



Welcome to MSU Benefits Plus



To enroll in voluntary **Critical Illness**, **Vision** and **Legal Services**, log in to MSUBenefitsPlus.com. Access helpful videos and important plan info to learn more. Follow the steps below to complete the process*.



Log in to
MSUBenefitsPlus.com

and follow these steps

*Screenshots reflect a grouped product enrollment for illustration purposes. Enrollment is offered by individual product as well.

Getting started couldn't be easier.

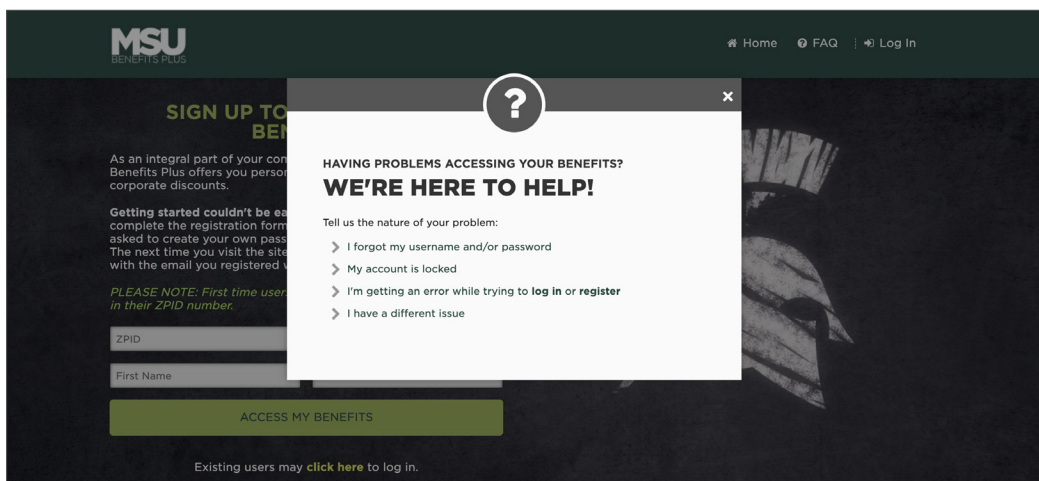
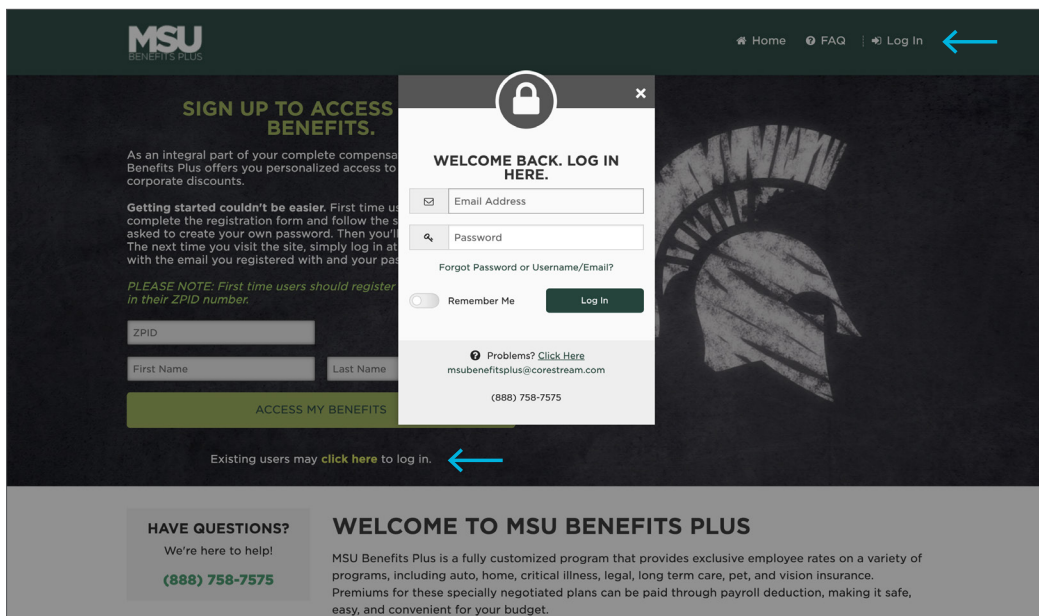
First time users should complete the registration form and follow the steps. You will be asked to create your own password. Then you'll be on your way! The next time you visit the site, simply log in at the top of the page with the email you registered with and your password.

PLEASE NOTE: First time users should register using a capital "Z" in their ZPID number.

Problems logging in? We can help!

