



Enrolling in Benefits Through Employee Navigator

Clark University uses **Employee Navigator** as our online benefits enrollment and management platform. All benefit-eligible employees will use this system to complete new hire enrollment, annual Open Enrollment, and mid-year changes due to qualifying life events.

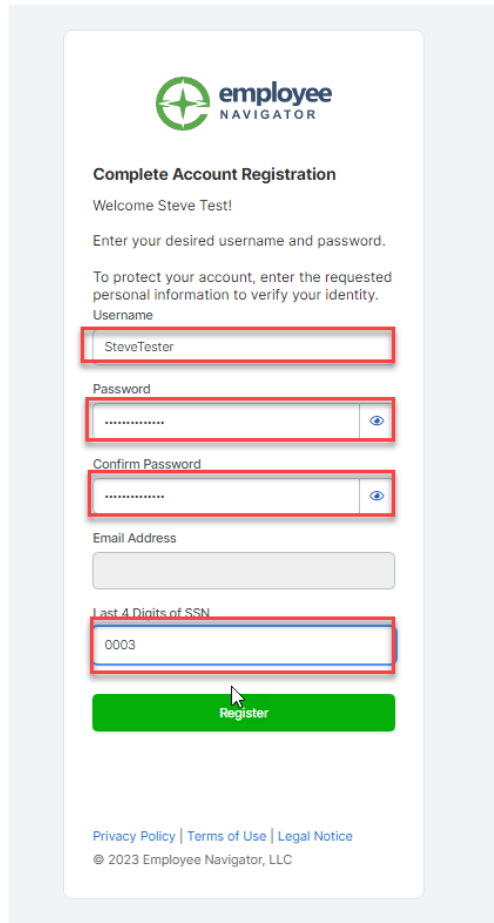
Through Employee Navigator, you can:

- Review your benefit options and costs
- Compare plans and coverage levels
- Update dependent information
- View plan documents and enrollment summaries
- Submit elections electronically — no paper forms required

Step 1: Registration

Using the registration link sent to your Clark email:

- Create a username and password.
- Enter the last four digits of your Social Security Number.
- Click the green **Register** button.



The image shows a web form titled "Complete Account Registration" for Employee Navigator. The form is set against a light blue background. At the top is the Employee Navigator logo, which consists of a green circular icon with a white star-like shape inside, followed by the text "employee NAVIGATOR". Below the logo, the heading "Complete Account Registration" is displayed in bold. Underneath, it says "Welcome Steve Test!". The instructions read: "Enter your desired username and password." and "To protect your account, enter the requested personal information to verify your identity." The form contains several input fields: "Username" with the value "SteveTester", "Password" and "Confirm Password" both masked with dots and featuring an eye icon for toggling visibility, "Email Address" (empty), and "Last 4 Digits of SSN" with the value "0003". Each of these four input fields is highlighted with a red rectangular border. Below the SSN field is a prominent green button labeled "Register" with a white mouse cursor icon pointing at it. At the bottom of the form, there are links for "Privacy Policy", "Terms of Use", and "Legal Notice", followed by the copyright notice "© 2023 Employee Navigator, LLC".

employee NAVIGATOR

Complete Account Registration

Welcome Steve Test!

Enter your desired username and password.

To protect your account, enter the requested personal information to verify your identity.

Username

SteveTester

Password

.....

Confirm Password

.....

Email Address

.....

Last 4 Digits of SSN

0003

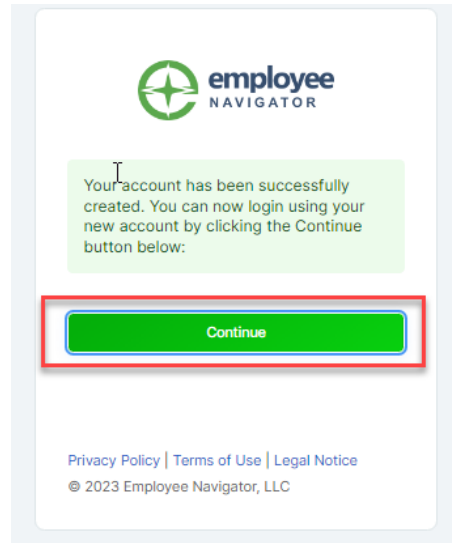
Register

[Privacy Policy](#) | [Terms of Use](#) | [Legal Notice](#)

