

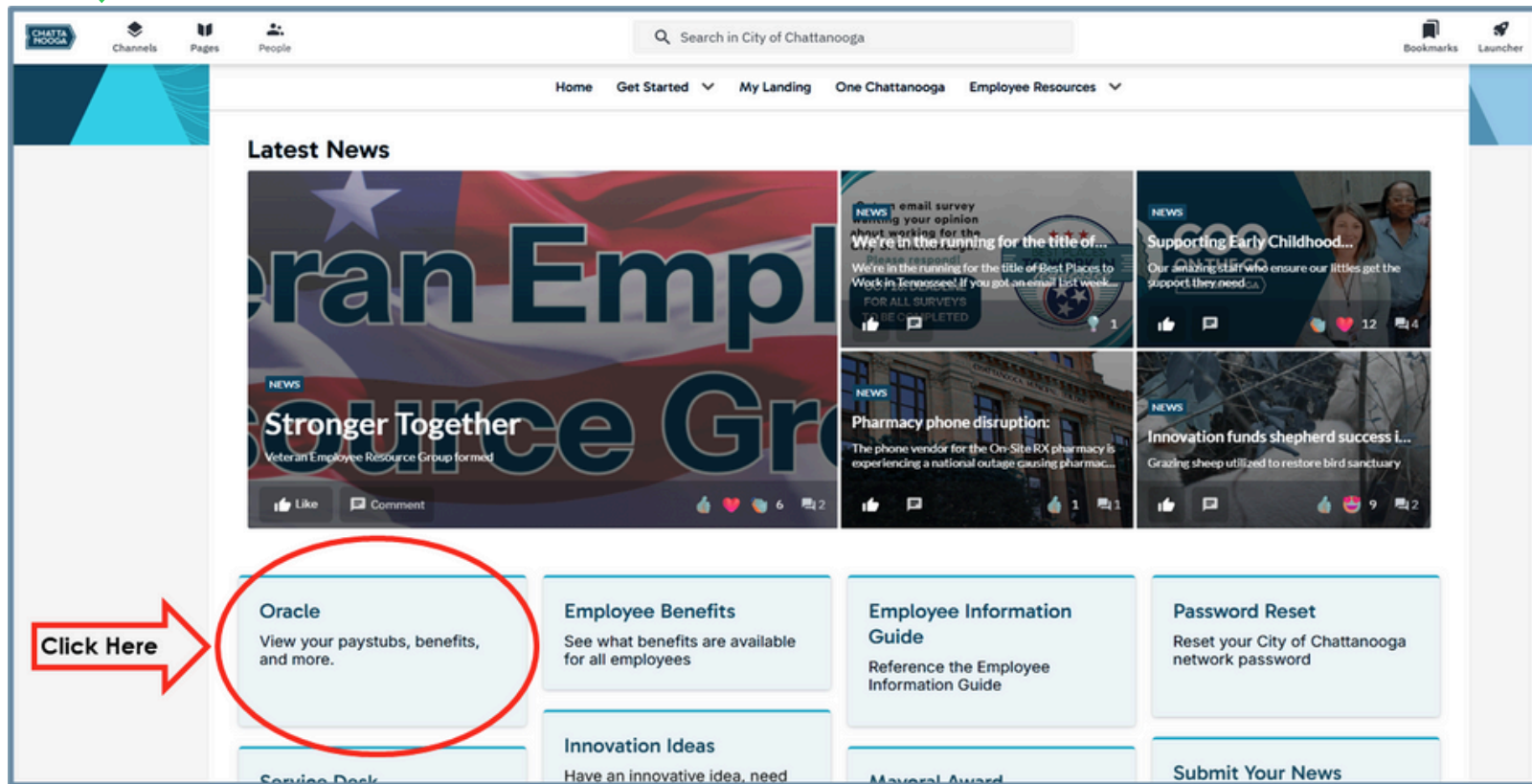


ONLINE ENROLLMENT USER GUIDE 2026

CITY OF CHATTANOOGA

THINGS TO KNOW BEFORE ENROLLING

- For Oracle cloud password reset please visit <https://passwordreset.chattanooga.gov>.
- Be sure to add your dependents and beneficiaries to “My Contacts”. When you make your benefit selections you will use this list to select your dependents and make your beneficiary designations.
- Even if you are not enrolling in benefits, you **MUST** select a beneficiary for the Basic Life Insurance.
- The flexible spending accounts are only available at Open Enrollment.



