

ADP® COMPREHENSIVE SERVICES

BENEFITS ENROLLMENT GUIDE

Step-by-step instructions for
ADP Workforce Now®

Everything you need to know for a
smooth enrollment experience



Always Designing
for People®



BEFORE YOU BEGIN, REVIEW THESE HELPFUL TIPS

If you don't have an account yet or you've forgotten your existing credentials, reference this [registration and password reset guide](#) for assistance.

Choose how you want to enroll

ADP Workforce Now®, our self-service website, offers a way to enroll along with a broad range of tools and resources. Visit workforcenow.adp.com to view your employer-sponsored benefits.

You can also enroll on the ADP® Mobile app. Visit adp.com/gomobile or scan the QR code to download it for free. Reference this [mobile enrollment guide](#) to learn more.



Adding new dependents?

When adding new dependents, you'll need their **Name**, **Date of Birth** and **Social Security Number** to complete the enrollment. If adding beneficiaries, you can add a person or organization (such as a trust or charity). Only their **Name** and **Relation** are required, but we recommend including full details, especially contact information.

Looking for a benefits statement?

You have access to a benefits statement at all times in the self-service portal. Simply navigate to **Myself > Benefits > Enrollments > All Benefits > View Benefits**. It shows your effective date of coverage, enrolled plans, covered dependents and total costs.

Electing an HMO or POS plan?

If you have the option to choose an HMO or POS plan, you may be asked to assign a **Primary Care Provider (PCP)**. Be prepared to obtain a PCP ID, which can be found on the Insurance provider's website or by calling your doctor's office.

Needing insurance cards?

Your insurance carrier is responsible for issuing your member ID cards. Some may provide a physical ID card, while others require you to register on their website or mobile app to access a digital copy. **Note:** ID cards may not appear until your new plan year takes effect.

Curious about key benefit terms? Check out the FAQs in MySolutions via the ADP Mobile App.

WHERE TO LOCATE YOUR ENROLLMENT

To view all your benefit-related tasks, access the **Enrollments** page. It displays your enrollment opportunities, ways to report a Qualifying Life Event, manage personal or dependent information, view uploaded documents and review other related items.

Once you're logged in to the self-service website, navigate to **Myself > Benefits > Enrollments**. When you see an active enrollment period, simply click **Start enrollment** to begin the process.

Enrollments





Benefits Enrollment

8 days left to make changes

⚠ Not started➔ Start enrollment



All Benefits

Review previous, current, and future benefits.

View benefits

Qualifying Life Events

Update your benefits because of a qualifying life change such as marriage, a new child, or more.

[New Child](#)
Birth, adoption, or legal guardianship

[Lost Other Coverage \(Add Someone to Benefits\)](#)
You or a dependent lost coverage from somewhere else

View more events

Manage Personal Information

Review and update information such as physical or email addresses.

Manage info

Manage Dependents and Beneficiaries

Review and update information for dependents and beneficiaries.

Manage info

View Documents

View documents for your benefits.

View documents

Year Round Enrollment

You can make changes to these benefits any time.

[Year Round Enrollment](#)

Items to Review Annually

[Retirement Account](#)
After you finish your enrollment, update your retirement allocations.

[Tax Withholdings](#)
Make sure your information is correct.

HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Welcome

When you begin your enrollment, the **Welcome** step is the first thing you'll see. It provides a brief overview of the enrollment and may include a custom message from your employer.

Benefits Enrollment



Welcome

Change Dependents and Beneficiaries

Review Summary

Enroll in Benefits

Update Beneficiary Assignments

Enroll in Accounts

Review and Confirm

Welcome, John! Your enrollment period has started. You can make benefit election changes for X days from the event date.

During the enrollment period you can:

- Add or opt out of health plan coverage
- Select your new plan options
- Enroll eligible dependents in your plans
- Add or change the level of your insurance coverage
- Add or update Beneficiary assignments
- Complete Beneficiary assignments
- Enroll or re-enroll in a consumer health and savings account to pay for daycare or health expenses with pre-tax dollars

Carefully review your options and costs. After the enrollment period ends, your choices are final until the next enrollment period or until you have a qualifying life event. Contact your Human Resources department with questions.

[Finish later](#)[Next →](#)

Disclaimer: Although this guide is intended to walk you through the various steps of the enrollment, bear in mind that it may not reflect your actual enrollment experience. All people, plans, and costs shown in this example are fictitious and some steps may not be available as they depend on your employer's offerings.

HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Manage Dependents and Beneficiaries

This step shows your dependents, beneficiaries, and their enrollments. To add more, click **Add**. Adding someone here does not automatically enroll them to coverage; you'll do this on the *Enroll in Benefits* step.

[illegible]

HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Review Surveys

If your employer requires attestations for this enrollment, this step lets you select a status for yourself and your dependents. Examples include **Tobacco Usage** and **Medicare** eligibility.

Benefits Enrollment

Home

Manage Dependents and Beneficiaries

Review Surveys

Tobacco Usage

Medicare

Enroll in Benefits

Update Beneficiary Percentages

Upload Documents

Review and Confirm

Tobacco Usage

Are you a tobacco user?*

☒ No
☐ Yes

Is Jane Doe a tobacco user?*

☒ No
☐ Yes

☐ I agree that all the information provided about my dependents and my tobacco usage is true and correct.

Home

Manage Dependents and Beneficiaries

Review Surveys

Tobacco Usage

Medicare

Medicare

Are you a medicare recipient?*

☐ No
☐ Yes

HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Help Me Choose

The **Help Me Choose** step appears only if it's included in your employer's benefits package with ADP and it's properly set up. This optional tool, powered by Nayya, asks a few questions about your health, lifestyle, and finances, then recommends the plans that may suit you best.

Benefits Enrollment

Welcome

Manage Dependents and Beneficiaries

Review Surveys

Help Me Choose

Enroll in Benefits

Update Beneficiary Percentages

Upload Documents

Review and Confirm

Help Me Choose

Powered by **NAYYA**

Hi, let's find the best benefits for you.

This should take about **10 minutes**

Answer these questions and Nayya will match you with an insurance plan based on your needs and preferences. We also give recommendations for other benefits such as life insurance and more (if applicable).

Already know which benefits you want to enroll in? Click here to [skip the survey](#).



Finish Later

← Back

Get Started →

Disclaimer: Nayya is developed, managed, and owned by Nayya Health, Inc. All recommendations are made by Nayya entities, not ADP. Nayya provides recommendations based on information you share, or you authorize it to access at a point in time. No representations or warranties are made regarding the recommendations. You are responsible for making your own decisions about benefits and the Nayya recommendations should not be relied upon as legal, tax, investment, or financial advice.

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HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Enroll in Benefits

Depending on the plans offered, the **Enroll in Benefits** step may be divided into several sub-steps, such as **Health Insurance**, **Spending Accounts**, **Life and Other Supplemental Insurance**, and **Additional Benefits**. Changes to your plan, dependents, or carrier rates may affect your costs so review the **Current Cost** and **New Cost** closely.

In this step, you can:

- Click **Enroll** to elect a plan for the first time.
- Click **Edit** to change your current plan or add/remove dependents from coverage.
- Click **Waive** to opt out of enrolling. **Note:** Some plans don't require a waive reason so simply skip to the next one.

Benefits Enrollment

Welcome

Manage Dependents and Beneficiaries

Review Summary

Enroll in Benefits

Health Insurance

Spending Accounts

Life and Other Supplemental Insurance

Additional Benefits

Update Beneficiary Percentages

Upload Documents

Review and Confirm

Health Insurance

Review and edit your benefit options. Make sure you add or remove dependents as needed.

Your Cost Per Paycheck

Current Cost: \$249.30

New Cost: \$249.30

Benefits changes will start on 01/01/2026

Medical

Medical Provider: PPO, DEMO

Current

Edit

Waive

Current Cost
\$249.30

Enrolled

John Doe (You), Jane Doe (Spouse), Johnny Doe (Child)

Dental

No Coverage

Current

Enroll

You have 2 benefit options available to choose from. See what is right for you!

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HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Enroll in Benefits (continued)

After clicking **Enroll** or **Edit**, you'll see all available plans, your covered dependents, and more.

- Select the dependents, under **Covered Individuals**, you want to add or remove from coverage.
- Click **Plan comparison** to compare up to three plans side by side.
- Click **Additional details** to view more plan information, such as Summary of Benefits & Coverage.
- Click **Select plan** to choose a different plan, then click **Confirm details** (if prompted).

Available Plans

Medical

Select the plan that meets your needs and add the dependents you want to cover.

Covered Individuals

☒ John Doe (You) ☒ Jane Doe (Spouse) ☒ Johnny Doe (Child)

5 Plans Available [Plan comparison](#)

PPO, DEMO

Effective: July 4, 2025 [Additional details](#)

Selected

Last enrollment

Provider

[Medical Provider](#)

Who is Covered?