© 2023 Employee Navigator, LLC

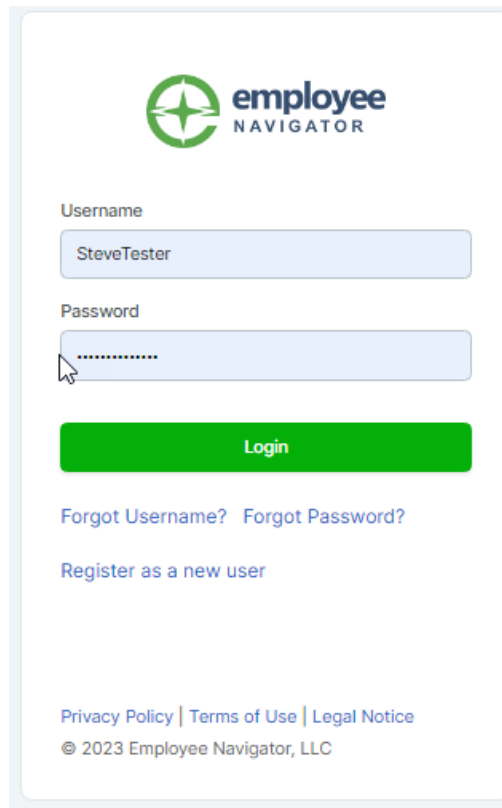
Step 2: Continue to Login

After registering, click Continue.



Step 3: Access the Employee Navigator Login Page

You will be directed to the main Employee Navigator login page — save this link for future use.



The image shows a login form for 'employee NAVIGATOR'. At the top is the logo, which consists of a green circular icon with a white compass rose and the text 'employee NAVIGATOR' to its right. Below the logo are two input fields: 'Username' with the text 'SteveTester' and 'Password' with masked characters '.....'. A green 'Login' button is positioned below the password field. Under the button are three links: 'Forgot Username?', 'Forgot Password?', and 'Register as a new user'. At the bottom of the form are three links: 'Privacy Policy | Terms of Use | Legal Notice' and a copyright notice '© 2023 Employee Navigator, LLC'.

employee NAVIGATOR

Username

SteveTester

Password

.....

Login

[Forgot Username?](#) [Forgot Password?](#)

[Register as a new user](#)

[Privacy Policy](#) | [Terms of Use](#) | [Legal Notice](#)

© 2023 Employee Navigator, LLC

Step 4: Accept the Privacy Agreement

At the bottom left corner, click to accept the privacy agreement.

Employee Navigator Copyright & Legal Notices

Use of the Employee Navigator website is subject to these Copyright & Legal Notices and the separately posted Terms of Use. In event of any conflict between these Legal Notices and separately posted Terms of Use, these Legal Notices shall control.

I. Employee Navigator System Defined. The Employee Navigator System ("Employee Navigator" or "The System") is an Application Service Provisioning ("ASP") computer software application hosted by Employee Navigator, LLC ("Hosting Service"), a Maryland LLC. . Employee Navigator was created to facilitate the administration of insurance products such as group health, dental, life, or disability plans. Unless otherwise indicated below, references to Employee Navigator include computer software object code, source code, user guides, user interfaces, databases, trademarks, copyrights, and all other intellectual property rights relating to Employee Navigator.

II. Notice of Ownership.

A. Hosting Service's address is Employee Navigator, LLC, 7979 Old Georgetown Road Suite 300 Bethesda, MD 20814. Hosting Service is the authorized agent and licensee of The System's owner and developer, Employee Navigator, LLC.