HOW TO ACCESS ORACLE CLOUD

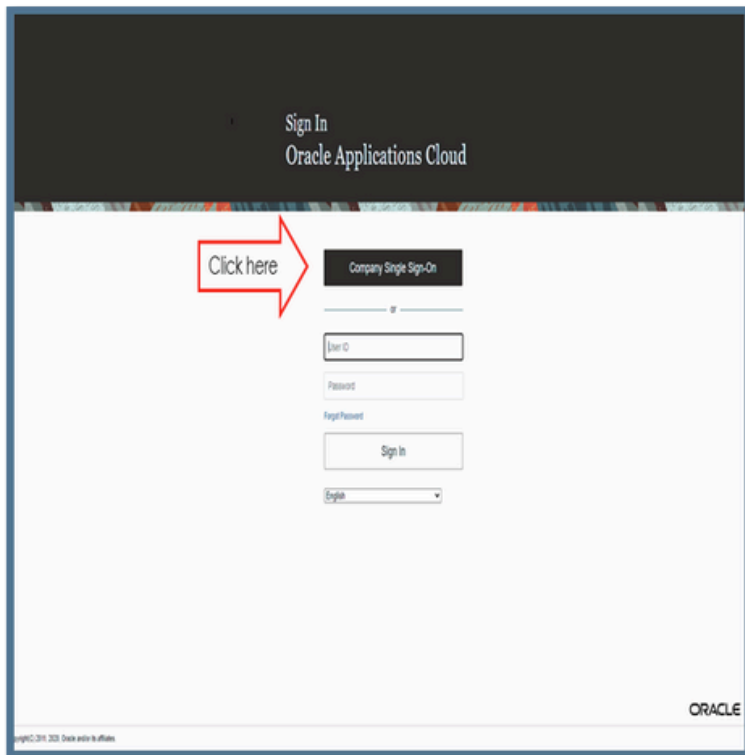
1. Log in to landing.chattanooga.gov.
2. Once logged in, click on the Oracle Cloud tile to access the Company Single Sign-on.

LOGIN SCREEN

- Click the Company Single Sign-on to access Oracle Cloud.

Note:

- Visit <https://passwordreset.chattanooga.gov> for Oracle cloud password reset or to unlock your account.



New password

Need to change your password? If you know your current password, you can sign in with that in order to change it. If you have forgotten your password, you can use the second option to sign in and then reset your password.

I know my password

I forgot my password

Unlock account

If you know your current password, but the account is locked out, you can unlock it to be able to sign in.

My account is locked out

BEGIN ENROLLMENT

1. To access the Benefit Enrollment Module, select “Me” from the heading, followed by “Benefits.”
2. On the next screen select “Before You Enroll”

The screenshot displays the New Hire Benefits portal interface. The top navigation bar includes a search bar and a menu with options: Me, Service, Help Desk, Procurement, Tools, and Others. The 'Me' option is circled in red, with a red arrow pointing to it labeled '1.'. Below the navigation bar, there are sections for 'QUICK ACTIONS' and 'APPS'. The 'APPS' section contains a grid of icons for various services: Directory, Journeys, Pay, Time and Absences, Career and Performance, Personal Information, Time, Learning, Benefits, and Current Jobs. The 'Benefits' icon is highlighted with a red arrow labeled '2. Click here'. The main content area is titled 'Welcome, New Hire Benefits' and 'Your Benefits', with a sub-heading 'We've found enrollment opportunities for you.' and an 'Enroll Now' button. To the right, there is a 'Quick actions' sidebar with a list of options: Before You Enroll, Document Records, Report a Life Event, Review Employee Resources, Change Beneficiaries, Beneficiary Organizations, and Person Info. The 'Before You Enroll' option is highlighted with a red arrow labeled '3. Click Here'. Below the 'Enroll Now' button, there is an 'Enrollment Summary' section with a dropdown menu set to 'Current enrollment'. At the bottom right, there is a 'Need Help? Contact Us' link.

