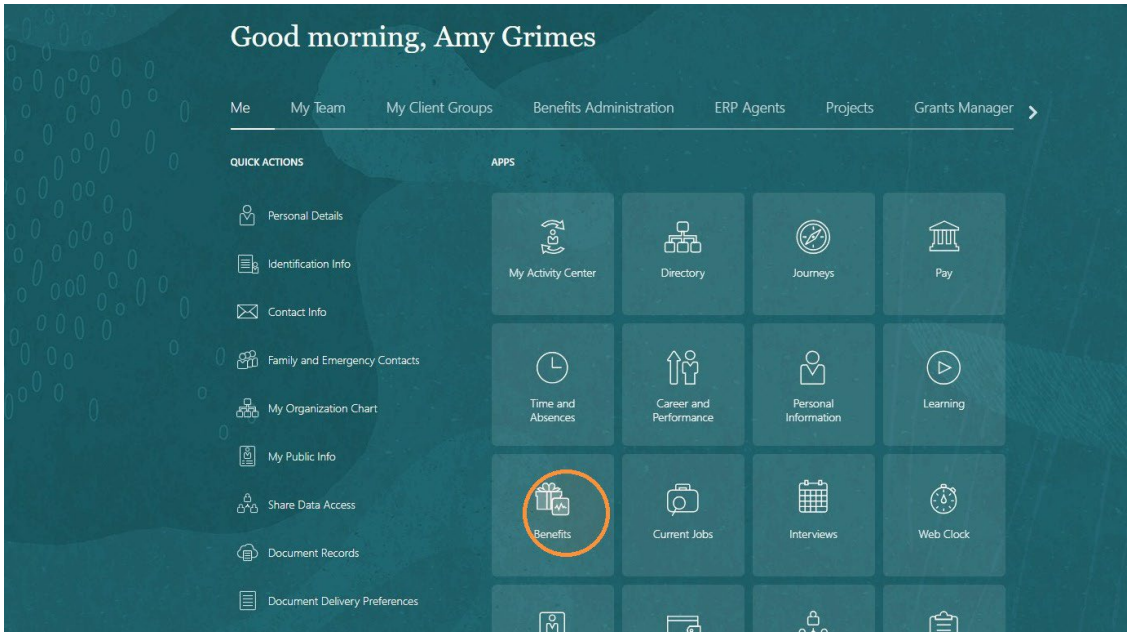
GJ Cloud Employee Guide: Open Enrollment 2027

How to Enroll in Benefits, Add People to cover and Update Beneficiaries.

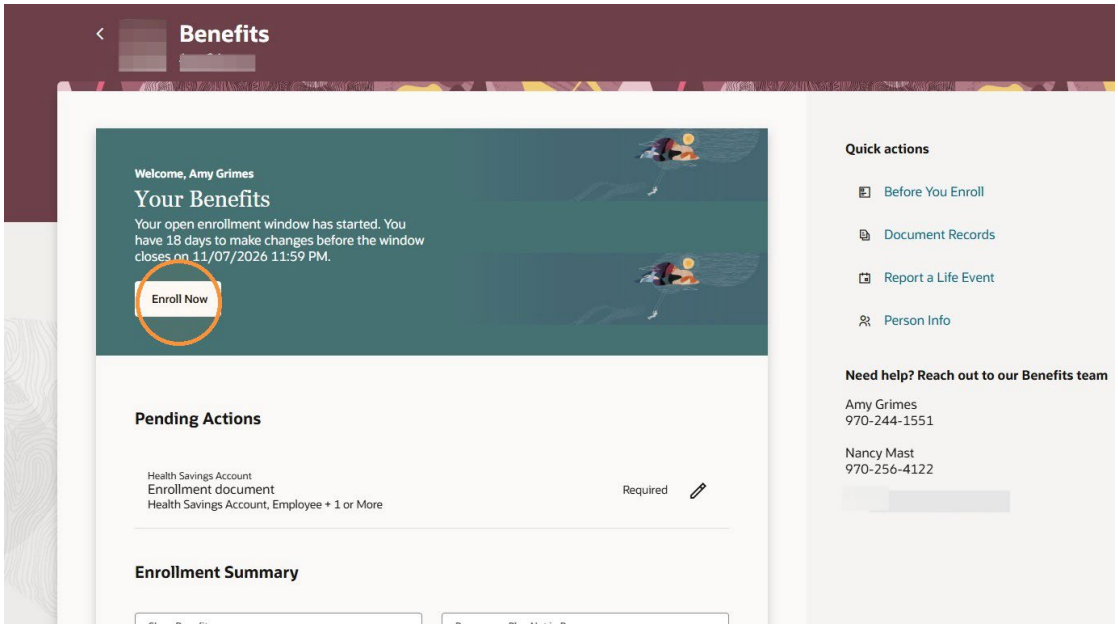
Benefits Navigation

1. Navigate to GJ Cloud, click the "Me" tab, then select the "Benefits" tile.

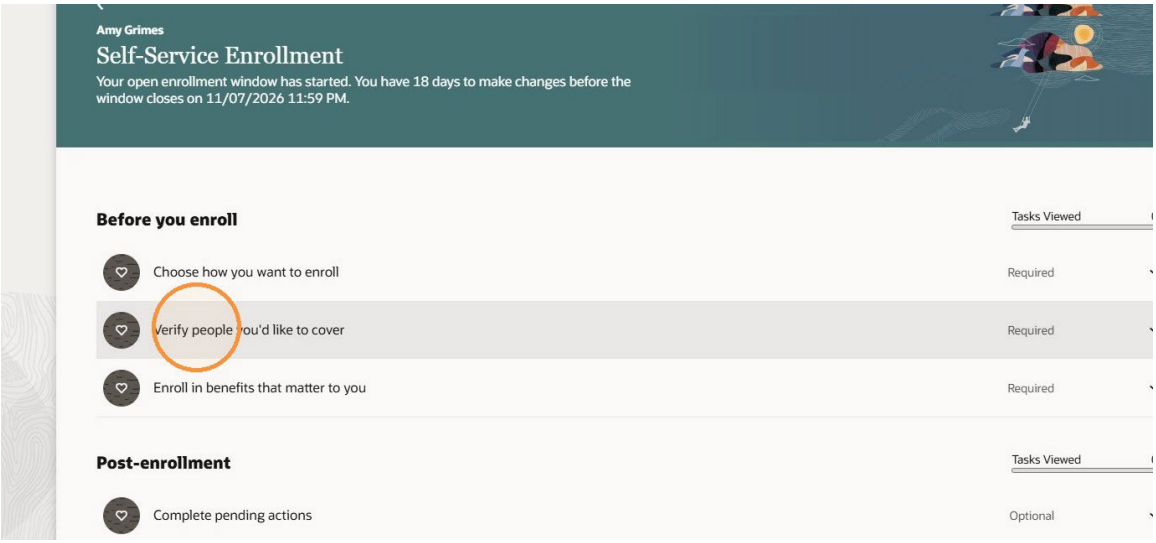


Enrollment Setup

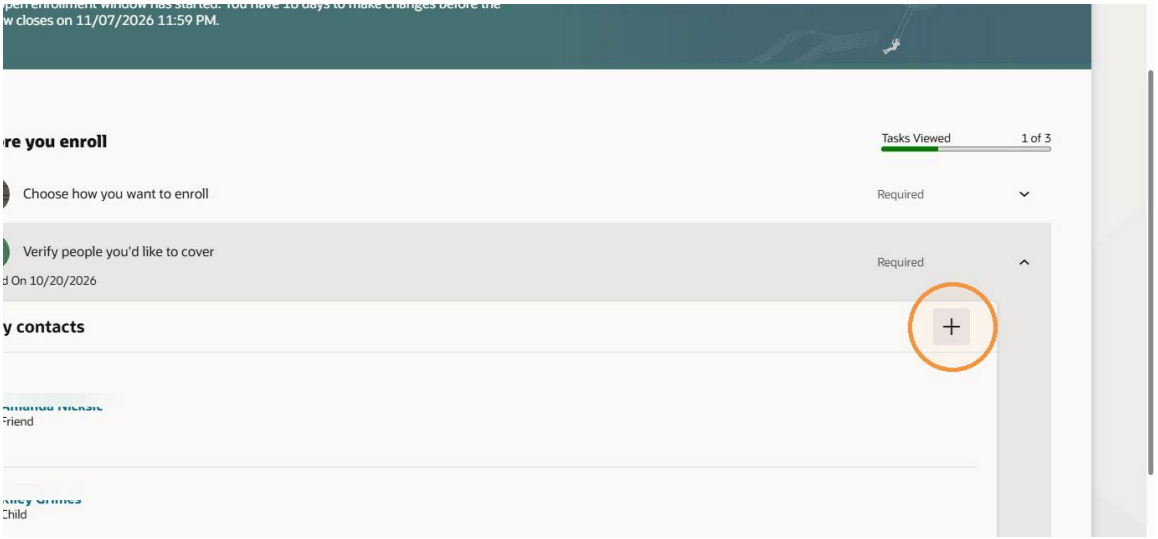
2. Click "Enroll Now" during the Open Enrollment window (November 1 - 15, 2026).



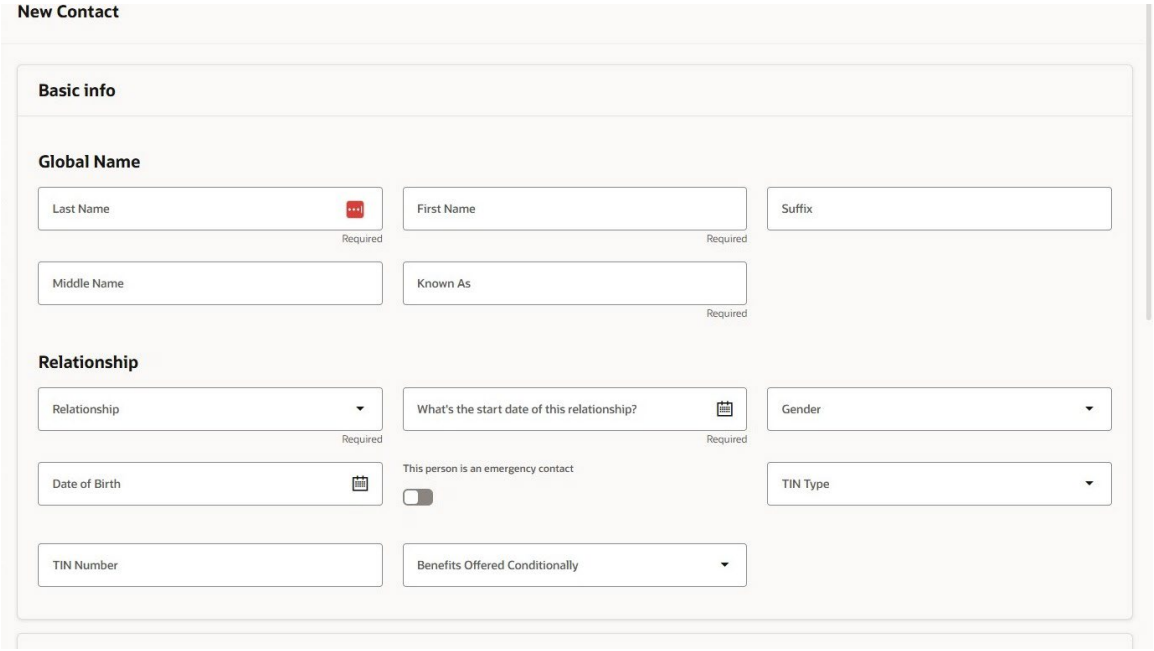
3. To review or add new covered dependents, click "Verify people you'd like to cover"



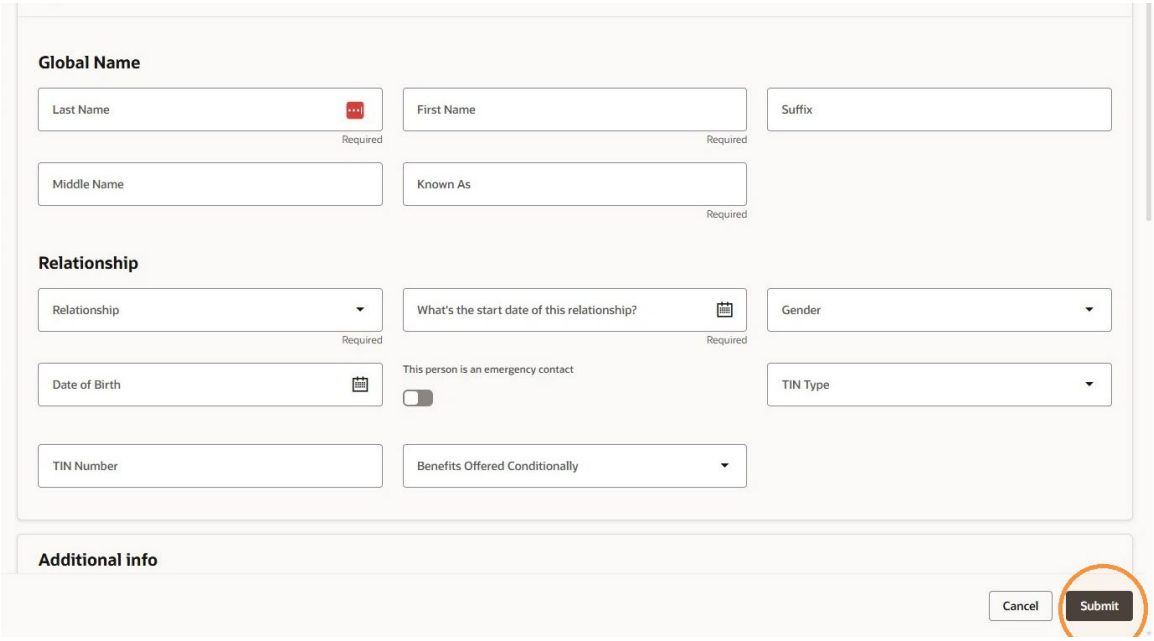
4. Click "+" to add a new contact or dependent.



