

Employee Navigator & Aflac Changes



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Department of Human
Resources Management

Introductions

HRM: Amanda Jacobs
Lyndsey Reid

Gallagher: Michelle McClellan
Lindsey Shearer



Employee Navigator

Employee Navigator is our new online benefits administration platform for reviewing and managing insurance benefits in one secure place.

Starting April 1, 2026, through Employee Navigator you can:

- View your current benefits elections
- Verify dependent details
- Add or update beneficiaries
 - State Life beneficiaries are updated in bcbsms.com
- Schedule one-on-one support sessions via Enrollify
- Enroll in new guaranteed issue Aflac products

This platform improves visibility, accuracy, and convenience when managing your benefits.



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Why the Change?

- Digital enrollment provides a **convenient, online self-service benefits enrollment experience** for employees.
- **It guides employees step-by-step through enrollment**, prevents missing or incomplete information, and clearly indicates when enrollment is submitted.
- It **helps reduce common errors** that impact coverage such as incorrect elections and missing dependent information.
- Digital enrollment provides **submission confirmation, election summaries, and access to enrollment history**.
- The digital platform **displays per paycheck costs, side by side plan comparisons, and cost differences**, helping employees make more informed financial decisions.
- Moving to an online enrollment platform **saves time, reduces errors, improves clarity and transparency, and makes it easier for employees to understand and manage benefits**.



Employee Navigator

What do you need to do?

1. **Register online** at <https://www.employeenavigator.com/benefits/Account/Register>
Company Identifier: msstate (case sensitive).
2. Complete the New User Registration Information.
 1. **Your information must match exactly what is in Banner.** *Example:* If your name in Banner is “Michael Smith” do not use “Mike Smith” when registering.
3. Follow the on-screen instructions to **create a unique Username and Password.**
4. To log-in again, just return to: <https://www.employeenavigator.com/benefits/Account/Login>
5. **After logging in, you will:**
 1. Review and confirm your personal and dependent information.
 2. Update your life insurance beneficiary(ies).
 3. Make your Aflac elections for the new group plans.
6. If you have trouble registering, reach out to HRM for assistance.



Voluntary Benefits

MSU will transition to group Aflac plans effective May 1, 2026

New group Aflac products being offered:

- Accident
- Critical Illness with Cancer
- Hospital Indemnity
- Term Life Insurance w/LTC

Current products no longer offered through payroll deduction:

- Individual Cancer
- National Union Fire AD&D
- Individual Accident
- Individual Critical Care
- Individual Intensive Care

The HRM website includes details about the new Aflac plans along with frequently asked questions.

- <https://www.hrm.msstate.edu/benefits/insurance/aflac-insurance>



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Aflac FAQs – current policies

Q: Can I keep my current Aflac coverage?

A: Yes. Aflac Always is a coverage premium protection service that prevents coverage loss from non-payment of premium due to events such as retirement, change or loss of job, or in this case, discontinuation of benefits through the employer. When enrolled in Aflac Always, premium will automatically be bank drafted the next billing period after payroll deductions end and the last invoice for the policy is paid. It will begin on the day of the month selected on enrollment in Aflac Always and continue on that day each month or quarter.

Q: Can I stop Aflac Always if I decide to cancel coverage later?

A: Yes. Coverage can be canceled at any time after payroll deductions stop. To cancel coverage over the phone, call 800-992-3522 or email terrie_gill@us.aflac.com for a cancellation form.

Q: Will my premium change through Aflac Always?

A: No. Aflac maintains a commitment to never increase premium on any product lines.

Q: Can I keep Aflac individual plans and still carry coverage through the new Aflac group plans?

A: Yes. If an employee has both group and individual Aflac plans, both will pay. However, we do not recommend employees having duplicate coverage because it can cause them to be overinsured. Since Aflac Group and Aflac are legally separate entities, one cannot control the duplication of coverage within the other.

Q: How long will I have to decide if I want to keep coverage?

A: You will have 30 days from when the individual plans end to enroll in Aflac Always. **The deadline to enroll in Aflac Always is May 30, 2026.** The open enrollment window for the new group Aflac policies will run **April 1st through April 15th**. We advise you to make your new elections during that window.

Q: What if I want to keep some of my policies but not all?

A: Aflac Always will give you an option to select the coverage you want to keep. The other coverages will automatically lapse.

Q: Who do I contact with Aflac Always questions or claims?

A: Terrie Gill will be the point of contact. She can be reached at 662-640-1073 or terrie_gill@us.aflac.com



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Aflac FAQs – new policies

Q: What new policies are being offered?

A: Accident, Hospital Indemnity, Critical Illness with Cancer, & Term Life w/LTC

Q: What are these benefits and how do they work with my medical plan?