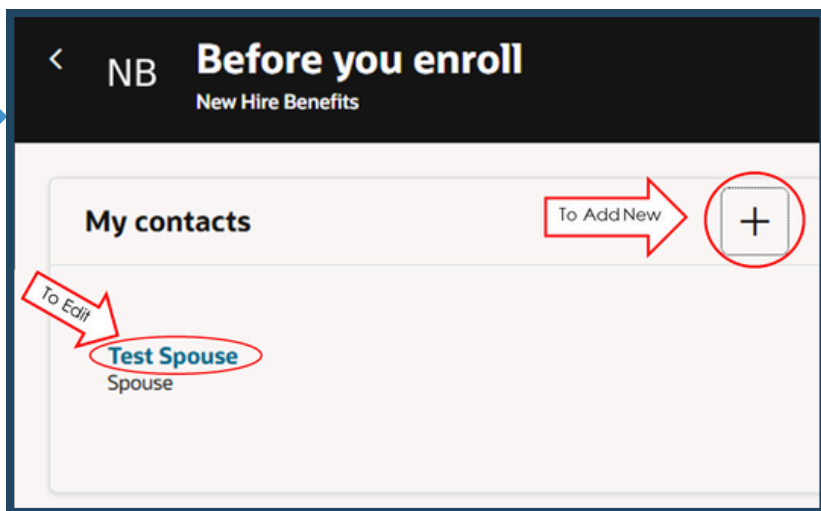
DEPENDENTS & BENEFICIARIES

THIS IS “ MY CONTACTS”

- Dependents are family members that meet the eligibility requirements to be covered under your employee medical, vision, dental and/or Supplemental Life insurance plans.
- Dependents can also be beneficiaries.
- To add dependents you must enter name, address, birth dates and social security numbers.

-
- Beneficiaries are people that you wish to designate as a recipient of the cash benefit for your Basic Life insurance plan or Supplemental Life insurance plan.
 - Beneficiaries do not have to be family members, but family members may also be a dependent.
 - To add beneficiaries, you must enter their name and address.

DEPENDENTS & BENEFICIARIES



You **MUST** add your dependents and beneficiaries **BEFORE** you make any changes.



Under "My Contacts", click "Add" to add your contacts information. (Enter the information required)