A self-service tool is available to MSU faculty and staff through the log in/registration page. If you cannot remember your password or are experiencing other issues accessing MSU Benefits Plus, this interactive feature helps you troubleshoot the problem.

Click "Existing users may [click here](#) to log in" or the "Log In" link at the top-right corner of the page to easily access this feature.

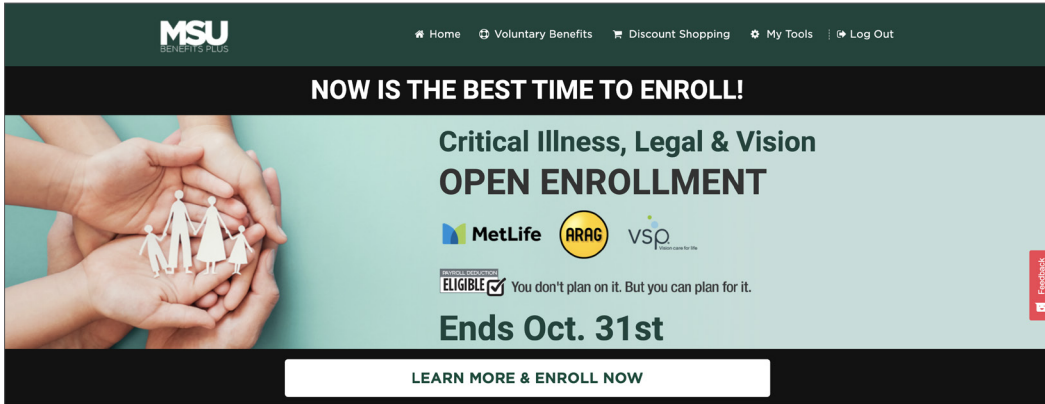


Need additional assistance?

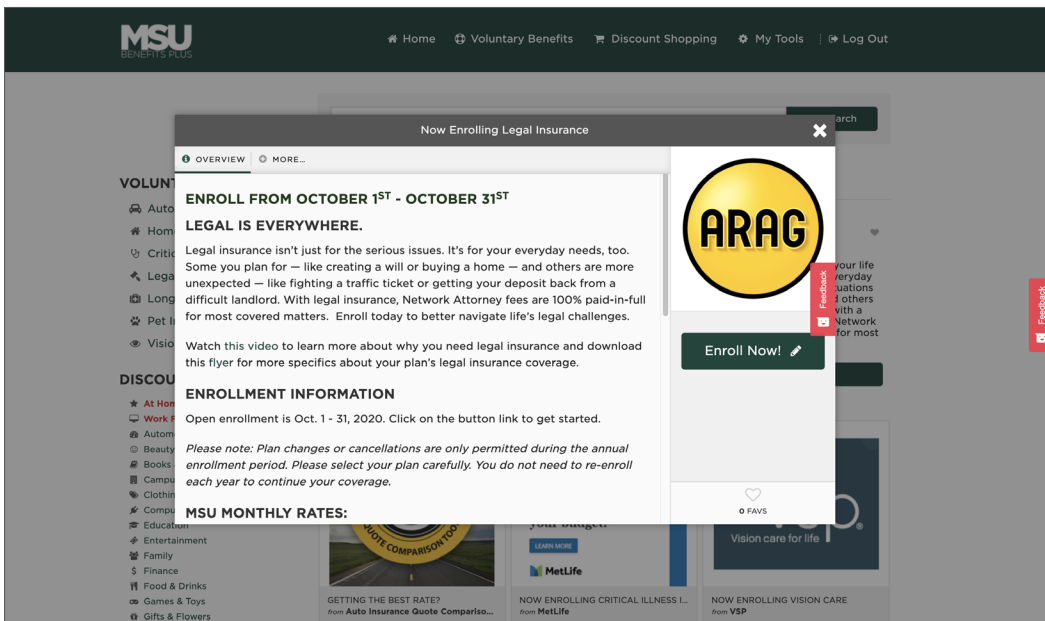
You can always contact our helpful Customer Care Team at msubenefitsplus@corestream.com or (888) 758-7575. Representatives are available 24/7/365.

Convenient access to enrollment.

During the annual enrollment period, you will see a large banner ad on the MSU Benefits Plus home page after you are logged in. Clicking the link in this banner will direct you to a multi-product enrollment experience.



Additionally, you can access enrollment through the individual product pages. Plan information is accessible throughout the year. New hires or those with a qualifying life event can access enrollment through these product pages.



Easy online application!

Click the **Enroll Now** link to get started. Follow the steps to enroll in your voluntary benefits.