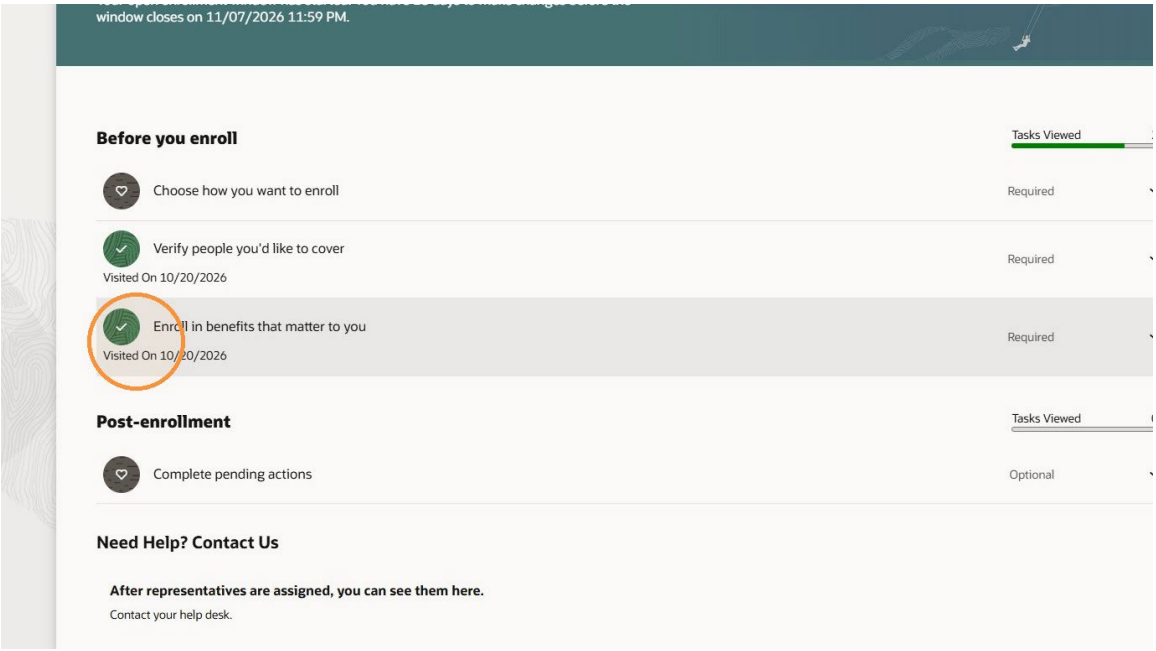
5. Enter all required information for your "New Contact".



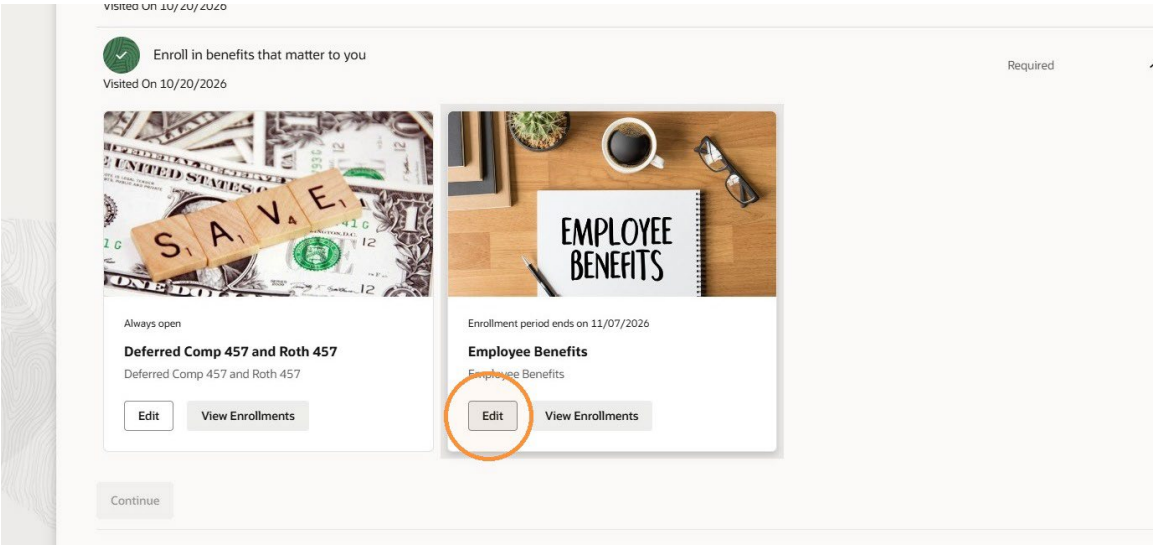
6. Click "Submit"



7. Do NOT select ‘Choose how you want to enroll’…click ‘Enroll in benefits that matter to you’

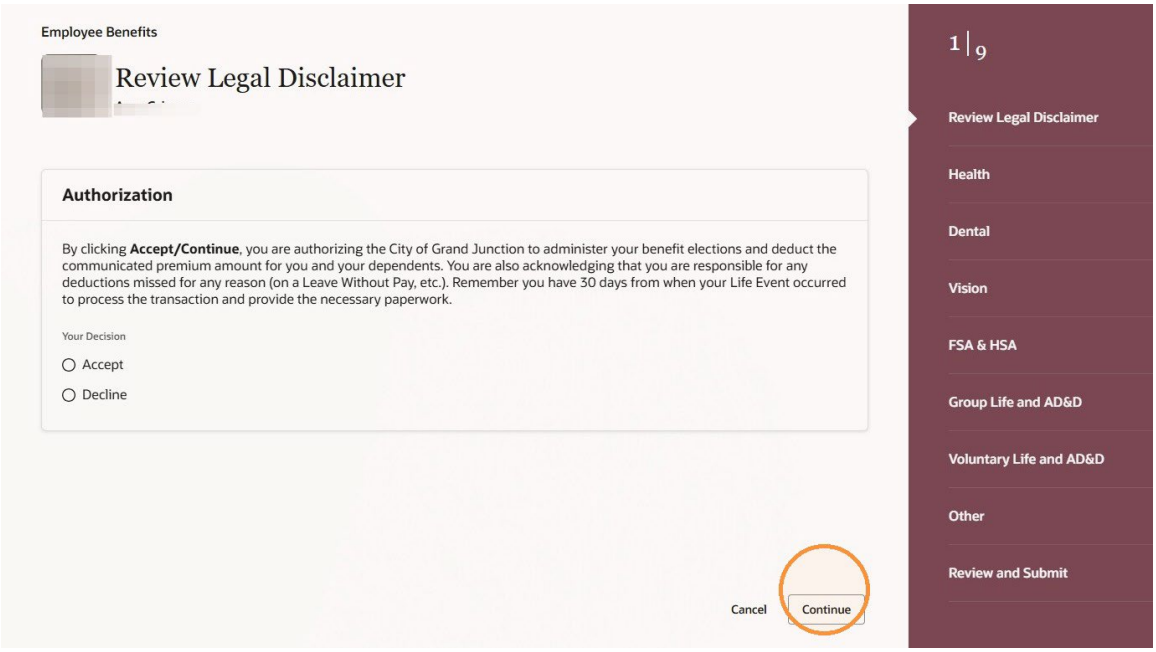


8. Click "Edit" on the Employee Benefits tile. This tile is for all health & wellness benefits (medical, dental, vision, FSA, HSA, life insurance, etc...)



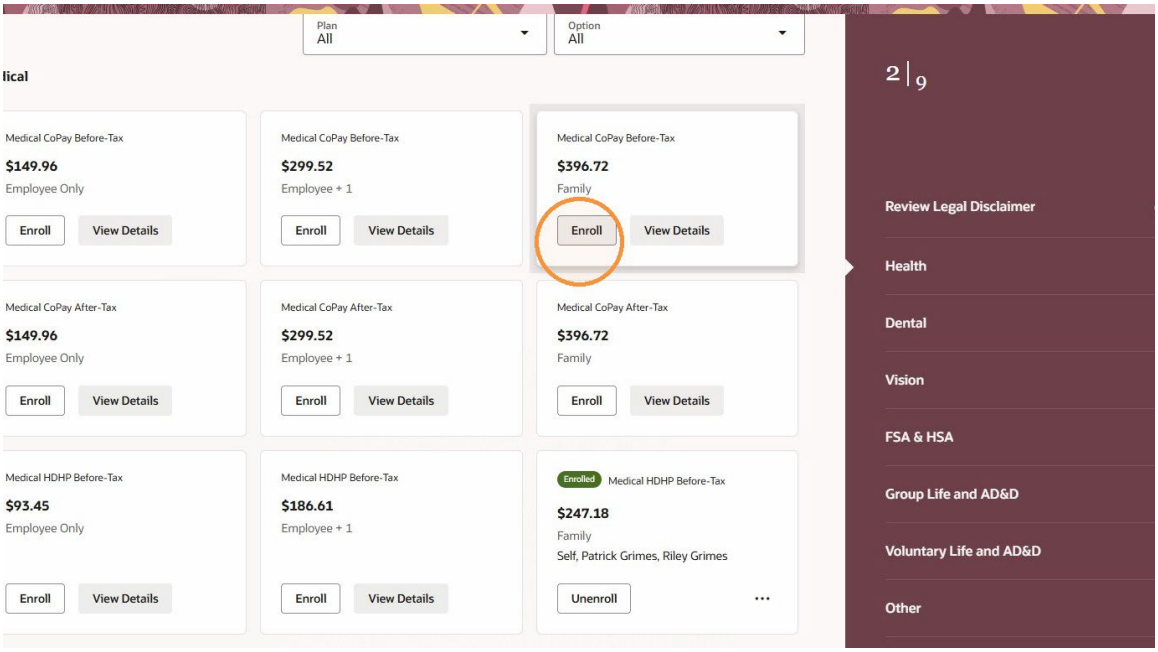
Benefit Elections

9. Review the Legal Disclaimer, select "Accept" then "Continue"

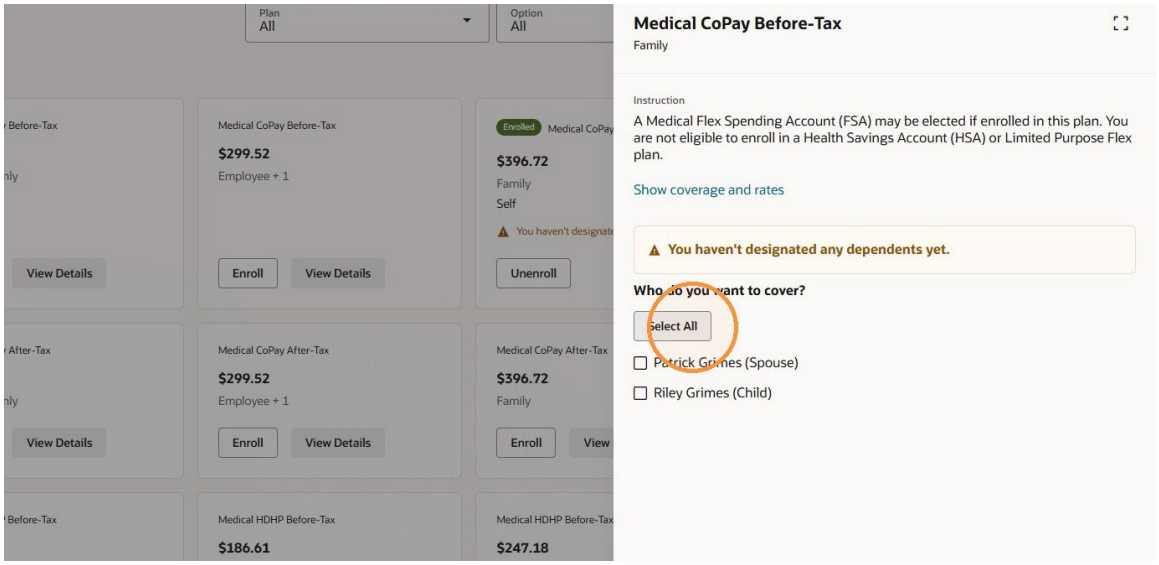


10. Review each benefit group as displayed in the list on the right, Health, Dental, Vision, FSA & HSA, Group Life, Voluntary Life and Other.