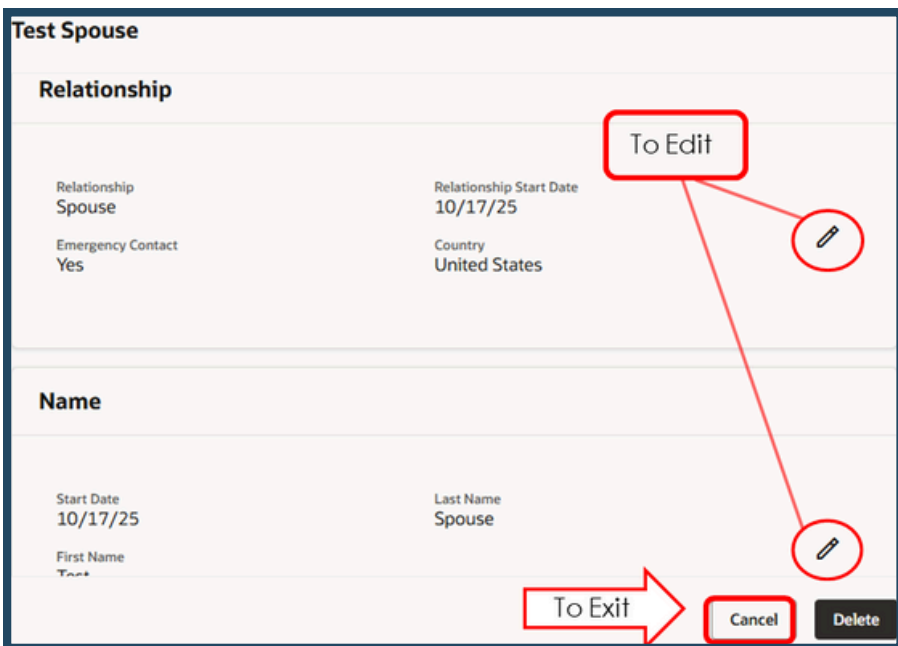
If you need to make a change to a dependent or beneficiary, click on the name of the person whose information needs to be changed, then click the pencil icon in the section you wish to change.



After you make your changes, click on the caret icon to return to the previous page.



*Note: If your dependent/beneficiary is already listed under "People to Cover", DO NOT add them again.



DEPENDENTS & BENEFICIARIES

ADD NEW CONTACT SCREEN

- Enter a new dependent/beneficiary, select a relationship from the drop box and enter the contact's information.
- Select "Submit" when complete

Unsure of the relationship start date? Use your employment start date.

Relationship Start Date: This is the date the relationship with this dependent or beneficiary began.
Spouse = date of marriage
Child = date of birth
Friend = date relationship began
Sibling = siblings' birthdate or your birthdate

The screenshot shows a 'New Contact' form with the following sections and fields:

