savings Plan					Jane Smith (100%)	50.00 USD Bi-weekly	

Plans not Enrolled In

Plan Type
457(b) Plans

Anytime Saving Plans



 Data saved successfully

Be sure to **look for the green check mark** to ensure data saved successfully

What do you want to do next?

Benefit Elections Summary

Plan Type	Starts On	Status	Plan Name	Option	Credit Amount	Coverage	Dependents	Primary Beneficiaries	Contingent Beneficiaries
Credit Plan	03/26/2017	Current	Credit Plan		869.23 USD Bi-weekly				
Dental Plans	11/27/2009	Current	Concordia DPO Dental Plan	DPO Dental		EE/SP/DP/CH Pretax	Jane Smith, John Smith, Jenna Smith, Julia Smith		
Medical Plans	03/26/2017	Current	Kaiser HMO Medical Plan	Health Maintenance Organizatn		EE/1 Child Pretax	Julia Smith		
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401k Flex	07/01/2016	Current	401 (K) Flex Plan					Jane Smith (100%)	
401(k) Plans	03/29/2017	Current	401(k) Savings Plan					Jane Smith (100%)	
Er Add'l Plans	11/27/2009	Current	CERS Add'l Contr-PSMs <7/1/09						
Actuarv	11/27/2009	Current	CERS Actuarv						

