

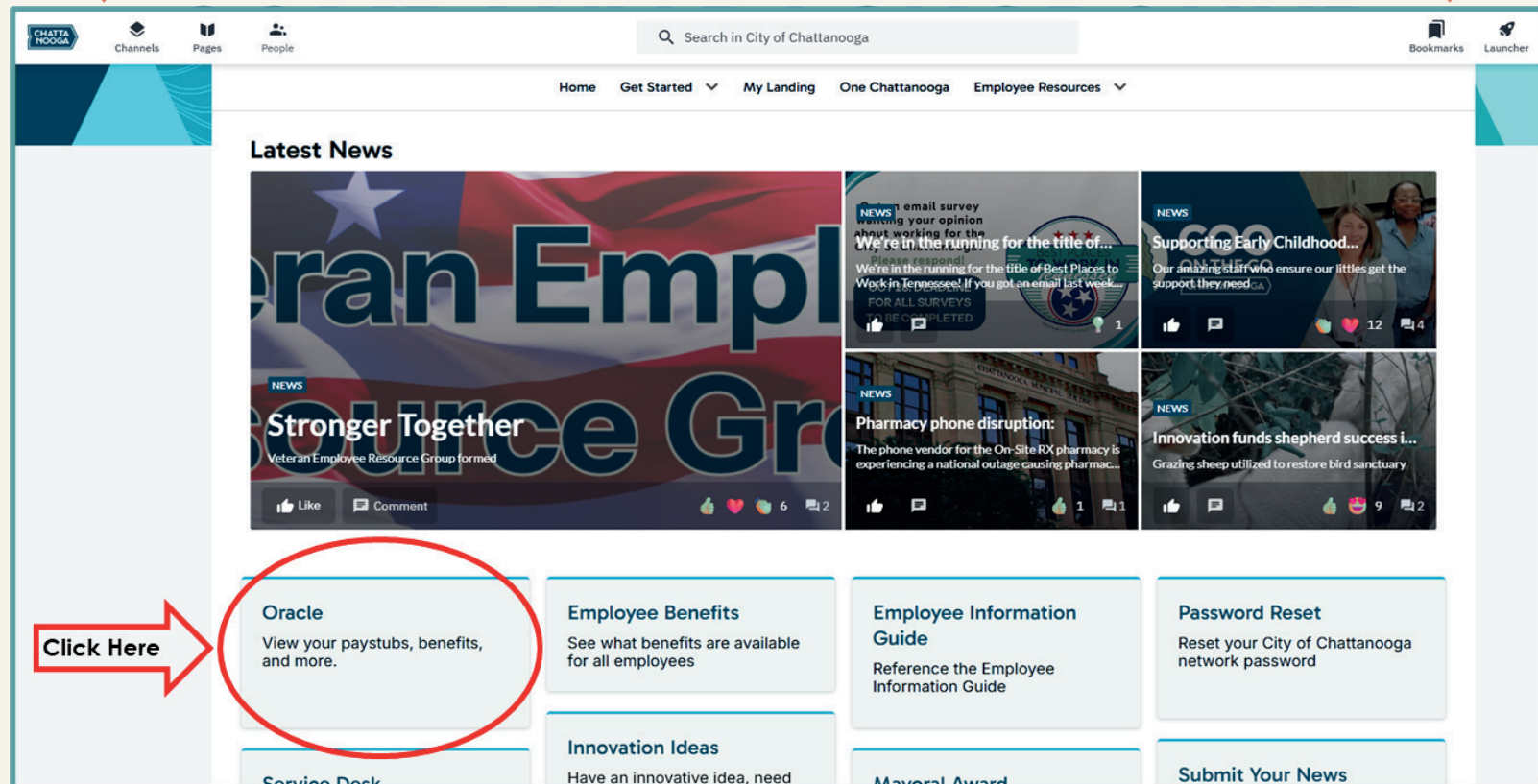
ONLINE ENROLLMENT USER GUIDE 2027

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 CityADFS to access Oracle Cloud.

Note:

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

ORACLE Cloud English

Sign in

Username

Password

[Forgot Password?](#)

Next

Or

 CityADFS

[Need help signing in?](#)

[> Cloud account details](#)

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. On the left, a dark blue sidebar contains a navigation menu with a red circle around the 'Me' link, labeled '1.'. Below the menu is a grid of app icons, with the 'Benefits' icon highlighted by a red arrow and labeled '2. Click here'. The main content area has a dark header with the 'NB Benefits' logo and a search bar. Below the header, a green banner reads 'Welcome, New Hire Benefits Your Benefits' with an 'Enroll Now' button. To the right, a 'Quick actions' list includes 'Before You Enroll' (labeled '3.'), 'Document Records', 'Report a Life Event', 'Review Employee Resources', 'Change Beneficiaries', 'Beneficiary Organizations', and 'Person Info'. A red arrow points from the 'Before You Enroll' link to the 'Enroll Now' button. At the bottom, an 'Enrollment Summary' section shows a dropdown menu for 'Show Benefits' with 'Current enrollment' selected. A 'Need Help? Contact Us' link is at the bottom right.