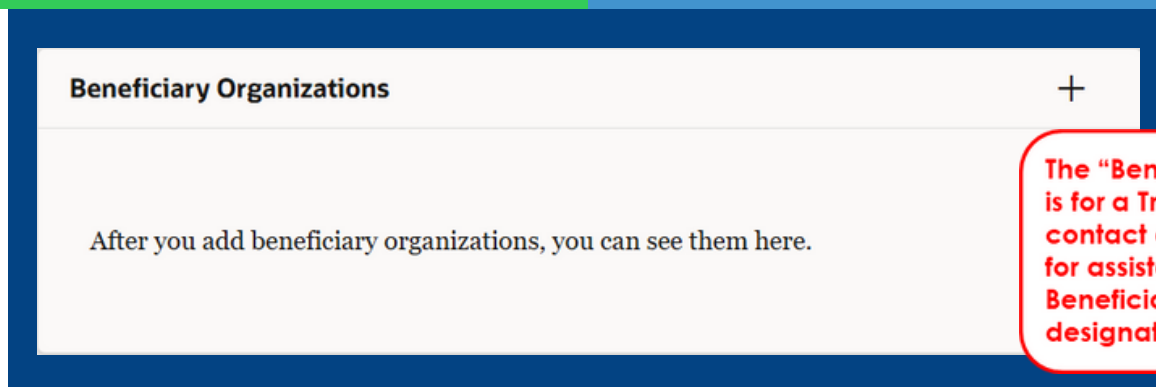
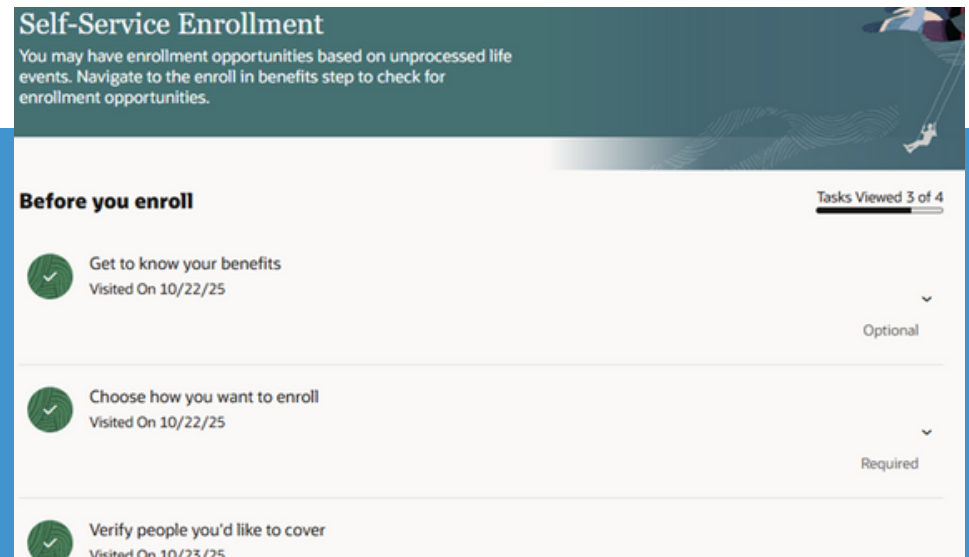
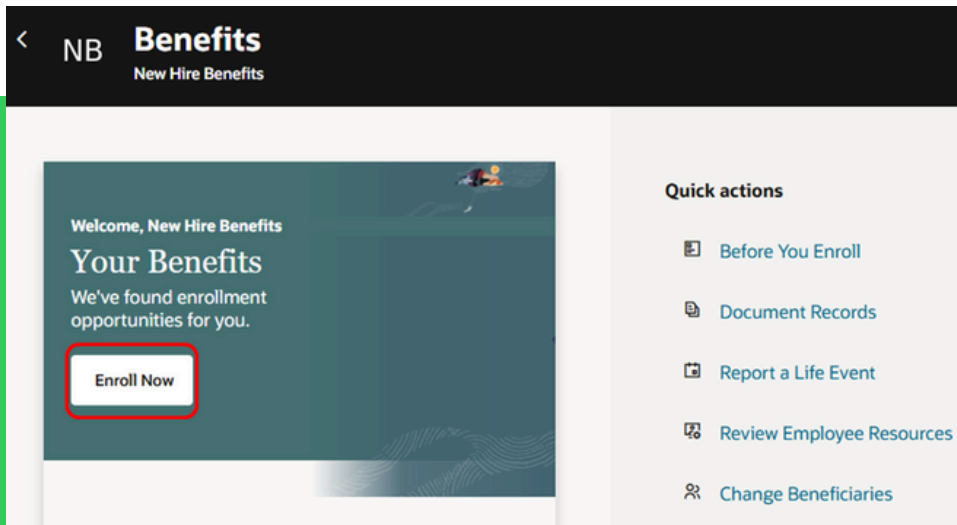
- Basic info**
- Global Name**
 - Last Name (Required)
 - First Name
 - Suffix
 - Middle Name
 - Preferred Name
- Relationship**
 - Relationship (Required)
 - What's the start date of this relationship? (Required)

At the bottom right, there are 'Cancel' and 'Submit' buttons. The 'Submit' button is circled in red.

All fields listed as "Required" **MUST** be completed.

BENEFIT ENROLLMENT

1. Click “Enroll Now” on the your benefits dashboard
2. Follow the prompts listed under “Before you enroll”
3. Verify that all beneficiaries/dependents are listed under “My contacts”
 - a. It is ok if there are people listed in your contacts that you do not intend to designate as a beneficiary or dependent
 - b. DO NOT add anyone to the “Beneficiary Organizations” section, this is for a trust



The “Beneficiary Organizations” is for a Trust designation. Please contact a Benefit Administrator for assistance with a Beneficiary Organizations designation.

BENEFIT ENROLLMENT

- If you wish to review your current enrollment prior to making changes, select “View Enrollments”
- Click “Edit” to make changes to your plans.
- Review the authorization page, scroll down and click “Accept” to advance to the enrollment screen.