New Participants

STEP 1: PICK PRODUCTS → VISION CARE

Make your selection and click **Enroll & Continue** to move to the next product. (You may waive coverage for this product by clicking **No Thanks**.)

MSU
BENEFITS PLUS

Home Voluntary Benefits Discount Shopping My Tools Log Out

1 Pick Products

Vision Care
Critical Illness
Legal Services


2 Enter Information
Your Info

3 Check Out

Vision Care

Michigan State University and VSP provide you a choice in your vision plan—choose the Standard Coverage or select the Premium Coverage with VSP EasyOptions.

The VSP network doctor list includes highly skilled and professionally certified optometrists and ophthalmologists. Whether your VSP doctor is an optometrist or ophthalmologist, you'll receive a comprehensive vision exam and you can purchase glasses and contacts in their office.



Premium Coverage with VSP EasyOptions

Members who enroll in Premium Coverage have access to VSP EasyOptions which allows you and each member of your family* to personalize their coverage when using a VSP network doctor, such as:

- An additional \$100 frame allowance, or
- An additional \$50 contact lens allowance, or
- Fully covered progressive lenses, or
- Fully covered anti-reflective coating

For more information, access the link below. Have questions? Contact MSU Benefits Plus at msbenefitsplus@corestream.com or 888-758-7575.

- Download VSP Plan Summary
- Download Eyeconic Online Eyewear Details (Premium Coverage only)
- Download VSP.com Info Page

Select who should be covered:	vsp Vision care for life Standard Coverage	vsp Vision care for life Premium Coverage
Employee only	<input checked="" type="radio"/> \$8.54 /month	<input type="radio"/> \$12.70 /month
Employee and Child(ren)*	<input type="radio"/> \$18.28 /month	<input type="radio"/> \$27.18 /month
Employee and Spouse/Other Eligible Individual (OEI)	<input type="radio"/> \$17.08 /month	<input type="radio"/> \$25.39 /month
Family	<input type="radio"/> \$23.92 /month	<input type="radio"/> \$35.58 /month

*Eligible dependents for VSP refer to Lawful Spouse/Other Eligible Individual (OEI) and dependent children under 23, or disabled children.

Please note: If you are enrolled and wish to print a member ID card, you can do so at www.vsp.com. Log in with your user name and password (first time users will need to register). Once you are logged in, access the link on the left side that says "Member Vision Card." You should then be able to print out a card.

No Thanks Enroll & Continue >>

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STEP 1: → PICK PRODUCTS → CRITICAL ILLNESS

Answer the questions. Make your selection and click **Enroll & Continue** to move to the next product. (You may waive coverage for this product by clicking **No Thanks**.)

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Home | Voluntary Benefits | Discount Shopping | My Tools | Log Out

1 Pick Products

Vision Care

Critical Illness

Legal Services

2 Enter Information

Your Info

Your Family's Info

3 Check Out

Critical Illness

If a serious illness (such as heart attack, cancer, or stroke) happens to you or a loved one, critical illness insurance provides you with a lump-sum payment that can be used to pay for expenses not usually covered by medical or disability income plans. Coverage features:

- **Guaranteed acceptance** for you and other eligible family members*
- **\$10,000, \$20,000, or \$30,000 payment made directly to you** for diagnosis of a covered illness
- Convenient payroll deduction

For more information, access the links below. Have questions? Contact MSU Benefits Plus at msubenefitsplus@corestream.com or 888-758-7575.

*Coverage is guaranteed provided (1) the employee is actively at work and (2) dependents are not Hospitalized or under a Medical Restriction. Hospitalization and/or Medical Restriction means a person is (1) confined at home under a physician's care, (2) receiving or applying for disability benefits from any source, (3) an inpatient at a hospital, (4) receiving care in a hospice, intermediate care, or long term care facility, (5) receiving chemotherapy, radiation therapy, or dialysis. Some states require the insured to have medical coverage.

- Download Met CII Plan Summary
- Download Met CII FAQs
- Download Met CII Product Overview
- Download MetLife Regulatory Disclosure
- Download Met CII Nationwide OOC Disclosure.

Please answer the following questions to obtain pricing information:

Your date of birth

Have you smoked cigarettes, pipes or cigars or used tobacco in any form in the past 1 year? Yes No

Display pricing for plans that include spouse/other eligible individual? Yes No

Please enter spouse/other eligible individual details to obtain pricing information.