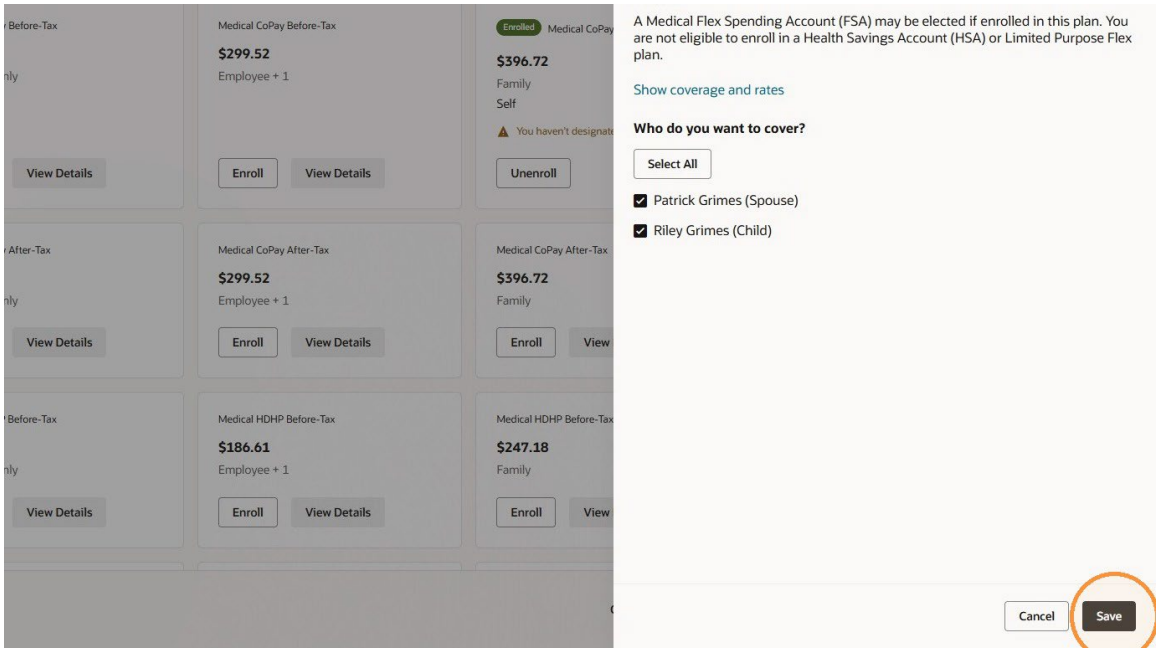
    Select "Enroll" on the medical plan you want or “Waive” to decline coverage. Your current election will be pre-populated.



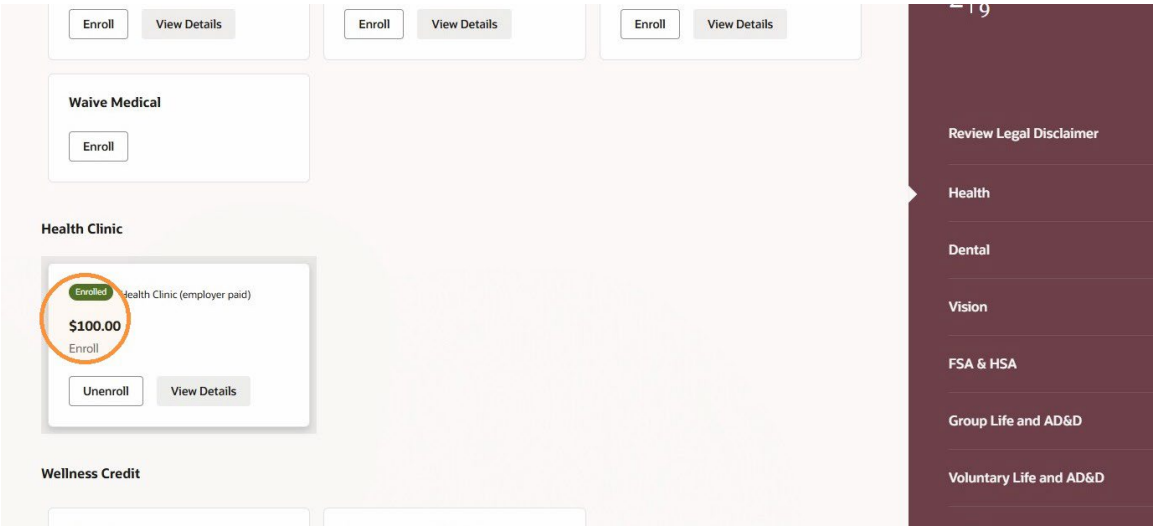
11. Click "Select All" or each individual you would like to cover on your medical plan.



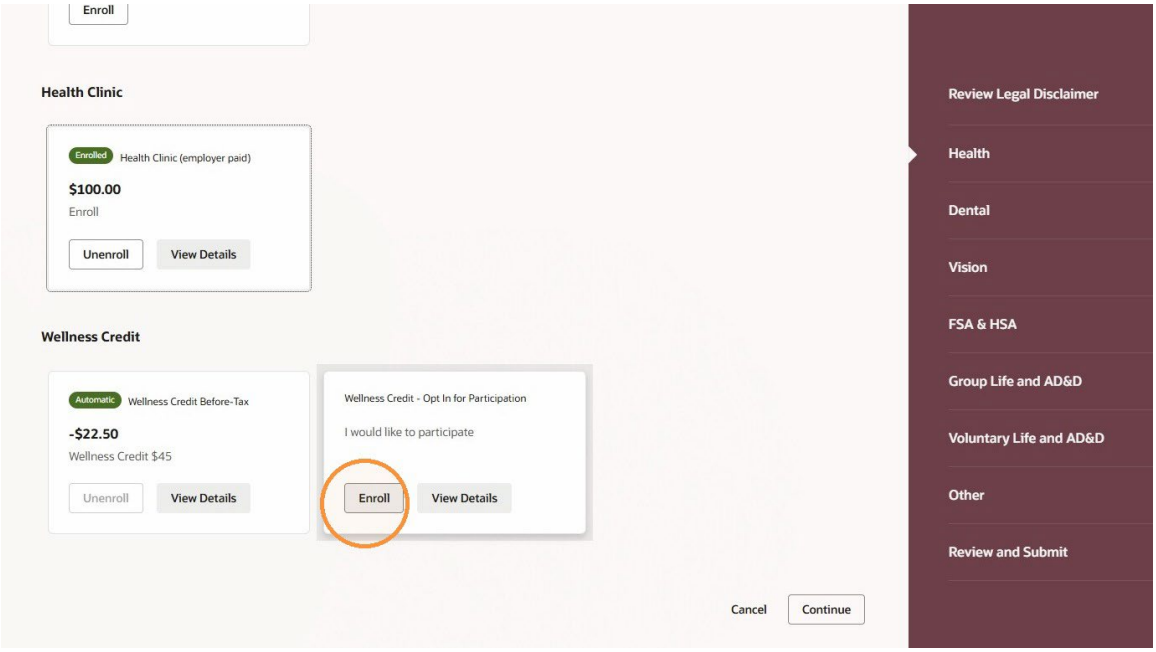
12. Click "Save"



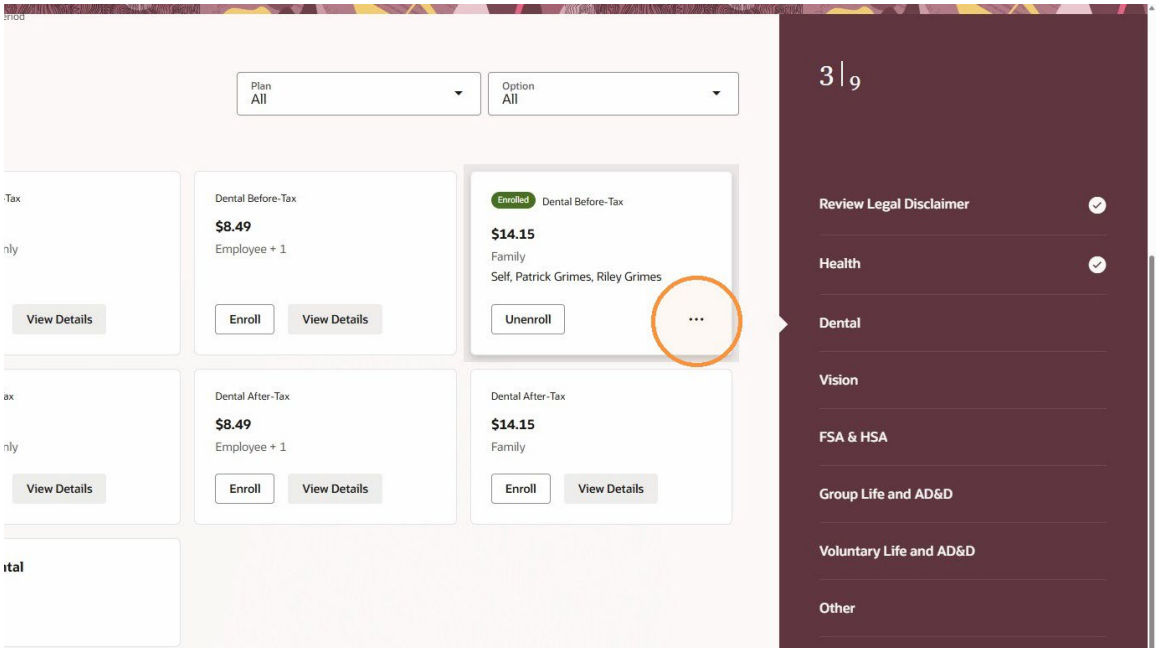
13. If you are signing up for a medical plan for the first time, you MUST select "Enroll" in the Health Clinic tile (cost is 100% City-paid).