Good afternoon, New Hire Benefits!

1. Me Service Help Desk Procurement Tools Others

QUICK ACTIONS APPS

Personal Details Document Records Identification Info Contact Info Family and Emergency Contacts My Organization Chart My Public Info Employment Info

Directory Journeys Pay Time and Absences Career and Performance

2. Click here

Personal Information Time Learning Benefits Current Jobs

Web Clock Expenses Performance Skills and Qualifications

Show More

NB Benefits
New Hire Benefits

Welcome, New Hire Benefits
Your Benefits
We've found enrollment opportunities for you.
Enroll Now

Quick actions

3. Before You Enroll

Document Records

Report a Life Event

Review Employee Resources

Change Beneficiaries

Beneficiary Organizations

Person Info

Need Help? Contact Us

Enrollment Summary

Show Benefits
Current enrollment

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 beneficiary.
 - To add beneficiaries, you must enter their name and address.

DEPENDENTS & BENEFICIARIES

< NB **Before you enroll**
New Hire Benefits

My contacts

To Add New

To Edit

Test Spouse
Spouse

Test Spouse

Relationship

Relationship
Spouse

Relationship Start Date
10/17/25

Emergency Contact
Yes

Country
United States

To Edit

Name

Start Date
10/17/25

Last Name
Spouse

First Name
Test

To Exit

Cancel Delete



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 "Save." Once the change is saved, click "Cancel" to return to the previous page.



*Note: If your dependent/beneficiary is already listed under "My Contacts", **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

New Contact

Basic info

Global Name

Last Name Required

First Name

Suffix

Middle Name

Preferred Name

Relationship

Relationship Required

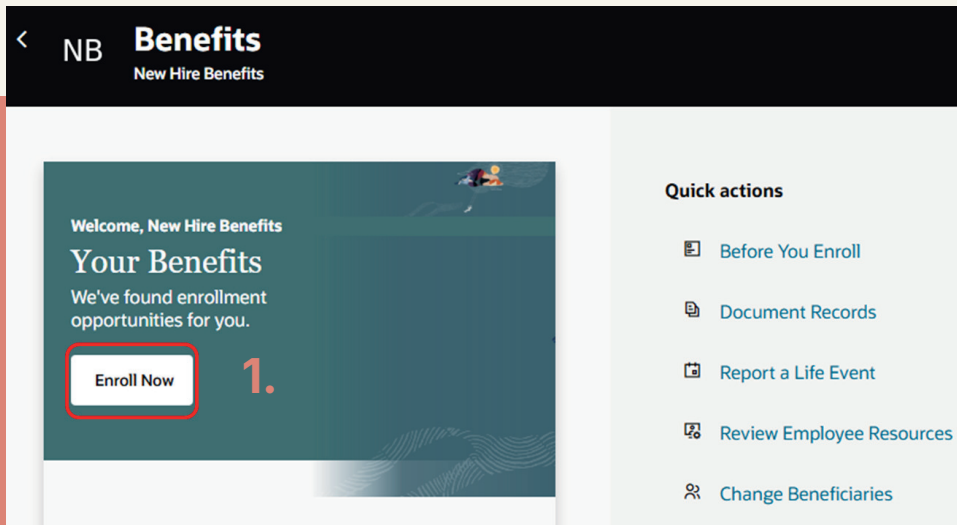
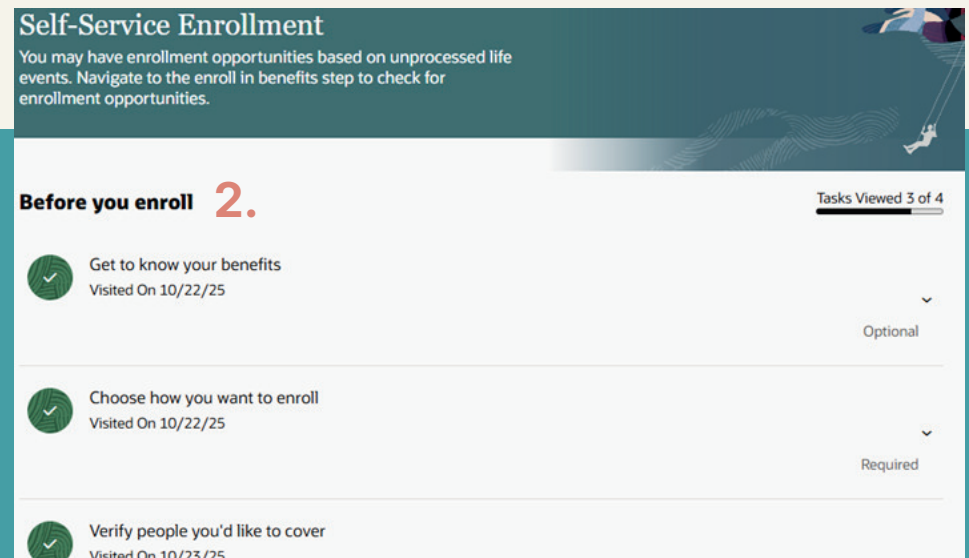
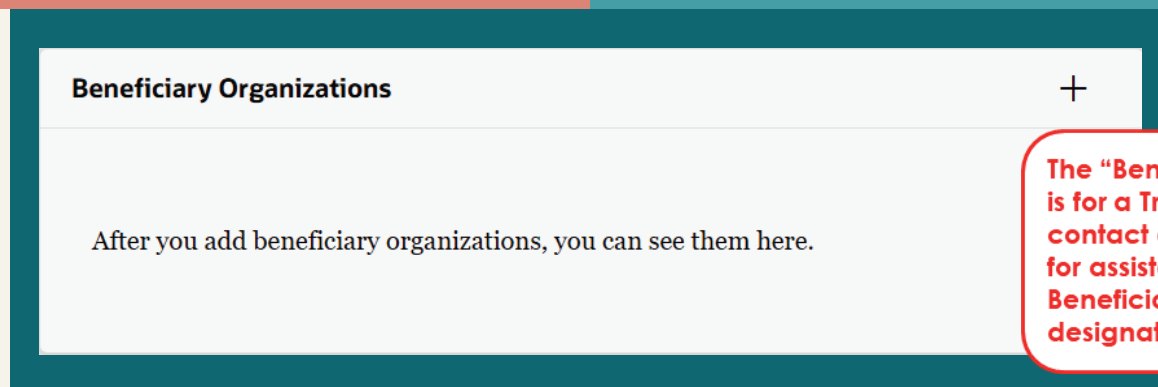
What's the start date of this relationship? Required