B. Employee Navigator owns all proprietary rights relating to Employee Navigator. Those rights include, but are not limited to, database rights, design and layout, copyright (whether registered or unregistered), proprietary solutions and trade secrets, trademarks (whether registered or unregistered) and other similar rights, wherever existing in the world, together with the right to apply for protection of the same.

C. The Employee Navigator name and graphic logo are trademarks of Employee Navigator.

D. No claim is made to data as entered into Employee Navigator by Authorized Users; but copyright is claimed as to the format and layout of that data when displayed through Employee Navigator.

E. No person may re-post, distribute, or reproduce in any way any of Employee Navigator's copyrighted material, trademarks, or other proprietary information without obtaining the prior written consent of Hosting Service or Employee Navigator.

III. Agent for Notice of Infringement. If you believe that Employee Navigator or Hosting Service are infringing upon your Copyright or other intellectual property rights, you must notify Employee Navigator's Designated Agent. Your notice must comply with Section 512(d) of the U.S. Copyright Act. Notices not compliant with the Copyright Act will be discarded. You are entitled to provide notification via e mail; take note that email content or formats which may be confused for spam (when filtered electronically) may be subject to auto deletion by our mail server. The Designated Agent for Notices is:

Employee Navigator, LLC 7979 Old Georgetown Road Suite 300 Bethesda, MD 20814 Fax: 301-740-9990 Email: info@employeenavigator.com

Accept and Continue

Step 5: Begin the Enrollment Process

Click Continue to start your enrollment.

Welcome to Your Benefit Management Portal!

A few of the online services which are available to you include:

- 24/7 access to detailed information about our employee benefits program
- Benefits managing including open enrollment and life events
- HR document library, and more

Let's get started.