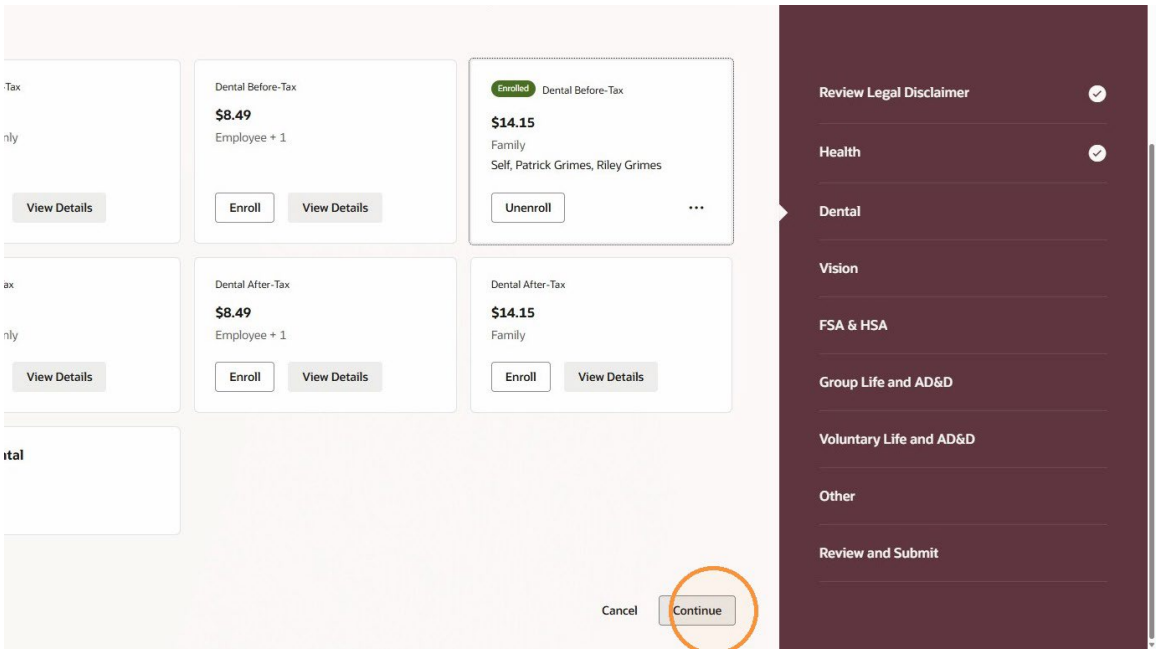
14. Click "Enroll" in the Wellness Credit if you want to participate in the Wellness Program, then click "Continue"



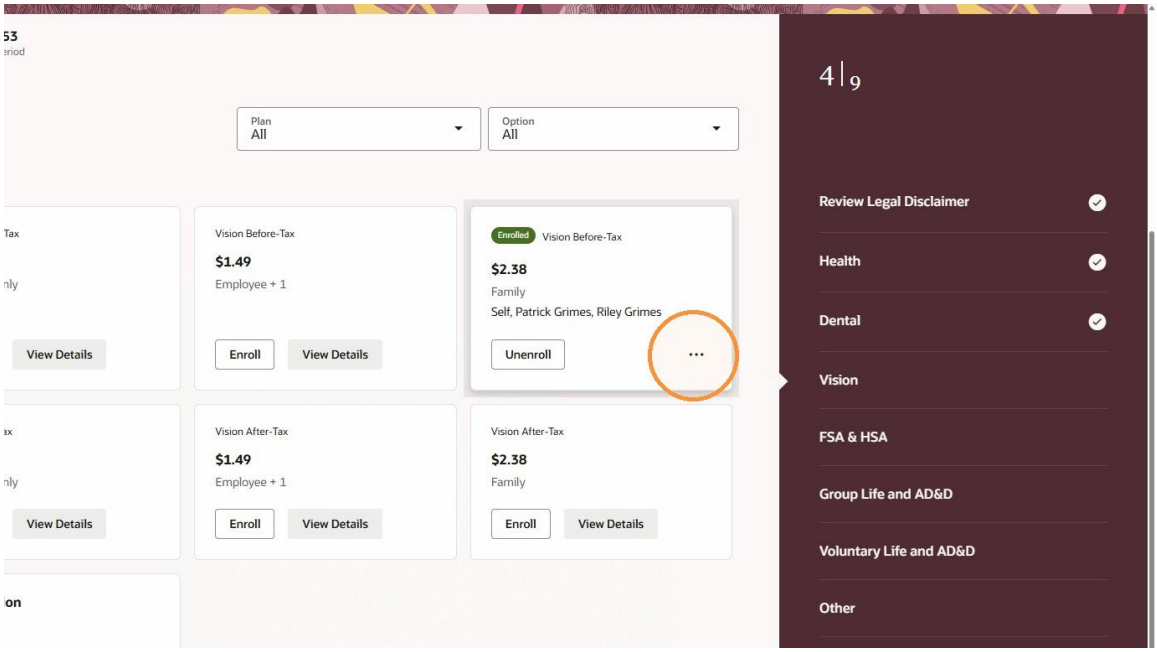
15. Review your current Dental election and click "Enroll" on your selection. Select "..." to make edits to your dependents. Select “Waive Dental” if you do not want to enroll.



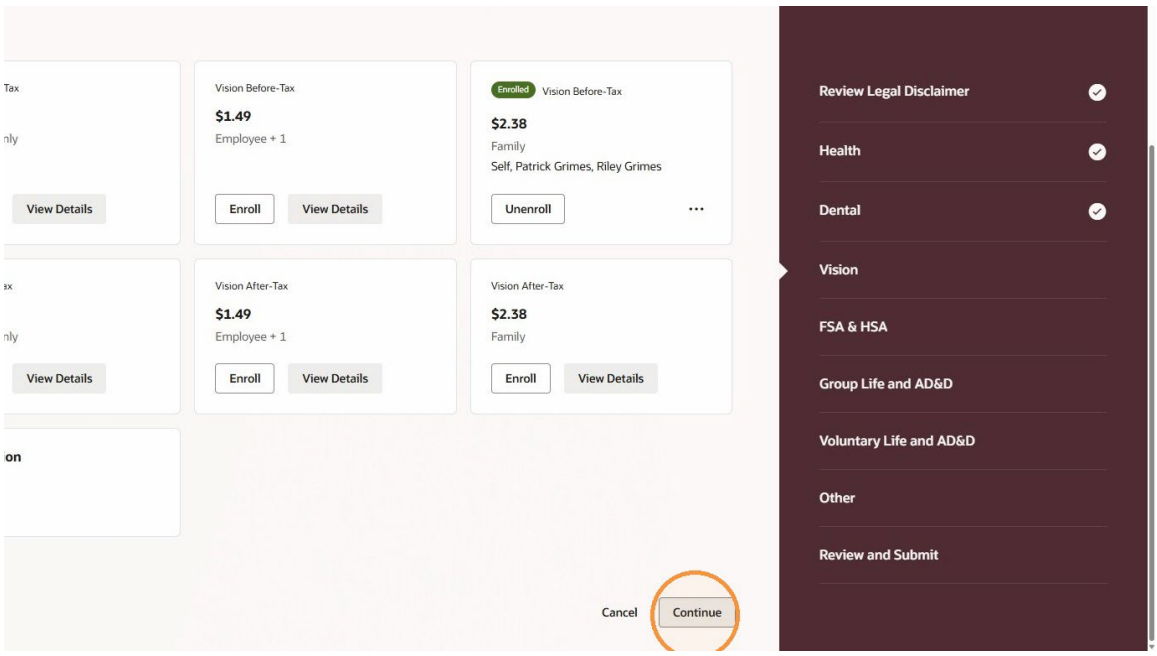
16. Click "Continue"



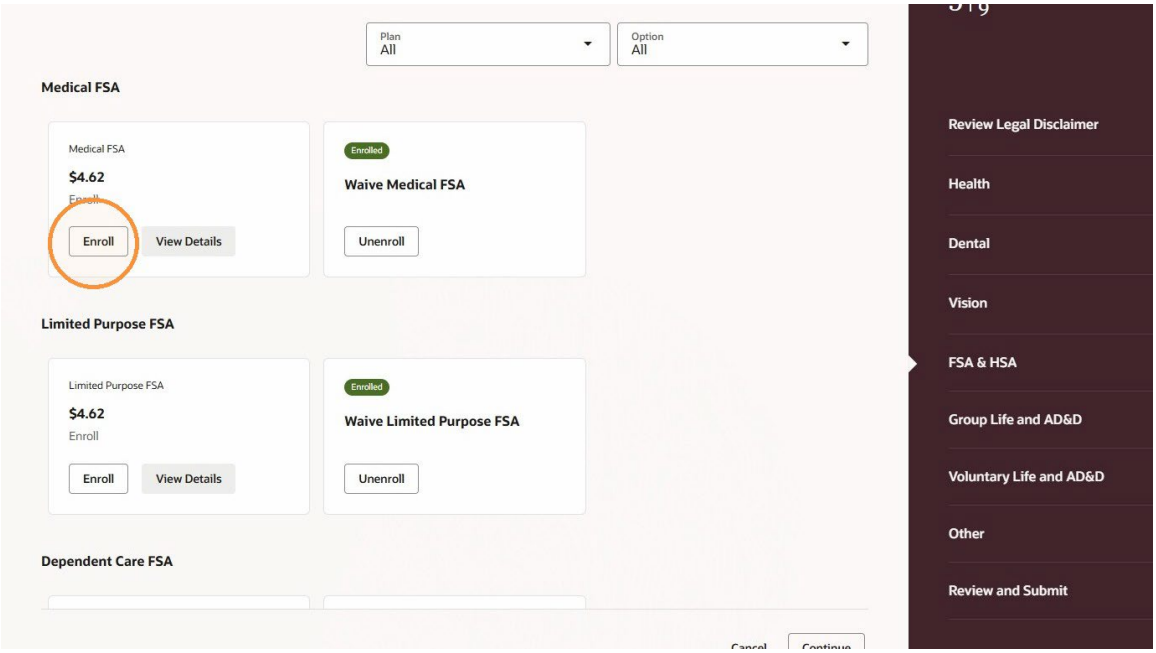
17. Review your Vision election, select "..." to make edits to your dependents, select "Enroll" to change your plan or tier. Select “Waive Vision” if you do not want to enroll.



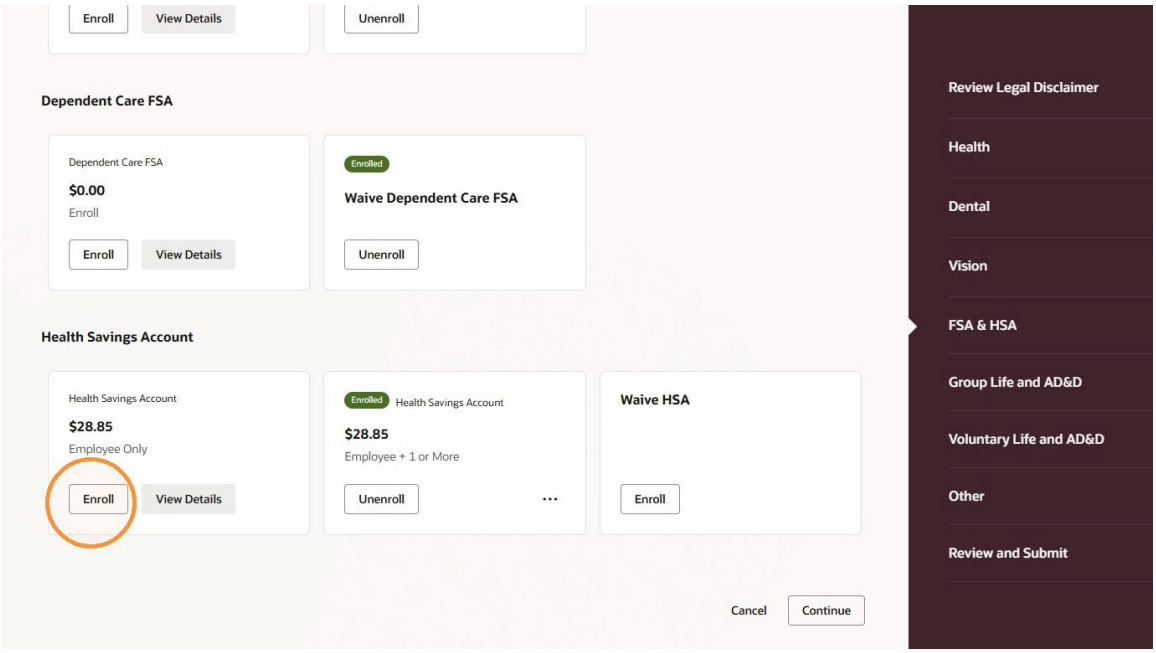
18. Click "Continue"



19. Enter an annual amount if you wish to contribute to a Medical FSA, Limited Purpose FSA and/or Dependent Care FSA. Select “Waive FSA if you do not want to enroll. Click "Continue"
    - 2027 Medical/Limited Purpose FSA Maximum contribution = $3,500
    - 2027 Dependent Care FSA Maximum contribution = $7,500