BEGIN ENROLLMENT



Enroll in benefits that matter to you

Visited On 10/23/25



Enrollment period ends on 10/31/25

City Benefits Program

Edit

View Enrollments

AUTHORIZATION



This is your 24-hour Human Resources center! This portal is devoted to provide information about our company and your insurance benefits. It's here when you need it.

References

[Employee Benefit Guide](#)

Contact Benefits Team

We love hearing from you! You can reach our expert benefit team by phone or

benefits@chattanooga.gov

(423) 643-7220

Decline

Accept

UPDATE BENEFITS

- On the right hand side of the “City Benefits Program” page, select a benefit type and choose the product you want.
- After you make your selection for each plan, click “Continue”

Note:

TOB = Tobacco User Plan

TF = Tobacco Free Plan

*If you or any of your dependents use tobacco products you will select a TOB plan.

City Benefits Program

NB Medical

My Health Insurance Plan

The City of Chattanooga offers employees two (2) medical plan options, each with two (2) network options to choose from. **Please pay attention to the order in which the plans are presented and double check your elections before submitting. The High Deductible Health Plans for both networks are presented first, then the Preferred Provider (PPO) plans.**

You may elect the PPO plan or the High Deductible Health Plan (HDHP) with HSA. *Please note that the HSA contribution election occurs in a different section of the enrollment.*

- The primary difference in the plans are the premiums and the out-of-pocket costs for medical services. The High Deductible Health Plan (HDHP) with HSA has a higher deductible, but you may make tax-free contributions to your HSA as well as paying

Cancel

Continue

2 | 12

Review Legal Disclaimer

Medical

Dental

Vision

Health Savings Account

Life Insurance

Disability

COVER DEPENDENTS

Add coverage to your dependent(s), for Medical, Dental, and Vision, by selecting the box next to each dependent for each plan.

The screenshot shows a web interface for enrolling dependents on a PPO Medical (Network S) plan. The plan is for a TF Employee & Spouse and costs \$118.54. The interface includes an 'Enroll' button and a 'View Details' button. A red box highlights the 'Who do you want to cover?' section, which contains a 'Select All' button and a checked checkbox for 'Test Spouse (Spouse)'. A yellow warning message states 'You haven't designated any dependents yet.' The 'Save' button is also highlighted with a red box.

PPO Medical (Network S)
TF Employee & Spouse

Show coverage and rates

▲ You haven't designated any dependents yet.

Who do you want to cover?

Select All

Test Spouse (Spouse)

Cancel Save

UPDATE BENEFICIARIES

BASIC LIFE AND SUPPLEMENTAL LIFE

Under the “Life Insurance” section, designate distribution to beneficiaries. A primary Beneficiary is required.

The screenshot displays a user interface for managing life insurance. On the left, the 'Basic Life' section shows an 'Automatic' enrollment for 'Basic Life and AD&D' with a premium of '\$4.40' and a status of 'Enrolled'. A warning message states 'You haven't designated any beneficiaries yet.' Below this are buttons for 'Unenroll', 'View Details', and an edit icon (pencil) circled in red. The right panel, titled 'Basic Life and AD&D' and 'Enrolled', contains a 'Show coverage and rates' link, a warning 'You haven't designated any beneficiaries yet.', and an informational message: 'Divide the proceeds of your benefits among as many beneficiaries as you like. Primary beneficiaries are mandatory but contingent beneficiaries are optional. The total proceeds should not exceed 100%.' A red box highlights the 'Beneficiaries' section, which lists 'Test Spouse (Spouse)' with a 'Primary' beneficiary designated at '100%' and a 'Contingent' beneficiary at '0%'.