Continue

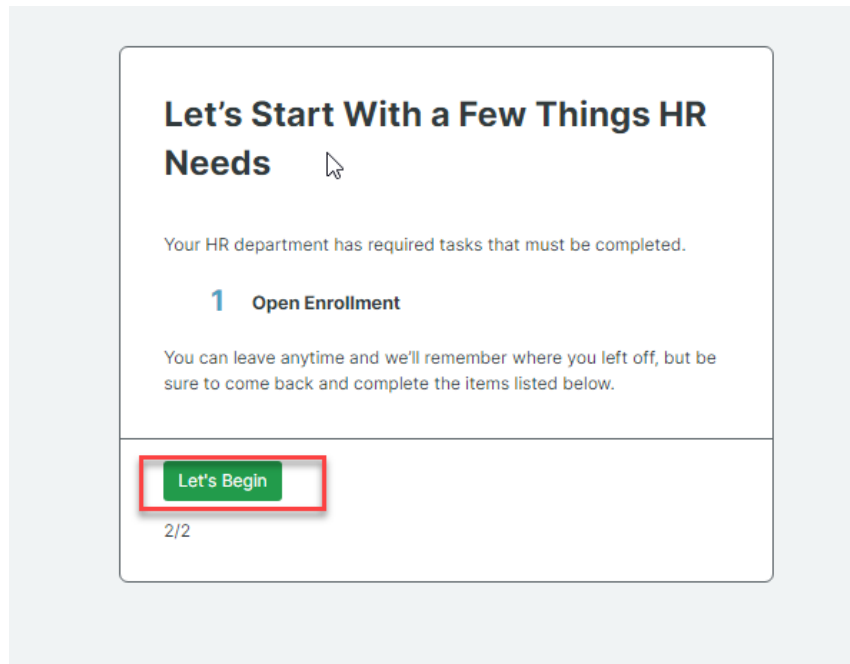
1/2

Step 6: Review Any Outstanding Tasks

Clark University

950 Main Street • Worcester MA 01610-1477 USA • 508-793-7711 Phone • clarku.edu

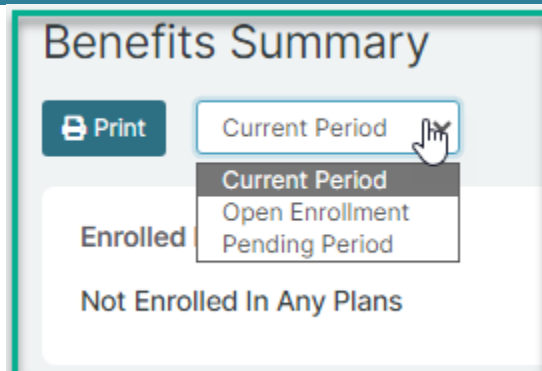
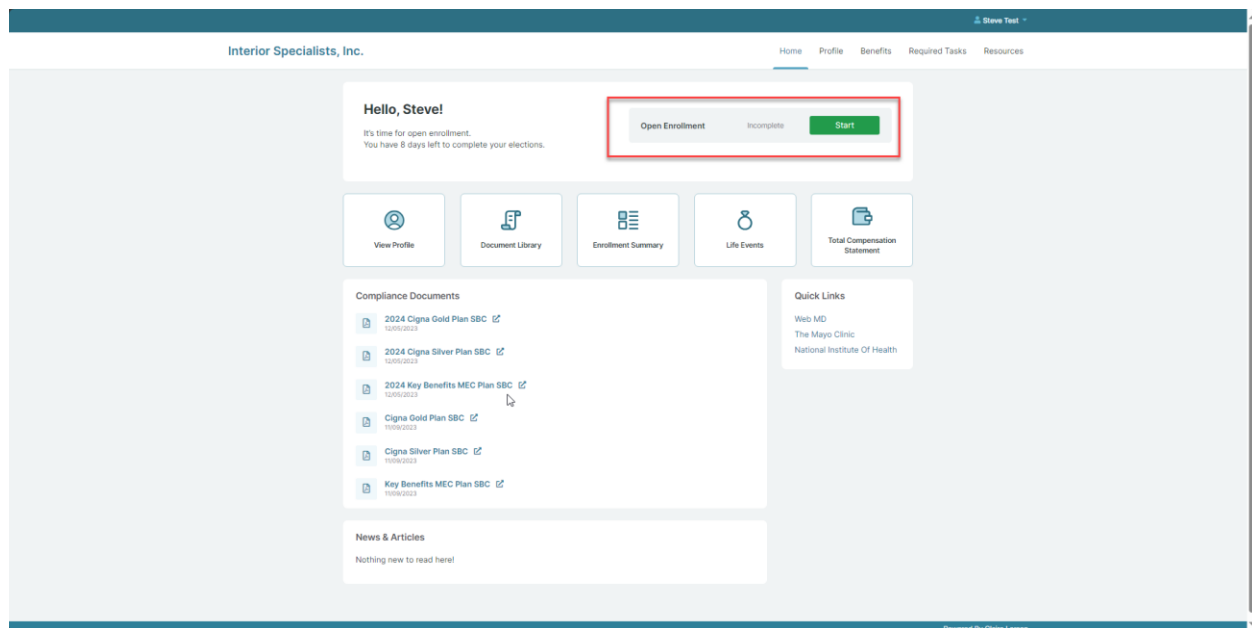
Upon logging in, you may see tasks assigned by HR (for example, “Open Enrollment Invitation”). Complete these before proceeding.



Step 7: Explore Your Home Page

From your Employee Home Page, you can:

- Start Open Enrollment – click the green “Start” button in the top right.
- View Profile – confirm your personal and demographic details.
- Document Library – review plan documents and enrollment confirmations.
- Enrollment Summary – view current, open enrollment, or pending elections.
- Life Events – report qualifying life events such as marriage, birth, or loss of coverage.



Step 8: Complete the Open Enrollment Wizard

Follow the guided steps to complete your benefit selections.

Let's Begin Your Open Enrollment

You will:

1. Verify and enter some personal information for you and your dependents
2. Enter Social Security Numbers and dates of birth for eligible family members
3. Select your benefits

Elections will be finalized only after you sign and authorize your elections.

[Get Started](#)

OE Process Step 1:

Review and confirm your personal details. Use the progress bar to track your steps — you may move between sections as needed.