Spouse's/OEI's date of birth Has your spouse/OEI smoked cigarettes, pipes or cigars or used tobacco in any form in the past 1 year? Yes No

First Name Last Name Gender

Select who should be covered:	MetLife Coverage amount: \$10,000	MetLife Coverage amount: \$20,000	MetLife Coverage amount: \$30,000
Employee only	<input checked="" type="radio"/> \$7.79 /month	<input type="radio"/> \$15.58 /month	<input type="radio"/> \$23.37 /month
Employee and Child(ren)*	<input type="radio"/> \$10.23 /month	<input type="radio"/> \$20.46 /month	<input type="radio"/> \$30.69 /month

*Eligible dependents for MetLife refer to Lawful Spouse/Other Eligible Individual (OEI) and dependent children under age 23.

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No Thanks
Enroll & Continue >>

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STEP 1: → PICK PRODUCTS → LEGAL SERVICES

Make your selection and click **Enroll & Continue** to move to the next product. (You may waive coverage for this product by clicking **No Thanks**.)

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BENEFITS PLUS

Home Voluntary Benefits Discount Shopping My Tools Log Out

1 Pick Products

Vision Care
Critical Illness
Legal Services

2 Enter Information

Your Info
Your Family's Info

3 Check Out

Legal Services

UltimateAdvisor - Legal Insurance from ARAG
UltimateAdvisor® legal insurance from ARAG offers you affordable coverage when something in life turns into a legal issue, like a dispute with a contractor, a traffic ticket or the need for estate planning. You have access to a **nationwide network of attorneys** who can:

- Advise and consult with you on legal issues
- Review or prepare documents
- Make follow-up calls or write letters on your behalf
- Represent you, if needed

When you enroll in the plan, you'll have a place to turn to for help, with **attorney fees that are 100% paid-in-full** for most covered legal matters when you use a Network Attorney. Plus, **you choose whatever way is easiest to work with an attorney**, whether it's over the phone, online or in person.



UltimateAdvisor Plus - Greater Protection
With UltimateAdvisor Plus™ legal insurance, not only do you receive all of the benefits offered under UltimateAdvisor, but you'll also receive more legal protection and comprehensive coverage, such as:

- Identity Theft Protection with credit monitoring
- Caregiving Services
- Coverage for child support, child custody and alimony
- Additional coverage for divorce
- Coverage for trusts

For more information or to view a list of participating network attorneys in your geographical area, click here or visit www.ARAGLegalcenter.com and enter Access Code 17873msu.

Have questions? Contact MSU Benefits Plus at msubenefitsplus@corestream.com or 888-758-7575.

- Download Legal Plan Summary
- Download Legal is Everywhere Flyer
- Download ARAG Legal App Info

 UltimateAdvisor*	 UltimateAdvisor Plus™
<input checked="" type="radio"/> \$17.30 /month	<input type="radio"/> \$21.50 /month

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Current Participants

PICK PRODUCTS → CRITICAL ILLNESS, LEGAL SERVICES AND VISION CARE

If you are currently enrolled in any of these MSU Benefits Plus plans, you will see a summary record of what you are currently enrolled in when you access enrollment again. Button options include **Make Changes / Leave Enrollment As Is / Cancel Enrollment**.

If you would like to make changes to your plan election or covered dependents, access the relative enrollment product page, listing your current enrollment record, and click **Make Changes**. Complete a new enrollment with the updated information. (Dependent information is required at the time of enrollment for all covered individuals except for the Legal.)

STEP 2: ENTER INFORMATION → YOUR INFO

Some information may be prepopulated with details provided to Corestream from MSU. If you would like to change the email address associated with your enrollment profile, you may do so on this page but please note that it will not change the information in the MSU HR system.

Complete the required fields and click **Continue**.

The screenshot shows the MSU Benefits Plus enrollment interface. The top navigation bar includes Home, Voluntary Benefits, Discount Shopping, My Tools, and Log Out. The main content area is divided into three steps: 1. Pick Products, 2. Enter Information, and 3. Check Out. Under Step 2, 'Your Info' is selected. The 'Your Information' form contains fields for Employee ID/ZIPID (pre-filled with '123456789'), First Name (John), Last Name (Smith), Email (john.smith@corestream.com), and Phone Number ((234) 567-8999). Navigation buttons '<< Back' and 'Continue >>' are visible. The footer includes the Corestream logo, contact information, and support details: SUPPORT 24/7 (888) 758-7575.

If you have elected coverage for additional family members or eligible dependents, please provide details on **Your Family's Info** page and click **Add**. Once you have completed the required fields, click **Continue**.