You, Jane Doe and Johnny Doe

Your Cost

\$249.30

HDHP, DEMO

(3 individuals selected) [Additional details](#)

Provider

[Medical Provider](#)

Your Cost

\$77.82

Select plan

HMO, DEMO

(3 individuals selected) [Additional details](#)

Provider

[Medical Provider](#)

Your Cost

\$44.77

Select plan

POS, DEMO

(3 individuals selected) [Additional details](#)

Provider

[Medical Provider](#)

Your Cost

\$249.30

Select plan

EPO, DEMO

(3 individuals selected)

Provider

[Medical Provider](#)

Your Cost

\$44.77

Select plan

Waive benefit

Back

HDHP, DEMO

(3 individuals selected) [Additional details](#)

Provider

[Medical Provider](#)

Your Cost

\$77.82

Confirm the details for this plan selection or waive this benefit.

Confirm details

Confirm Details

Medical Provider: HDHP

DEMO

Covered Individuals

You, Jane Doe and Johnny Doe

Per Paycheck Costs

Total Cost Per Paycheck

\$77.82

Back

Confirm

Medical

Medical Provider: PPO, DEMO

Current

Effective Date: July 4, 2025 - December 31, 2025

Enrolled

John Doe (You), Jane Doe (Spouse), Johnny Doe (Child)

Current Cost

\$249.30

Medical Provider: HDHP, DEMO

Updated

Effective Date: January 1, 2026

Enrolled

John Doe (You), Jane Doe (Spouse), Johnny Doe (Child)

New Cost

\$77.82

↓ \$171.48

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HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Enroll in Benefits (continued)

If you'd like to participate in a spending account, enter your contribution amount (annually or by pay period).

The screenshot shows the 'Benefits Enrollment' page with a sidebar on the left containing links: Welcome, Manage Dependents and Beneficiaries, Review Summary, Help Me Choose, Enroll in Benefits (highlighted), Health Insurance, Spending Accounts, Life and Other Supplemental Insurance, Additional Benefits, Update Beneficiary Percentages, Upload Documents, and Review and Confirm. The main content area is titled 'Spending Accounts' and includes a note: 'Now is the perfect time to update your savings accounts and take advantage of pretax savings.' Below this, there's a section for 'Your Cost Per Paycheck' showing 'Current Cost: \$249.30' and 'New Cost: \$77.82' with a downward arrow and '\$171.48'. A note states 'Benefits changes will start on 01/01/2026'. The 'Health Savings Account' section shows 'No Coverage' selected under 'Current' with a 'Current Cost' of '\$0.00'. The 'Spending Account Provider' is set to 'HSA, DEMO' with 'Updated', 'Edit', and 'Waive' buttons. The 'Effective Date' is 'January 1, 2026'. The 'Your contribution' is '\$0.00' with a 'New Cost' of '\$0.00' and an upward arrow and '\$0.00'.

Health Savings Account (HSA)

- Used for healthcare expenses
- Paired with a High-Deductible Health Plan (HDHP)
- Funds carry over year-to-year
- Employer contributions are allowed (varies by employer)
- Can't use funds all at once, only what has accumulated

Flexible Spending Account (FSA)

- Used for healthcare expenses
- Not paired with any particular medical plan
- Funds don't carry over year-to-year; use-it-or-lose-it rules
- No employer contributions
- Immediate access to funds as they're allocated upfront

Limited Purpose FSA

- Used for dental and vision expenses only
- Same rules as above

Dependent Care FSA

- Used for child day care or elderly day care expenses
- Same rules as above

The screenshot shows the 'HSA, DEMO' page with a 'Selected' status. It includes the 'Spending Account Provider' section with 'Contributions' information: 'Enter contribution amount to view your estimated cost.' and 'Your estimated annual contribution can be any amount from \$0.00 up to \$7,500.00'. A note states 'For the entire year, I want to contribute:'. The 'Contributions' section has two options: 'Maximum Yearly Goal' (unselected) and 'Custom Amount' (selected). The 'Frequency' is set to 'Per Pay Period' and the 'Contribution' is '25'. The 'Payments' are 'x 26' and the 'Annual Contribution' is '\$650.00'. The 'Total Contribution' is '\$650.00'. The 'Per Paycheck Costs' section shows 'Your Cost' as '\$25.00'. The 'Health Savings Account' section shows 'No Coverage' selected under 'Current' with a 'Current Cost' of '\$0.00'. The 'Spending Account Provider' is set to 'HSA, DEMO' with 'Updated', 'Edit', and 'Waive' buttons. The 'Effective Date' is 'January 1, 2026'. The 'Your contribution' is '\$650.00' with a 'New Cost' of '\$25.00' and an upward arrow and '\$25.00'. A 'Confirm details' button is at the bottom right.

HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Update Beneficiary Percentages

If you enrolled in any employer-paid or voluntary life insurance plans, this step lets you assign your beneficiaries. To ensure the payout is distributed as intended, it is important to assign percentages to:

- **Primary Beneficiaries** – those who receive the payout first
- **Secondary Beneficiaries** – those who receive the payout if the primary beneficiaries are unable to

Benefits Enrollment

Home

Manage Dependents and Beneficiaries

Review Summary

Enroll in Benefits

Update Beneficiary Percentages

Transfer Investments

Review and Confirm

Update Beneficiary Percentages

Review your beneficiaries and update the percentages as needed.

Add Beneficiaries

Beneficiaries are people or organizations who you want to receive your benefits (usually financial) after you die.

Add

Basic Life, DEMO-HRLY

Jane Doe Spouse	Primary 0 %	Secondary 0 %
Johnny Doe Child	Primary 0 %	Secondary 0 %
Total	Primary 0%	Secondary 0%

Finish later

← Back

Next →

Note: If you intend to add beneficiaries under age 18, we recommend you speak to your legal counsel for any questions on how to proceed with this enrollment step.

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HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Upload Documents

The **Upload Documents** step appears only if your employer requires supporting documents for this enrollment. Requirements vary by employer, so check the **Important Documents** section for any specific instructions.

Benefits Enrollment

Home

Manage Dependents and Beneficiaries

Review Summary

Enroll in Benefits

Upload Beneficiary Photographs

Upload Documents

Review and Confirm

Upload Documents

Select and review required documents to upload. File must be less than 5MB. [Accepted formats](#)

 **Important Documents**

If your employer requires supporting documents for this enrollment, requirements will be listed here. Proceed to upload them in the *Upload Documents* step of this enrollment.

Select file to upload



[Finish later](#) [← Back](#) [Next →](#)

HOW TO ENROLL ON YOUR COMPUTER

Enrollment Step: Review and Confirm

On this final step, take a moment to review and confirm your elections. Check your new cost and any dependents you've enrolled. If you need more time to decide, click **Finish later** to save your progress. When you're ready, click **Submit enrollment** to receive a confirmation message. And that's it—your benefits enrollment is now complete!

Benefits Enrollment

Home

Manage Dependents and Beneficiaries

Review Changes

Enroll in Benefits

Update Beneficiary Percentage

Review and Confirm

Review and Confirm

Your Cost Per Paycheck
Benefits changes will start on 01/01/2026
Current Cost: \$249.30 New Cost: \$102.82 ↓ \$146.48

1 Your benefit elections will not be effective until you click Submit enrollment.

Your Elections



Medical

Medical Provider: HDHP, DEMO Updated
Effective Date: January 1, 2026

Enrolled
John Doe (You), Jane Doe (Spouse), Johnny Doe (Child)

New Cost
\$77.82
↓ \$171.48



Health Savings Account

Spending Account Provider: HSA, DEMO Updated
Effective Date: January 1, 2026

Your contribution: \$650.00

New Cost
\$25.00
↑ \$25.00

[Finish later](#) [Back](#) [Submit enrollment](#)

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WHAT TO EXPECT AFTER ENROLLING

Be aware of any additional tasks you may need to complete



Complete any carrier requests

- If you added voluntary life coverage, your carrier may require you to complete an Evidence of Insurability (EOI) form. This process is typically time sensitive.
- Your insurance plans may remain in a pending status until your EOI is reviewed and approved by the carrier.
- If you enrolled in an HSA plan, some carriers may require additional steps such as opening the savings account —without it, contributions can't be deposited.



Review your benefits statement

- Some time after you submit your enrollment, you may receive an email stating your benefits statement is ready for review.
- Based on your employer's benefit settings, you may be required to acknowledge your benefits statement. Regardless, it's always best to review your elections for any discrepancies.
- If you notice an error in your benefits, report it to your HR administrator or ADP right away. After a certain point, you won't be able to make changes until the next open enrollment period or if you experience a qualifying life event.



THANK YOU

We hope this guide was valuable and has given you with the confidence needed for a successful enrollment experience.

For any questions, contact ADP® MyLife Advisors. Real People, Ready to Help.
You may reach them at (855) 547-8508, Mon – Fri from 8:00am-11:30pm ET.

Don't have time to call? Submit a case through MySolutions in the ADP Mobile App.



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