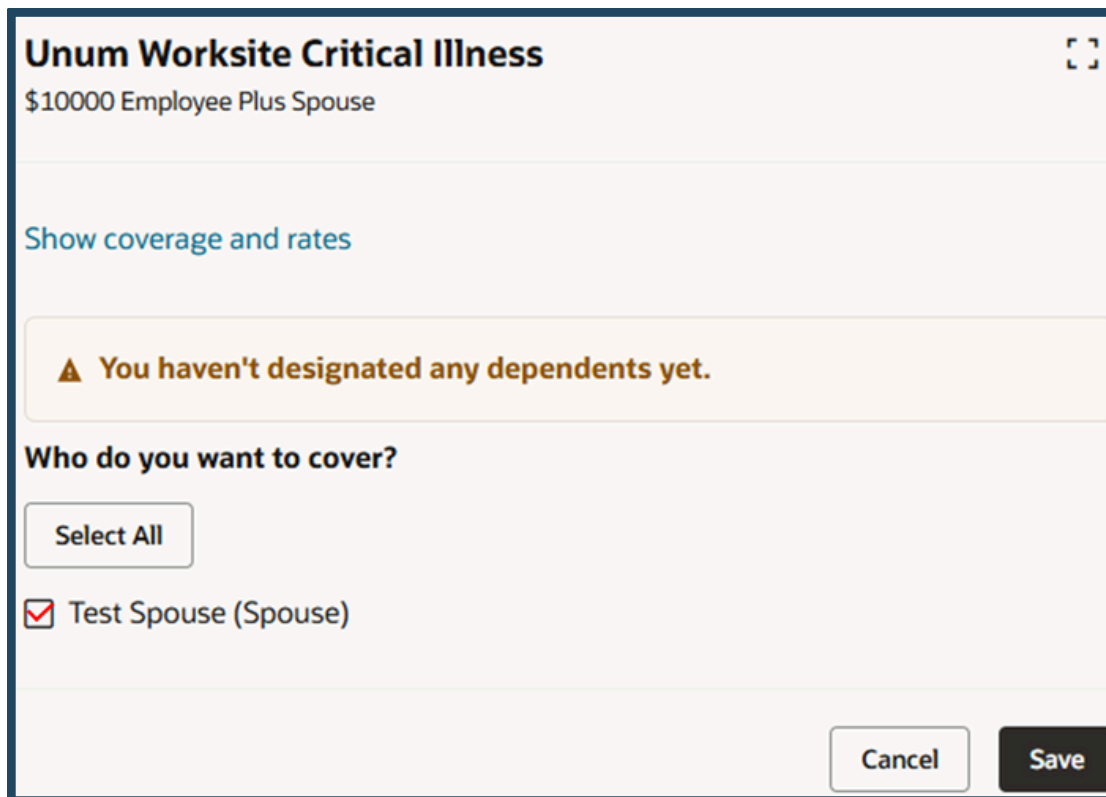
| Beneficiary | Primary (%) | Contingent (%) |
|----------------------|-------------|----------------|
| Test Spouse (Spouse) | 100 | 0 |

UNUM WORKSITE PLANS

- To enroll in a Unum Worksite Plan, go to the “Unum Worksite” section, click “Enroll” under your desired plan.
- When making your selections be sure to check the box next to any qualifying dependents you wish to cover.
- Remember to click “Save” after each change.
- Once all of your enrollment choices have been made, click “Continue”

Notes:

- You do not have to be enrolled in any other benefit to enroll in these plans.
- Coverage is available for employees, legal spouses, and dependent children.
- If you choose Employee and Spouse, when enrolling in Critical Illness, the amount of the spouse coverage is **one half** of the amount of employee coverage.



The screenshot shows a web form titled "Unum Worksite Critical Illness" with a sub-header "\$10000 Employee Plus Spouse". Below the title is a "Show coverage and rates" link. A yellow warning box contains the text "⚠ You haven't designated any dependents yet." Underneath, the question "Who do you want to cover?" is followed by a "Select All" button and a checked checkbox for "Test Spouse (Spouse)". At the bottom right, there are "Cancel" and "Save" buttons.