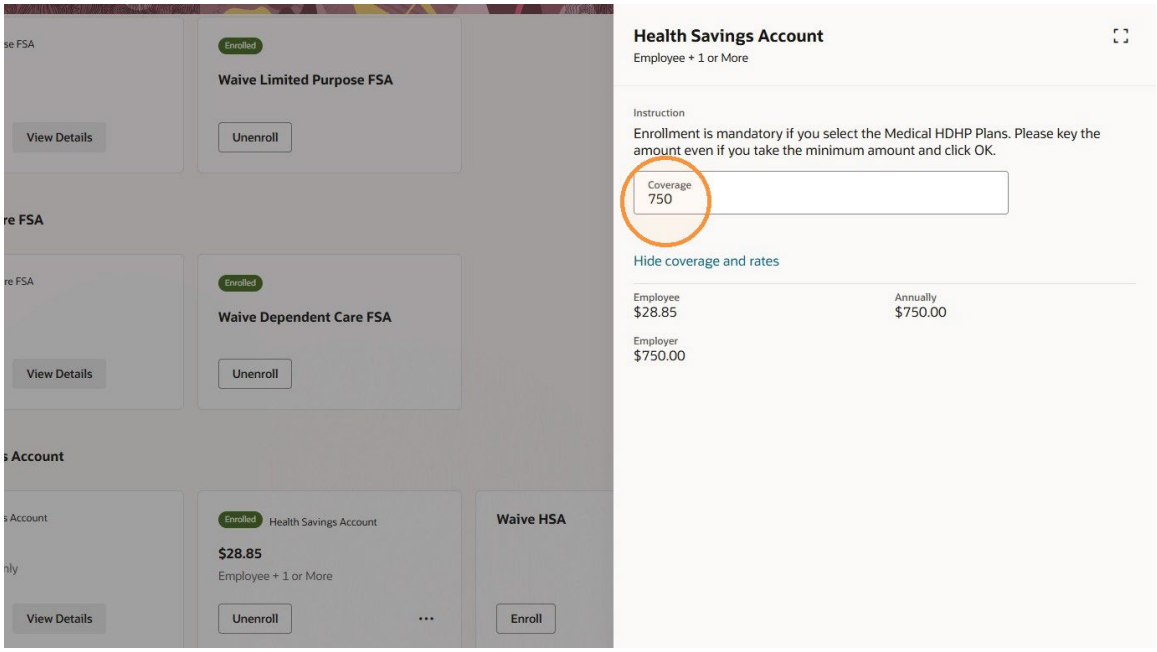


20. Select "Enroll" if you enroll in the HDHP Medical Plan

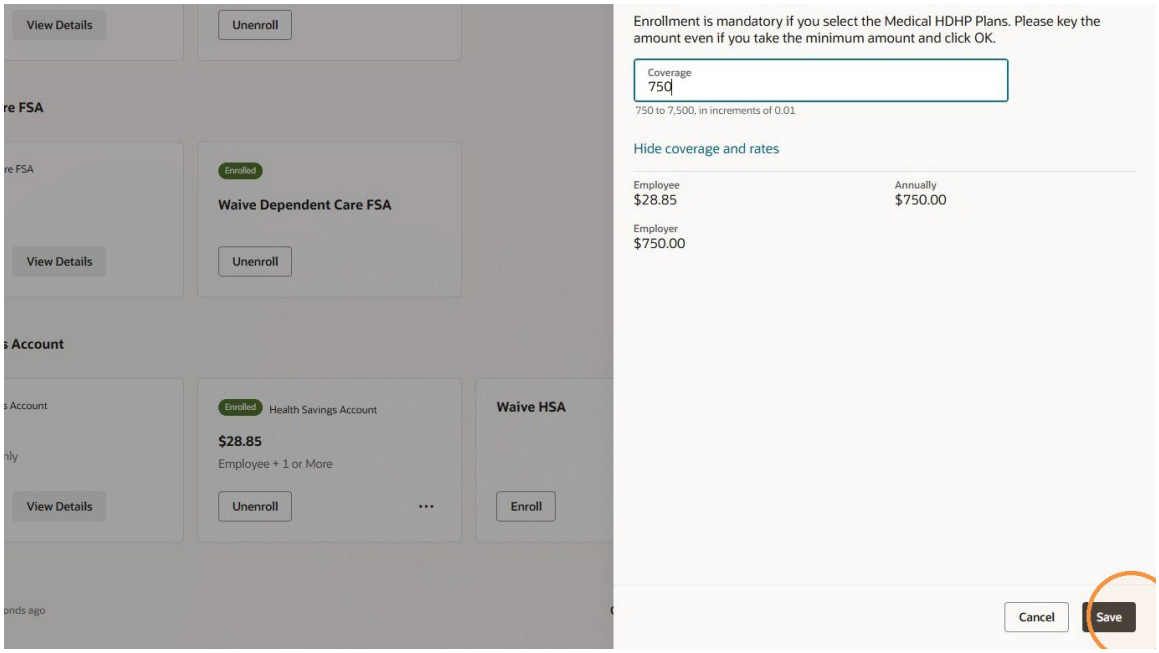


21. Health Savings Account: Click the "Coverage" field and enter your annual election amount. You must contribute a mimimum of $750/year to your Health Savings Account (HSA).

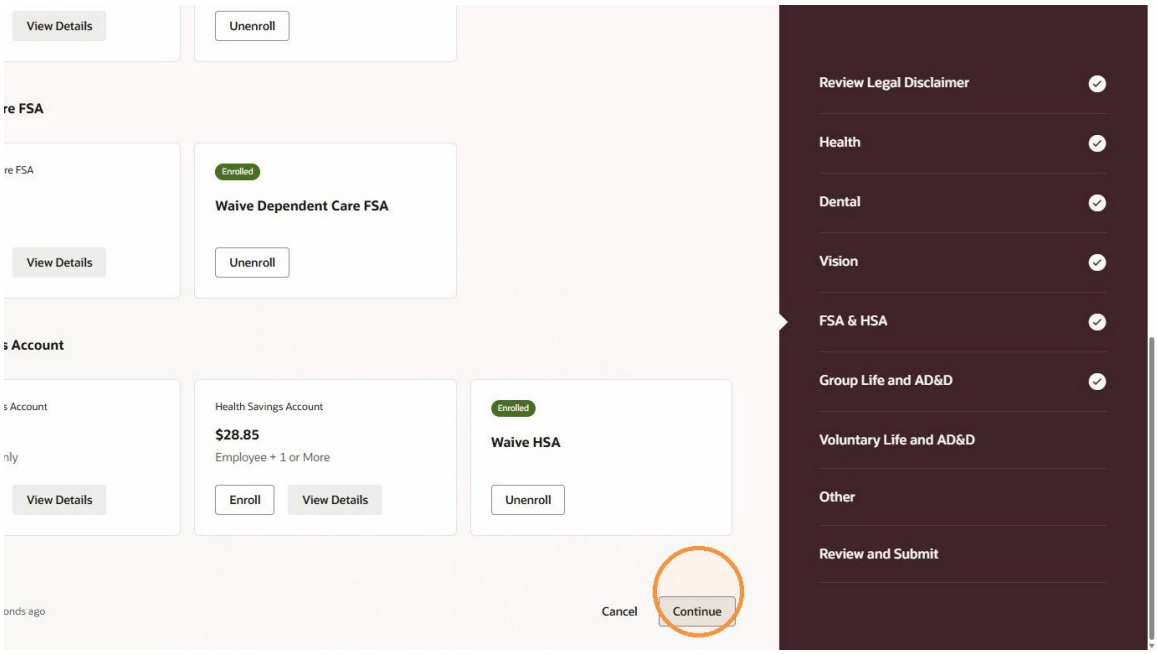
    - 2027 HSA maximum contribution, Employee Only = $3,750 (plus an automatic $750 contribution from the City).
    - 2027 HSA maximum contribution, Employee + 1/Family = $7,500 (plus an automatic $1,500 contribution from the City).
    - 2027 HSA catch-up contribution, age 55 or older = $1,000



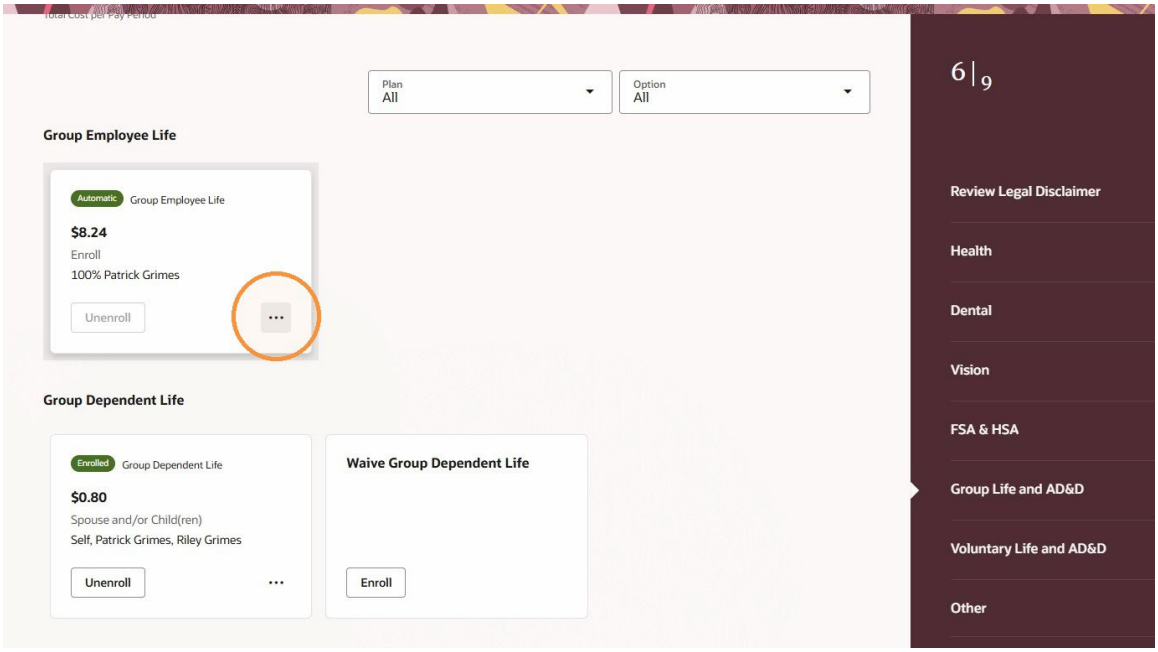
22. Click "Save"



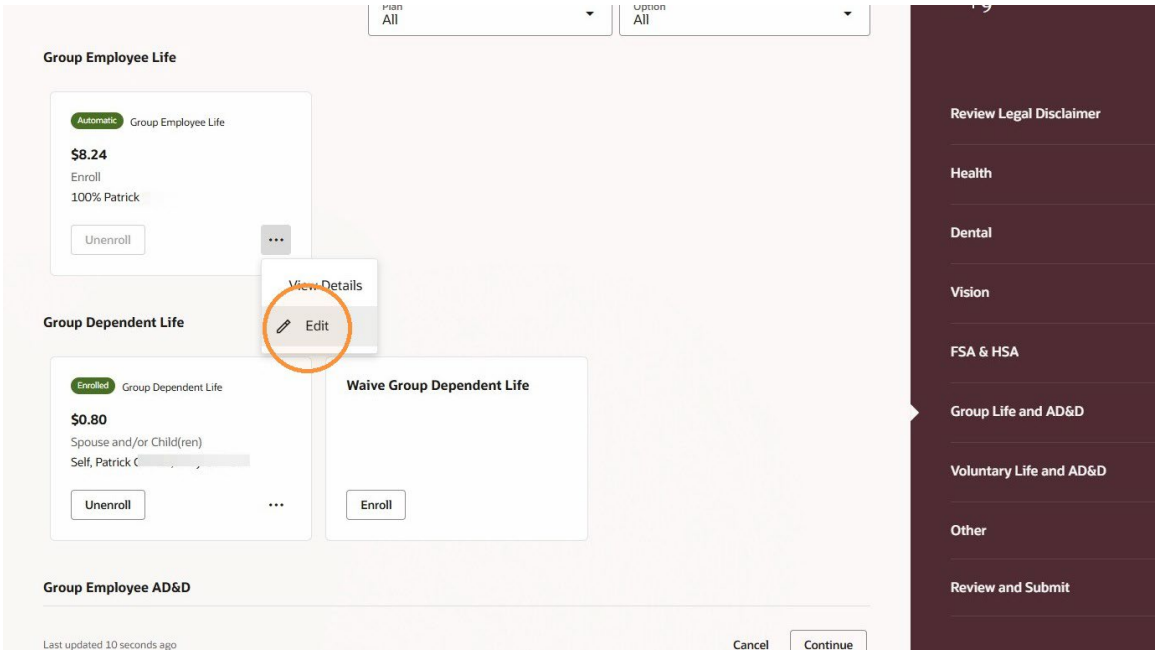
23. Click "Continue"