A: These are supplemental cash benefits paid directly to you designed to help with out-of-pocket costs when specific events happen (like an accident, a hospital stay, or a critical illness).

Q: When do these benefits start?

A: These Aflac products will be available for enrollment from **April 1st through April 15th** with a May 1, 2026 effective date.

Q: When do payroll deductions start for these new benefits?

A: Payroll deductions are expected to start in April for a May 1 effective date.

Q: Can I keep (port/continue) coverage if I leave employment?

A: Yes, each policy has a portability/continuation option with certain stipulations.

Q: How do I file a claim and how are benefits paid?

A: You'll submit a claim to Aflac with documentation (e.g., bills, EOBs, diagnostic reports). Benefits are fixed amounts based on the covered event and are paid to you (not to the provider), up to the plan limits.



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Aflac FAQs – Accident plan

Q: What kinds of accidents are covered?

A: Example benefits include initial treatment (e.g., ER/urgent care/doctor's office – amount varies by setting and whether an X-Ray was done), ambulance (\$400 ground/\$1,500 air), imaging (CT/MRI/EEG \$200), fractures, dislocations, lacerations, burns, and more. See brochure for full benefits.

Q: Is there hospital coverage for accidents?

A: Yes – Hospital Admission (\$2,000), Hospital Confinement (\$300/day), ICU (\$400/day), and Step-Down Unit (\$200/day).

Q: Are there after-care benefits?

A: Yes – appliances (e.g., crutches, braces, wheelchairs – fixed amounts by item), follow-up visits (\$50, max 6), therapy (\$50, max 10), chiropractic/acupuncture (\$30, max 6), and rehab unit (\$150 /day up to plan limits)

Q: Any special riders I need to know about?

A: Wellness Rider: annual \$100 for preventive screenings, Accidental Death Rider: \$50,000 for employee & spouse, \$10,000 for children, Organized Athletic Activity Rider: adds 25% to benefits for organized sports

Q: What does the Accident plan cost per pay period?

A: Employee Only: \$6.16 | Employee + Spouse: \$10.23 | Employee + Child(ren): \$11.26 | Family: \$15.33



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Aflac FAQs – Hospital Indemnity

Q: What does the Hospital Indemnity plan pay for?

A: Inpatient Hospital Admission: \$1,000 per confinement | Hospital Confinement: \$150/day | ICU: \$150/day | Intermediate Step-Down Unit: \$75/day

Q: Are newborn admissions covered?

A: Admission of a newborn following birth is not payable under the Admission benefit; however, the plan will pay for a newborn's ICU admission if, after birth, the baby is inpatient due to a covered injury or sickness. The newborn would be eligible for the hospital confinement benefit.

Q: What facilities do not count as a “hospital” or “ICU” for this plan?

A: Facilities like nursing homes, skilled nursing, rehab, assisted living, or observation units do not meet the plan's hospital definition.

Q: Can I keep (port/continue) coverage if I leave employment?

A: Yes, the policy has a portability/continuation option with certain stipulations.

Q: What does the Hospital Indemnity plan cost per pay period?

A: Employee Only: \$9.14 | Employee + Spouse: \$17.38 | Employee + Child(ren): \$14.04 | Family: \$22.28



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Aflac FAQs – Critical Illness with Cancer

Q: What diagnoses are covered and how are benefits paid?

A: This plan pays a lump sum based on a face amount when you're first diagnosed with a covered condition (e.g., Cancer, Heart Attack, Stroke, Kidney Failure, Major Organ Transplant, Sudden Cardiac Arrest, and more—most at 100%; some at 25% like Non-Invasive Cancer). There's also Additional Diagnosis (different illness after 6 months) and Reoccurrence (same illness after 6 months) benefits. Skin Cancer pays \$1,000 once per calendar year.

Q: Are my children covered?

A: Yes—each dependent child is covered at 100% of the employee's benefit amount at no additional cost (children-only coverage isn't available).

Q: Is there a wellness benefit?

A: Yes – Wellness Benefit pays \$50 once per calendar year for eligible preventive tests.

Q: What riders are included?

- Progressive Diseases Rider (e.g., ALS, Advanced Alzheimer's, Advanced Parkinson's at 100%; COPD/Crohn's at 25%).
- Heart Event Rider (e.g., valve repair/replacement and aortic aneurysm surgery at 100%; angioplasty/stent/cath at 10%).
- Specified Disease Rider (Tier I diseases at 25%; Human Coronavirus at 10%/25%/40% depending on days confined/ICU).
- Childhood Conditions Rider (e.g., Cystic Fibrosis/Cerebral Palsy at 50%; Autism Spectrum Disorder - \$3,000 one-time).

Q: How much coverage can I get?