Personal Information

First Name

Middle Name

Last Name

Suffix

--Select--

Preferred Name

Sex

☒ Male
☐ Female

Gender Identity

☒ Male
☐ Female
☐ Non-Binary

Date of Birth
Age: 35

SSN

Tobacco User

☐ Yes
☐ No

Phone Number

Work Email Address

Personal Email Address

Primary Email Type

--Select--

Progress: 1 of 10

View steps

→ 1. Personal Information

→ 2. Address

→ 3. Dependent Information

→ 4. Medical

→ 5. Accident

→ 6. Critical Illness

→ 7. Dental

→ 8. Vision

→ 9. Hospital Indemnity

→ 10. Enrollment Summary

Save & Continue

OE Process Step 2:

Enter or confirm your address. This field is required to proceed.

Address

Country

United States of America

Address 1

Address 2

City

State/Territory

Maryland

Zip Code

Progress: 1 of 10

View steps

✓ 1. Personal Information

→ 2. Address

→ 3. Dependent Information

→ 4. Medical

→ 5. Accident

→ 6. Critical Illness

→ 7. Dental

→ 8. Vision

→ 9. Hospital Indemnity

→ 10. Enrollment Summary

Save & Continue

OE Process Step 3:

Add any dependents you wish to cover. Required fields include first name, last name, relationship, social security, sex, and date of birth.

Dependent Information

Add dependent +

No dependents were found.

Save & Continue

Progress: 2 of 10

View steps ▾

✓ 1. Personal Information

✓ 2. Address

→ 3. Dependent Information

○ 4. Medical

○ 5. Accident

○ 6. Critical Illness

○ 7. Dental

○ 8. Vision

○ 9. Hospital Indemnity

○ 10. Enrollment Summary

Add dependent

First Name *

The First Name field is required.

Middle Name

Last Name *

The Last Name field is required.

Suffix

--Select--

Relationship *

--Select--

This field is required

Sex

☐ Male
☐ Female

Date of birth *

mm/dd/yyyy

This field is required

SSN

###-##-####

Fulltime College Student

☐ Yes
☐ No

Disabled

☐

Tobacco User

☐ Yes
☐ No

Address

Home

Please fix all errors before submitting.

Save

Cancel

OE Process Step 4 and onward:

You'll see your available benefit options (medical, dental, vision, etc.).

- Click **Select** to choose a plan, or **don't want this benefit** to waive coverage.
- Use the dependent circles to add eligible dependents to a plan.

- Access benefit summaries and plan documents using the links on the right side of the screen.

Medical

Enrolling in Medical insurance can protect you from paying the full cost of medical services when you're injured or sick. Select a plan below to safeguard your financial security in the event of a health care emergency.

Who am I enrolling?

☒ Myself
 ☐ george test (Child)

Which plan do I want?

2024 Cigna Gold Plan

\$99.33

Cost per pay period

Effective on 03/01/24

Employee

2024 Cigna Silver Plan

\$93.64

Cost per pay period

Effective on 03/01/24

Employee

2024 Key Benefits MEC Plan

Progress: 3 of 10

View steps ▼

1. Personal Information
2. Address
3. Dependent Information
- 4. Medical
5. Accident
6. Critical Illness
7. Dental
8. Vision
9. Hospital Indemnity
10. Enrollment Summary

My Selections

Open Enrollment:
No election yet

Current:
No election on file

Helpful Resources

[2024 Cigna Gold Plan SBC](#)
[2024 Cigna Silver Plan SBC](#)
[2024 Key Benefits MEC Plan SBC](#)
[Cigna Gold Plan SBC](#)
[Cigna Silver Plan SBC](#)
[Key Benefits MEC Plan SBC](#)

OE Process Finalization:

After reviewing your elections, you'll see a summary of your **enrolled**, **waived**, and **skipped** benefits.

- Click to **sign your enrollment forms** electronically.
- Once signed, your enrollment is complete and confirmed.