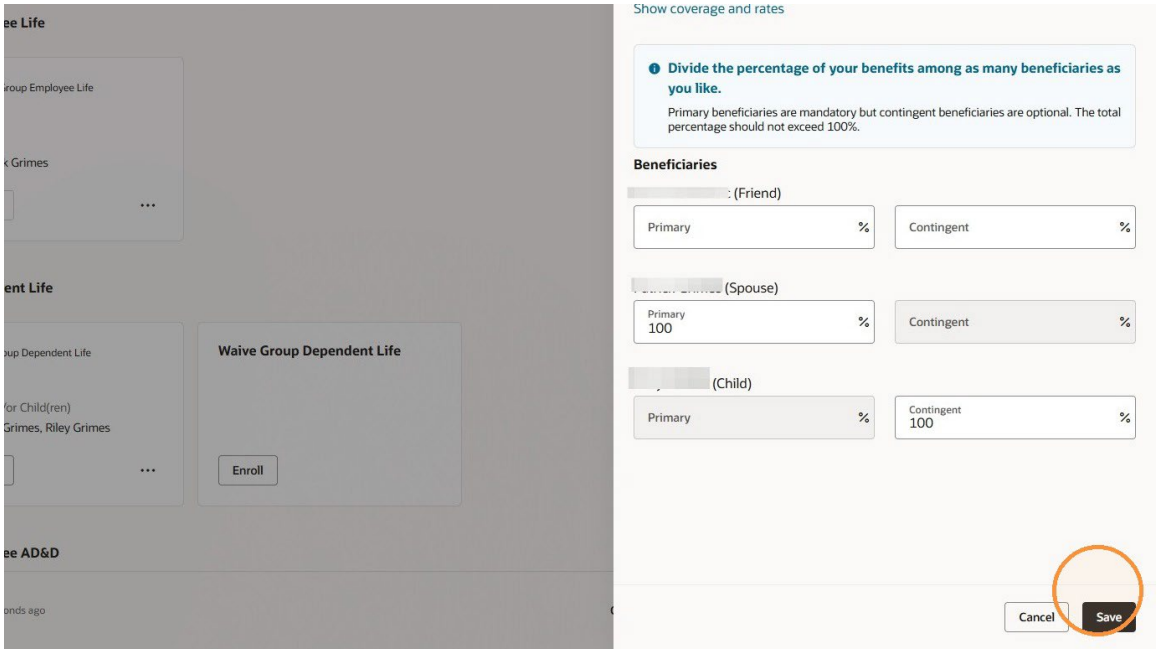
24. Review Group Employee Life & Group Dependent Life elections. Click "..."



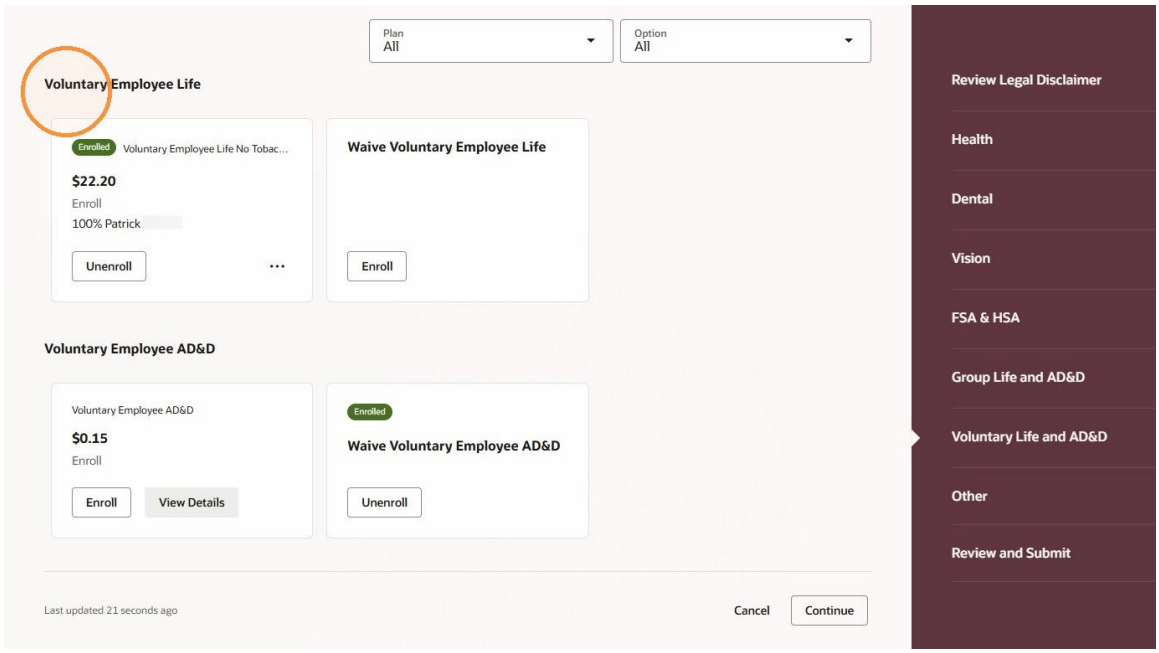
25. Then click "Edit"



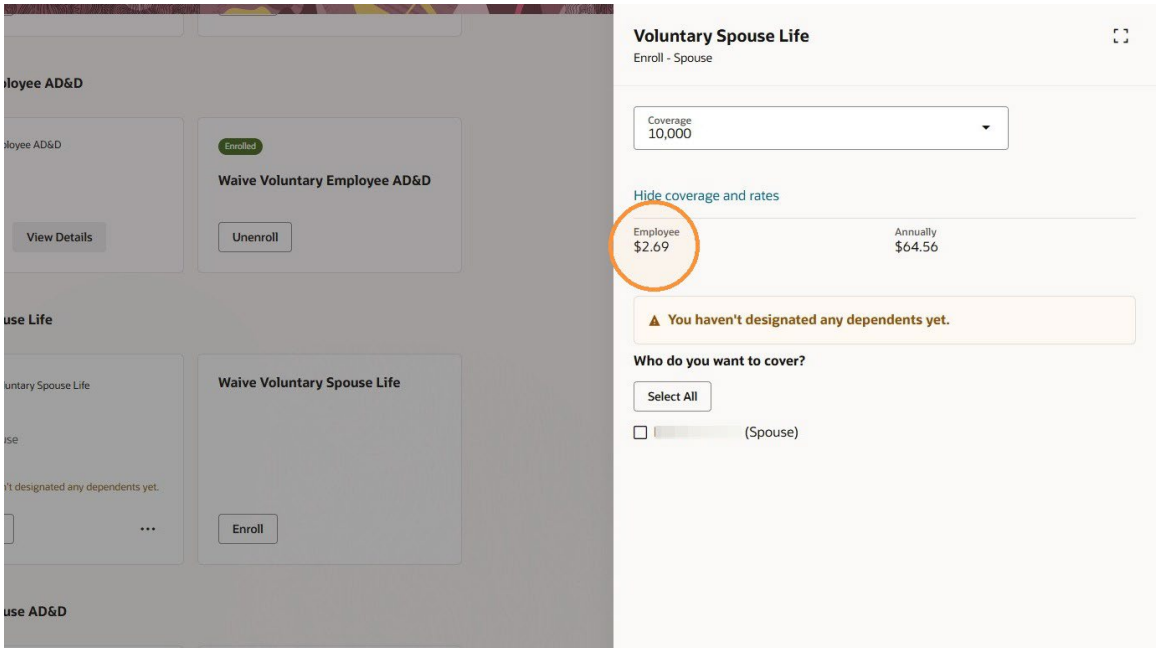
26. Review Beneficaries for Group Employee Life, then click "Save"



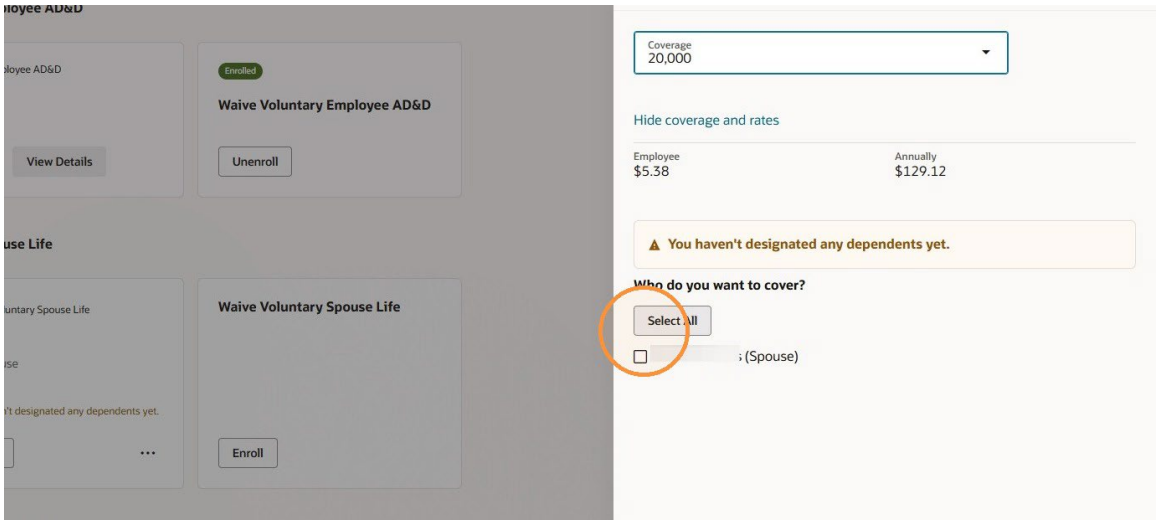
27. Review current enrollments for Voluntary Employee Life and AD&D, Voluntary Spouse Life and AD&D and Voluntary Child Life and AD&D. Select "..." to make edits, "Enroll" or "Unenroll."



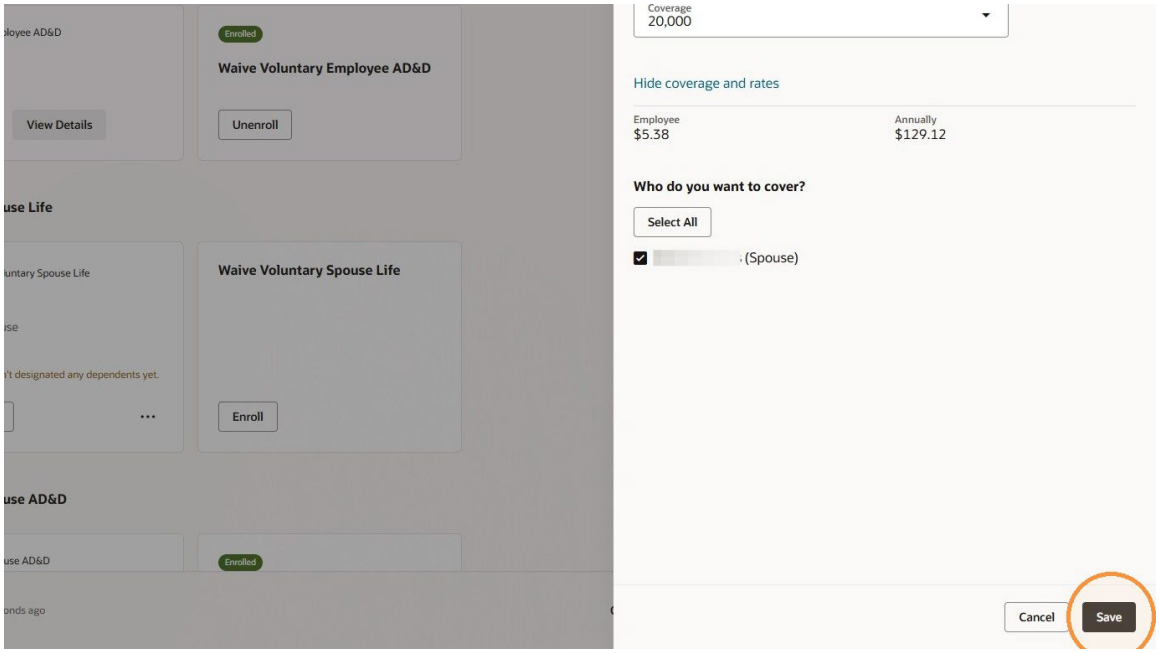
28. If you select "Enroll" click the "Coverage" field and select the amount of coverage desired from the drop-down menu. Your premium will be calculated.