The screenshot shows the MSU Benefits Plus enrollment interface, specifically the 'Your Family's Information' page. The top navigation bar is the same as the previous screenshot. The main content area shows Step 2, 'Your Family's Info' selected. The 'Your Family's Information' form displays selected coverage options: Vision Care (Employee + spouse/domestic partner - Standard Coverage), Critical Illness (Employee + spouse/domestic partner - \$10,000), and Legal Services (UltimateAdvisor*). Below this, a message states: 'The following family members will be covered according to the selection made for each product.' A table lists family members with fields for Name, Relationship, Date of Birth, and Gender. An 'Add +' button is present. Navigation buttons '<< Back' and 'Continue >>' are visible. The footer includes the Corestream logo, contact information, and support details: SUPPORT 24/7 (888) 758-7575.

STEP 3: CHECK OUT

The **Confirm Details and Check Out** page provides a summary of your enrollment details. Please review and check the box(es) to acknowledge you are in agreement with the terms. Click **Enroll** to complete your enrollment.

MSU
Benefits Plus

Home | Voluntary Benefits | Discount Shopping | My Tools | Log Out

1 Pick Products

Vision Care
Critical Illness
Legal Services

2 Enter Information

Your Info
Your Family's Info

3 Check Out

CONFIRM DETAILS AND CHECK OUT

Vision Care

Plan type: Employee Only - Standard Coverage
Cost: \$8.54 / month
Effective Date: 01/01/2021
 You acknowledge that these details are correct. Acknowledgement is required in order to continue.

Critical Illness

Plan type: Employee Only - \$10,000
Cost: \$7.79 / month
Effective Date: 01/01/2021
 You acknowledge that these details are correct. Acknowledgement is required in order to continue.

Legal Services

Plan type: UltimateAdvisor®
Cost: \$17.30 / month
Effective Date: 01/01/2021
 You acknowledge that these details are correct. Acknowledgement is required in order to continue.

Payroll deduction approval

I, John Smith, hereby authorize MSU Benefits Plus to withhold funds from my wages per pay period for the purpose of making payments towards my voluntary benefit elections. I acknowledge that payroll deductions will begin on or after the plan effective date. I further agree that, in the event my employment shall terminate, either voluntarily or involuntarily, the company may withhold any amount owed from my final pay, except to the extent prohibited by federal or state minimum wage law. I represent that this authorization is executed voluntarily and has not been made as a condition of my continued employment.

<< Back | Enroll >>

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You're done!

You will then see a confirmation page with contact information and your unique submission number. Additionally, you will receive an automatic email summarizing your enrollment selections.

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Your voluntary benefits submission has been saved.

Thank you for submitting your voluntary benefits elections. Your election submission number is a53a5c88-0231-11eb-806e-000d3a97abac. You will be sent an email from Corestream confirming your voluntary benefits elections. If you have any further questions or concerns, please contact customer service at msubenefitsplus@corestream.com or call 888-758-7575.

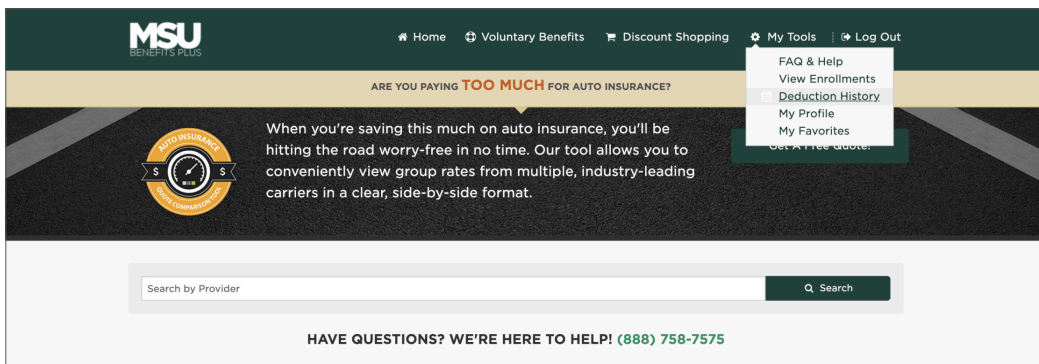
Return Home >>

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Deduction History

With MSU Benefits Plus, you never need to worry about missing a premium payment. Plans can be paid through convenient, automatic payroll deductions. You can access an itemized list of your voluntary benefit deductions through the **My Tools** menu at the top of the home page. You can also access summary information of your enrollment elections* through the **View Enrollments** link, available in the **My Tools** menu.

***View Enrollments** only provides participation status on products you have enrolled within the MSU Benefits Plus website—such as Critical Illness, Legal Services and Vision Care.



Learn more & enroll today!

MSUBenefitsPlus.com

Need assistance?
Contact customer service at (888) 758-7575. Our call center is available 24/7/365.