A: There are 3 increments of coverage available: \$10,000, \$20,000, or \$30,000

Q: What does the Critical Illness plan cost per pay period?

A: Rates are age banded per coverage amount. Please refer to the plan summary for rates.



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Aflac FAQs – Term Life w/LTC

Q: What is this benefit?

A: This is Group Term Life Insurance that also includes a Long-Term Care (LTC) Accelerated Death Benefit Rider, which allows you to access a portion of your life insurance benefit if you need qualifying long-term care services due to a chronic condition.

Q: Is medical underwriting required?

A: No. Coverage is offered on a Guaranteed Issue basis up to age 70. Guaranteed Issue amounts are up to \$150,000 for employees, lessor of \$50,000 or 50% of employee's benefit for spouses, and \$25,000 for children.

Q: Does the benefit reduce as I age?

A: No. There is no benefit reduction due to age, and coverage can continue up to age 120, as long as premiums are paid.

Q: What is the Long-Term Care Accelerated Death Benefit?

A: If you are diagnosed with a qualifying chronic condition, you may access a portion of your life insurance benefit early to help pay for long-term care expenses. You can choose from 2 options: 25 monthly payments equal to 4% of your life insurance benefit with extension rider to lengthen the benefit time period to 50 monthly payments or a one-time lump sum of 50% of your life insurance benefit. If the lump sum payout option is chosen, the extension rider is null and void.

Q: Will using LTC benefits reduce my life insurance payout?

A: No. This plan includes 100% Restoration of the Death Benefit, meaning life insurance benefit is restored for beneficiaries even after the LTC payments are made.

Q: How much does the Group Term Life w/LTC plan cost per pay period?

A: The rates are age banded and tobacco/non-tobacco, per coverage amount. Please refer to the plan summary for rates.



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Enrollify

What Is Enrollify?

- A temporary call center provided by Aflac
- An optional benefit education tool designed to support employees
- Enrollify benefit counselors provide guidance to support informed benefit decisions

How Enrollify Supports MSU Employees

- Enrollify will assist employees during Aflac Open Enrollment (April 1 – 15)
- Employees will receive text messaging from Enrollify
- Text Messaging will invite employees to schedule a one-on-one session
 - (844) 414-1099
- Employees can opt out of text messaging at any time

Booking an Appointment

- Appointments are scheduled directly with Enrollify
- Sessions are voluntary and confidential
- One-on-one support from trained benefit counselors designed to provide personalized benefit guidance

What Happens During a Counseling Session?

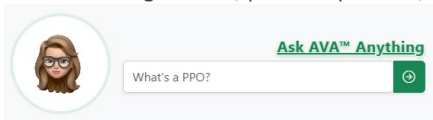
- Explanation of available Aflac benefit options
- Discussion of costs, coverage, and plan differences
- Opportunity to ask questions and get clarity


Open Enrollment Dates

- **Aflac Open Enrollment Period:** April 1 – April 15
- All Aflac elections and changes **must be completed** during this timeframe
- If elections are not made, you must wait until Open Enrollment in October to elect coverage

Ask AVA


- AVA is your AI-powered benefits assistant that can answer questions about your plan options
- Ask AVA about coverage details, plan comparisons, or specific services





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HAVE YOU BOOKED YET?



Make Open Enrollment Simple

Benefits for 2026 look a little different this year, including a transition to a new system and updated options such as Aflac benefits. Instead of navigating the changes on your own, you can connect one-on-one with a Benefits Counselor for personalized support.

Why Schedule a Session?

- ✓ Simplify the Process
Get help accessing and navigating the new benefits platform with step-by-step guidance.
- ✓ Understand Your Options
Learn what's new, what's changing, and which plans best fit your needs.
- ✓ Avoid Costly Mistakes
Make informed decisions so you're not over-insured or under-protected.
- ✓ Get Confident in Your Choices
Have your questions answered and complete your elections with clarity and peace of mind.

We're here to make this process easier – not more complicated.

Secure time with a Benefits Counselor before Enrollment closes on {Date}.

Book My Session → [Custom Link]



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Questions?

Contact Enrollify or the Benefits department for questions related to:

- The new Aflac group products
- Employee Navigator
- Employee Navigator login questions/concerns

Enrollify

<https://ee.enrollify.app/>

Username: Your netID@msstate.edu email

Password: BENEFITS2026

MSU Benefits Department

662-325-3713

benefits@hrm.msstate.edu

Contact Terrie Gill for questions related to:

- Aflac Always
- Your existing Aflac individual products
- Aflac login questions/concerns
- Claims related to your existing Aflac individual products

Terrie Gill, Certified Benefits Consultant

Text 662-640-1073 to schedule a call.

Terrie_Gill@us.aflac.com



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