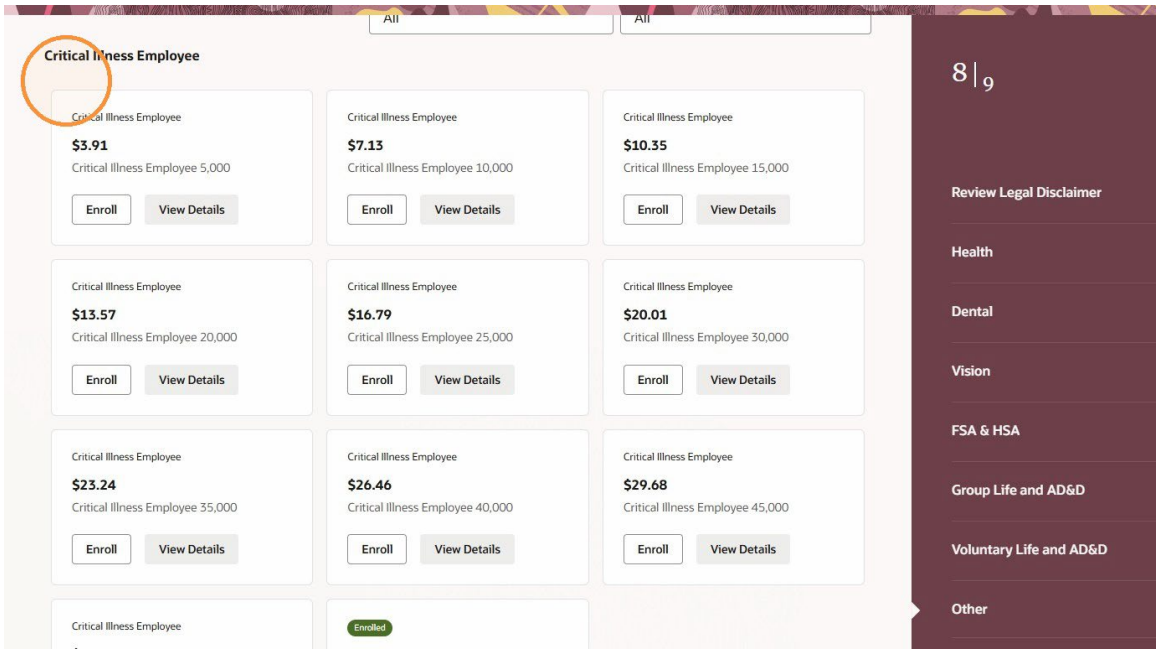
29. Select "Who do you want to cover?"



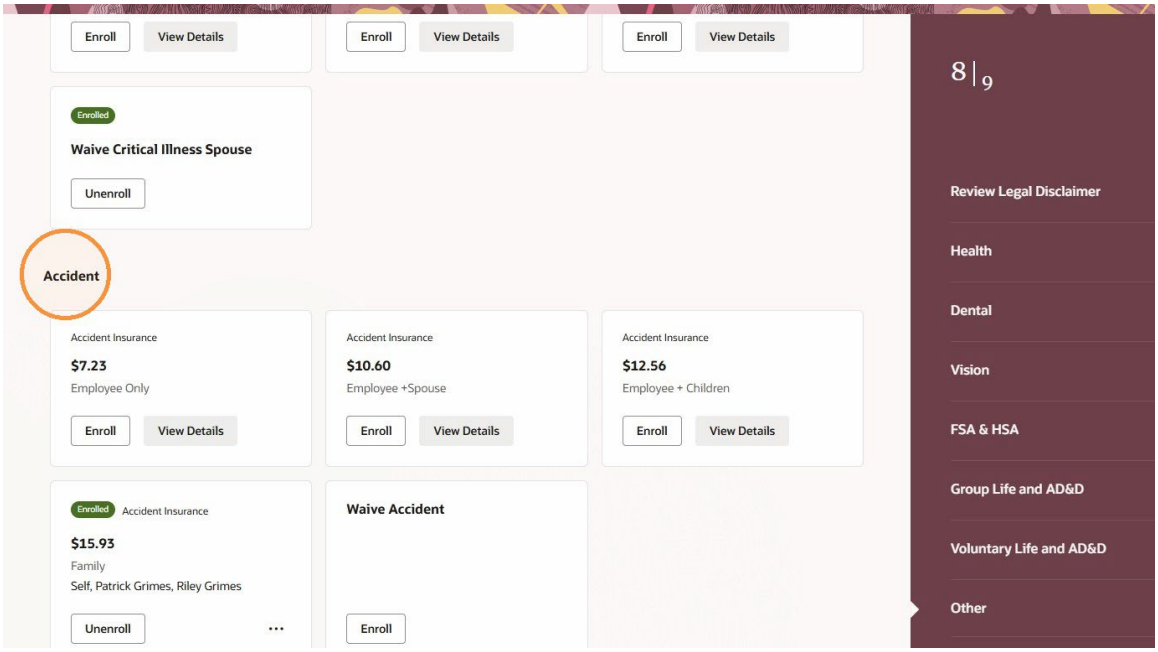
30. Click "Save" then "Continue"



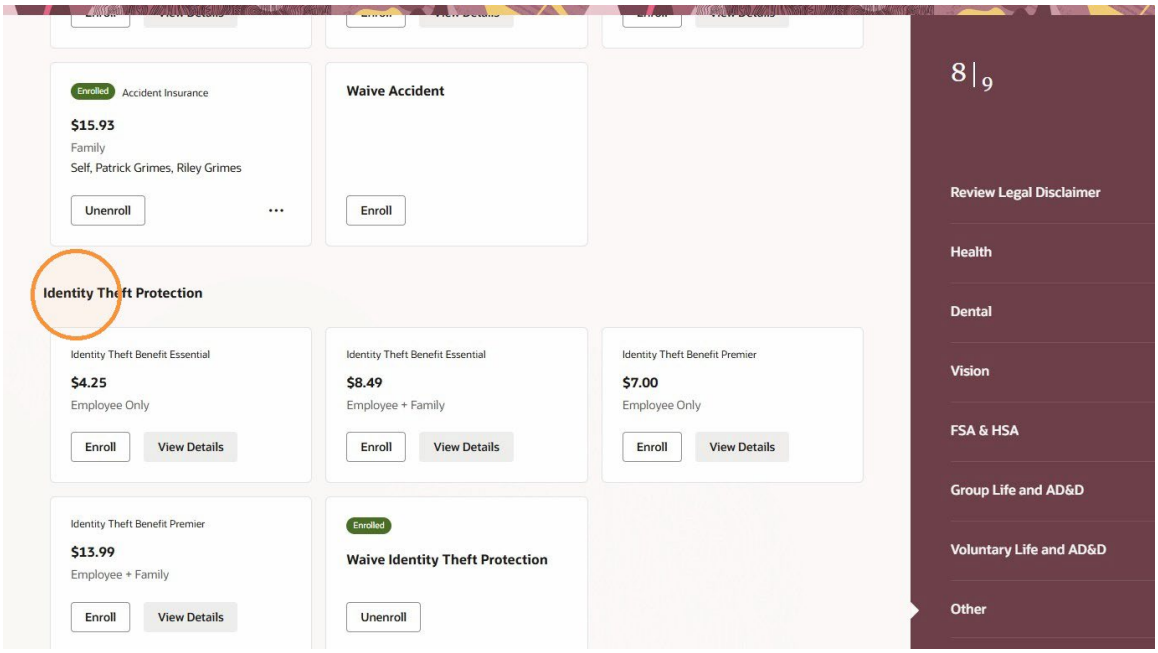
31. Review current enrollments for Critical Illness, Accident, Identity Theft & Pet Insurance - "Enroll" or "Waive" in desired coverages.