REVIEW ELECTIONS

Review your elections before submitting your enrollment.

Once you have submitted your enrollment, move to the "Post-enrollment" steps.

If you added a new dependent, you will have "Pending Action Items" on your record to complete.

NB Review and Submit

| | | |
|--|----------------------------------|----------------|
| | Total Cost per Pay Period | \$59.75 |
| | Pretax | \$59.75 |
| | After Tax | \$0.00 |
| | Annual Cost | \$1,434.00 |

Medical

Medical
High Deductible Medical Plan (Network S)
TF Employee & Spouse
(Self, Test Spouse (Spouse))
Employee Per Pay Period \$59.75
Manually \$1,434.00 Employer Per Pay Period \$1,077.39

Dental

Dental
Waive Dental Coverage
Opted out

Vision

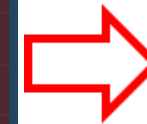
Vision
Waive Vision Coverage
Opted out

Cancel **Submit**


12 | 12

- Medical
- Dental
- Vision
- Health Savings Account
- Life Insurance
- Disability
- Employee Assistance Program
- Pension
- FSA Plans
- Unum Worksite
- Review and Submit

Last updated 2 hours ago





Post-enrollment


 Complete pending actions

PENDING ACTION ITEMS

Post-enrollment 2 of 2

 Complete pending actions
Visited On 10/28/25

Medical
Marriage certificate, Test Spouse (Spouse)
High Deductible Medical Plan (Network S), TF Employee & Spouse 

Basic Life
Designate Beneficiary
Basic Life and AD&D, Enrolled 

Pending action items can be found in the “Post Enrollment” section after completing your enrollment **OR** they can be found on your benefits home screen under “Pending Actions.”

- Click the edit pencil to complete

Notes:


- If you added a spouse, a marriage certificate is **required**.
- If you added a child, a birth certificate is **required**.
- Social security numbers are **required** for all dependents.
- The document only needs to be uploaded once if the dependent is enrolled in multiple plans.


Benefits
New Hire Benefits

Welcome, New Hire Benefits
Your Benefits
Your enrollment window is open. You have 3 days to make changes before the window closes on 10/31/25 11:59 PM.

[Update Enrollment](#)

Pending Actions

Medical
Marriage certificate, Test Spouse (Spouse)
High Deductible Medical Plan (Network S), TF Employee & Spouse 

Basic Life
Designate Beneficiary
Basic Life and AD&D, Enrolled 

PENDING ACTION ITEMS

CLEAR PENDING ACTIONS

To clear the pending action items, click on the edit pencil, then complete the action required and click "Save."

| | |
|---|--|
| Medical Marriage certificate, Test Spouse (Spouse) High Deductible Medical Plan (Network S), TF Employee & Spouse | Optional  |
|---|--|

ADD DOCUMENTATION:

You can either drag a file to add or click to add an attachment.

Marriage certificate, Test Spouse (Spouse)
High Deductible Medical Plan (Network S), TF Employee & Spouse

Document Type
Marriage certificate

Description
Documents associated with benefits certification - Marriage certificate

Drag and Drop
Select or drop files here.

URL

Click "Save"
when done.

CONFIRMATION STATEMENT

1. Your confirmation statement can be accessed at anytime following enrollment.
2. To access the “Benefits Confirmation and Summary” statement, select **“Me”** from the heading, followed by **“Benefits.”**
3. On the next screen select **“View all enrollments”** followed by **“Print all benefits”**

Notes:

- Be sure to review this statement for accuracy and check your first paystub (following your benefits effective date) to ensure the correct rates are being deducted.
- To see enrollment information for a future effective date, use the dropdown under “Show Benefits” to select “As of date” enter the effective date of your benefits.

CONTACT US



423-643-7220



benefits@chattanooga.gov



www.mychattanoogaabenefits.com



101 East 11th St. Chattanooga, TN 37402

Suite 201