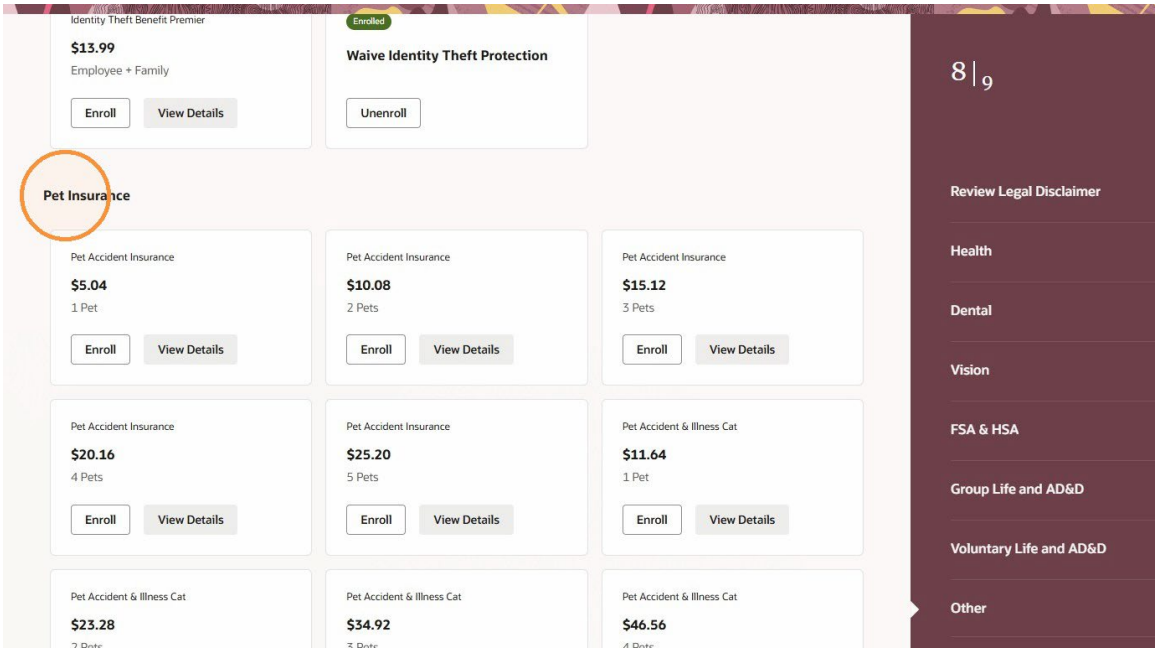
32. Accident Insurance



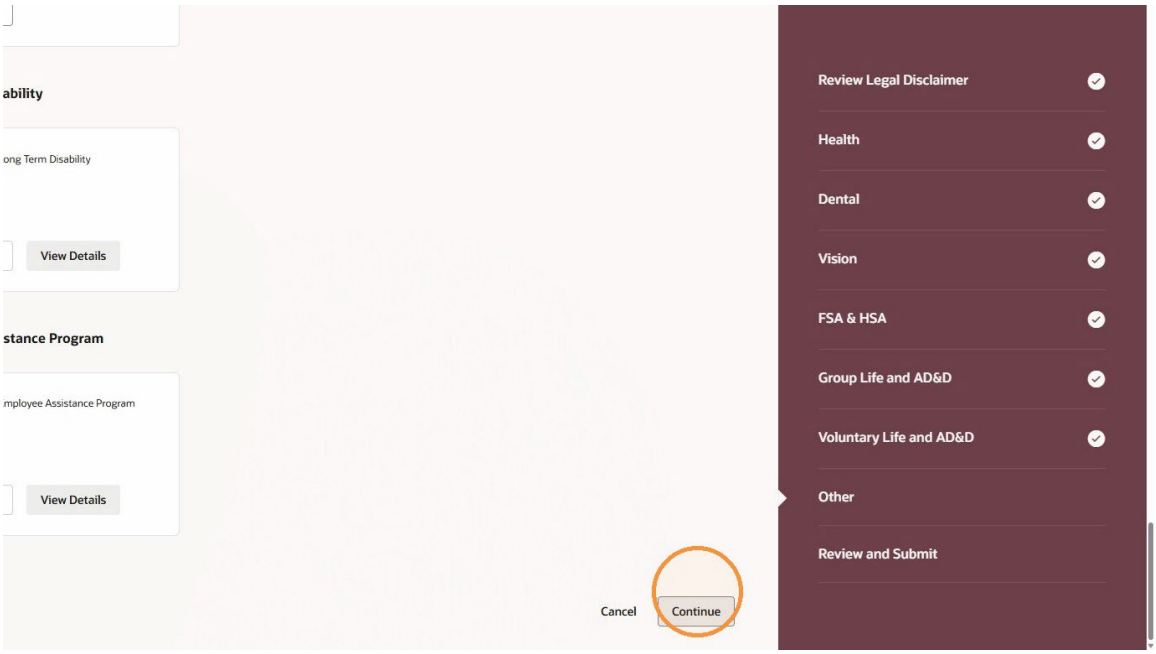
33. Identity Theft Protection



34. Pet Insurance

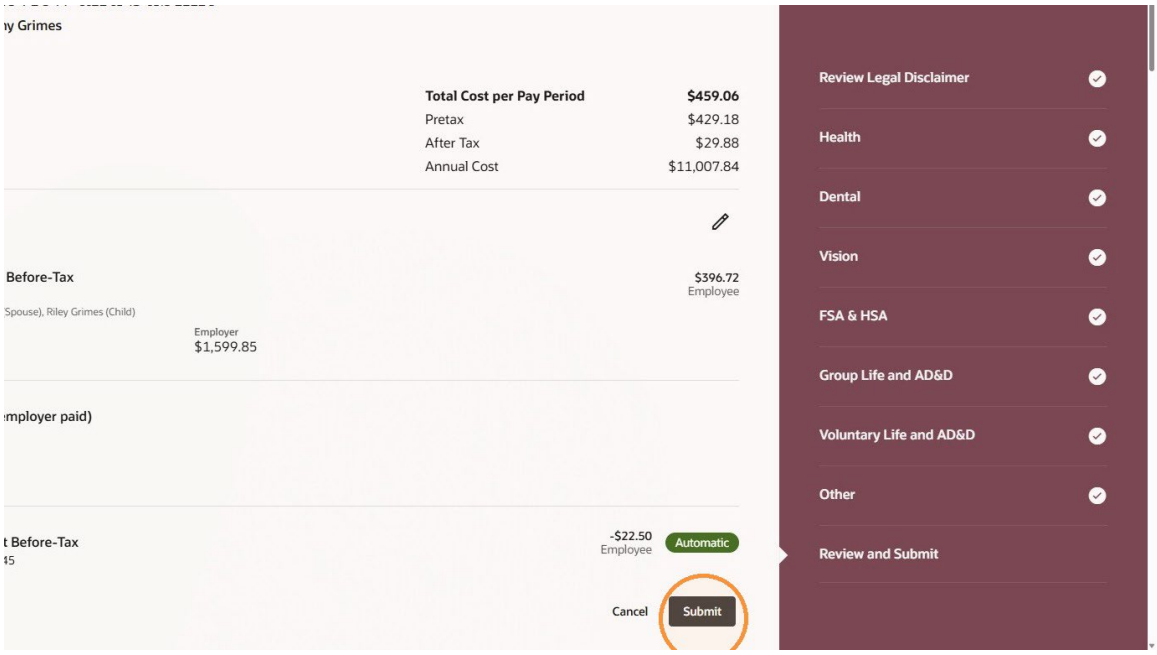


35. Click "Continue"

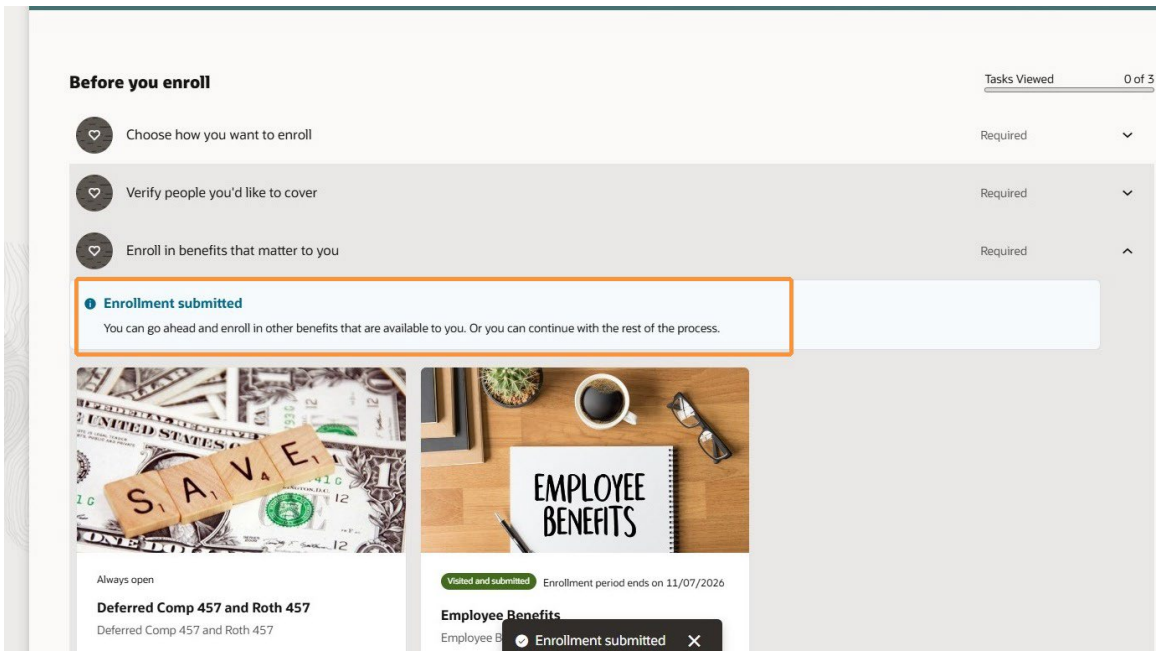


Review and Submit

36. Scroll down the screen to review your elections and Total Cost per Pay Period. Select the pencil icon to make edits if needed, then select "Submit."

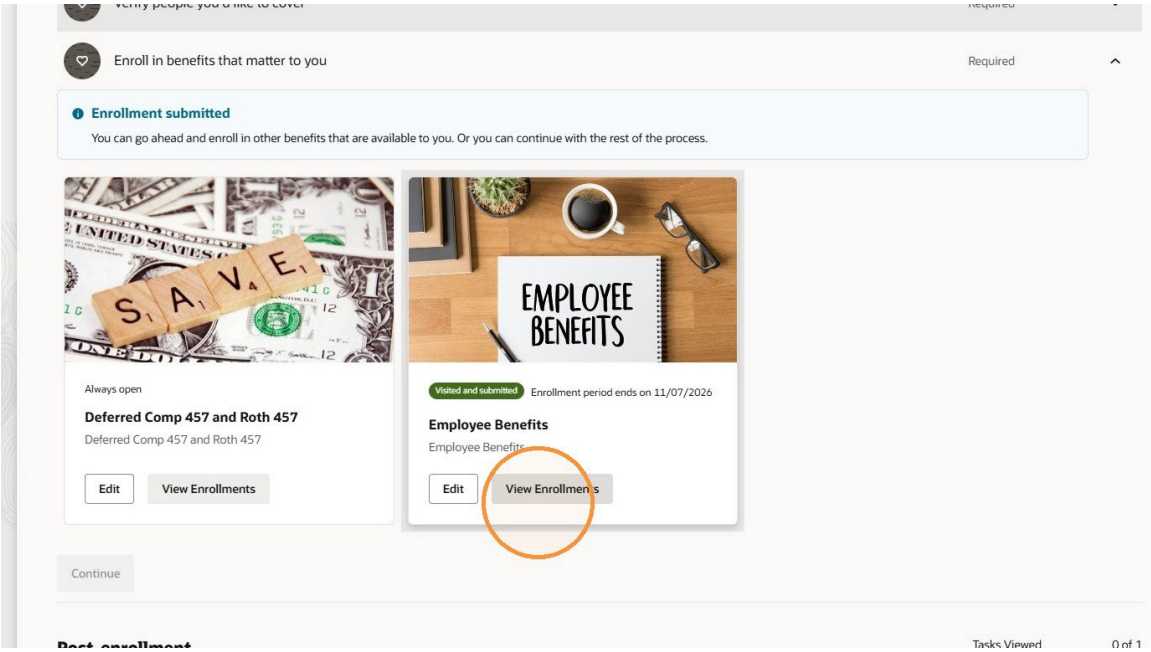


37. Enrollment is complete when the "Enrollment submitted" message appears.

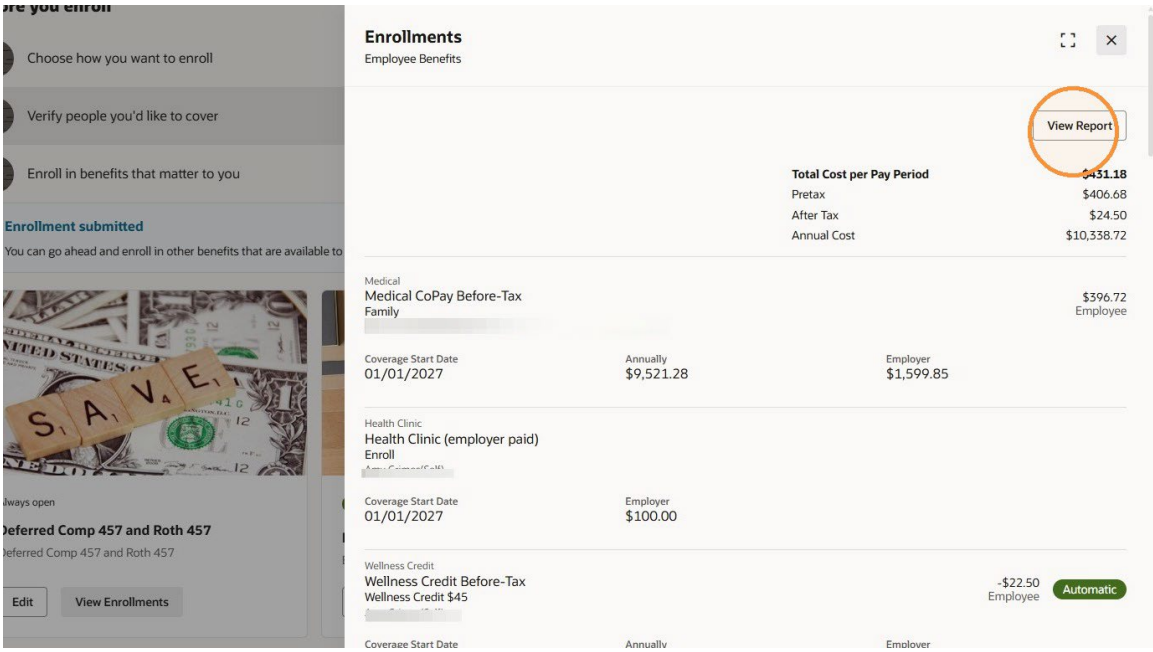


Enrollment Confirmation

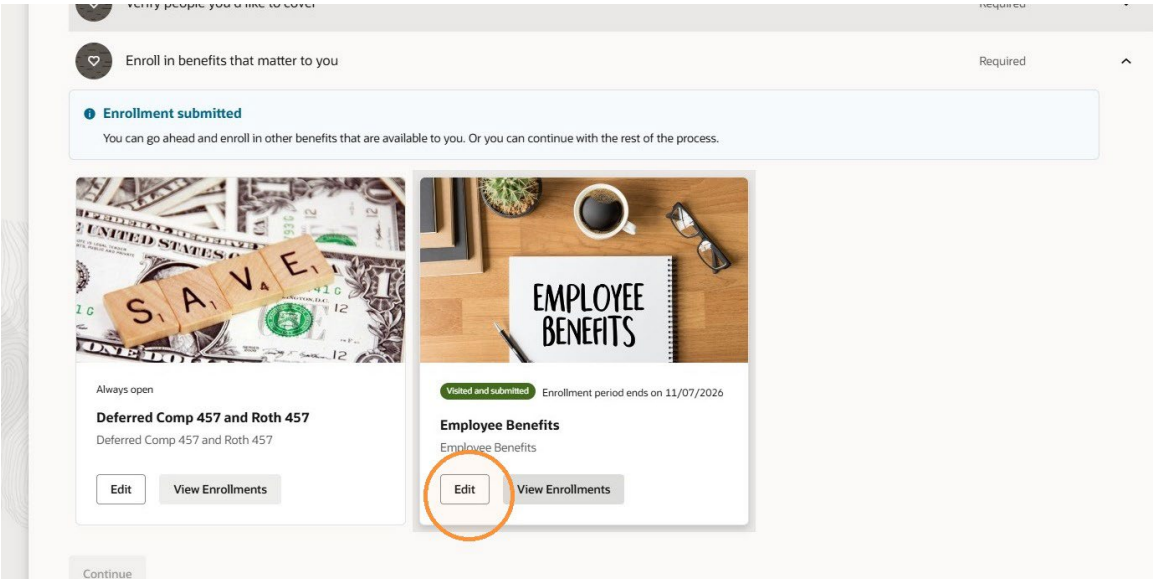
38. It is recommended you keep a copy of your elections. Click "View Enrollments"



39. Click "View Report" to download or print a PDF copy of your 2027 Benefits Summary.



40. If you need to make changes after submitted election, click "Edit" in the Employee Benefits tile and complete all steps again.
    You may revisit at any point during the open enrollment window (November 1 - 15, 2026).



41. Once your benefit elections have been successfully submitted, you will receive a confirmation email titled **[Important] Confirmation of your benefit selections**. Please print or download a copy of your benefits summary for your records.