Cancel Submit

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

BENEFIT ENROLLMENT

1. Click "Enroll Now" or "Update Enrollment" on the your benefits dashboard
2. Follow the steps listed under "Before you enroll"
3. When you get to the step to "Verify people you'd like to cover" please note that it is ok if there are additional people listed in your contacts that you do not intend to designate as a beneficiary or dependent.
 - a. 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

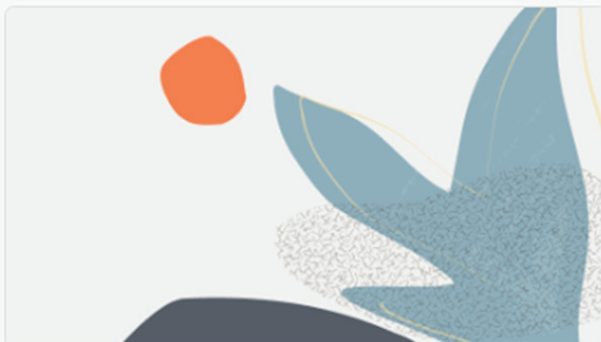
- If you wish to review your current enrollment prior to making changes, select "View Enrollments"
- Click "Edit" to make changes to your plans.
- Once you begin enrollment, review the authorization page, scroll down and click "Accept" to advance to the enrollment screen. ****If you do not have the "Accept" button, click "Continue" 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



OPEN ENROLLMENT BENEFITS PRESENTATION

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.

The screenshot shows the 'City Benefits Program' enrollment interface. At the top, it says 'City Benefits Program' and 'NB Medical'. Below this is the section 'My Health Insurance Plan'. The text explains that the City of Chattanooga offers two medical plan options, each with two network options. A red warning states: '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.' It then states: '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.' A bullet point lists: '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'. At the bottom are 'Cancel' and 'Continue' buttons. On the right side, there is a vertical menu with '2 | 12' at the top, followed by 'Review Legal Disclaimer', 'Medical' (which is highlighted), 'Dental', 'Vision', 'Health Savings Account', 'Life Insurance', and 'Disability'.

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. On the left, a summary card displays the plan name, the rate of \$118.54, and the employee type (TF Employee & Spouse), with buttons for 'Enroll' and 'View Details'. On the right, the main section is titled 'PPO Medical (Network S)' and 'TF Employee & Spouse'. It includes a link to 'Show coverage and rates' and a warning message: 'You haven't designated any dependents yet.' Below this, a section titled 'Who do you want to cover?' contains a 'Select All' button and a checked checkbox for 'Test Spouse (Spouse)'. At the bottom right, there are 'Cancel' and 'Save' buttons, with the 'Save' button highlighted by a red border.

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.

Basic Life

Automatic Basic Life and AD&D

\$4.40

Enrolled

⚠ You haven't designated any beneficiaries yet.

Unenroll View Details

Employee Supplemental Life

Employee Supplemental Life

Coverage

Basic Life and AD&D

Enrolled

Show coverage and rates

⚠ You haven't designated any beneficiaries yet.

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%.

Beneficiaries

Test Spouse (Spouse)

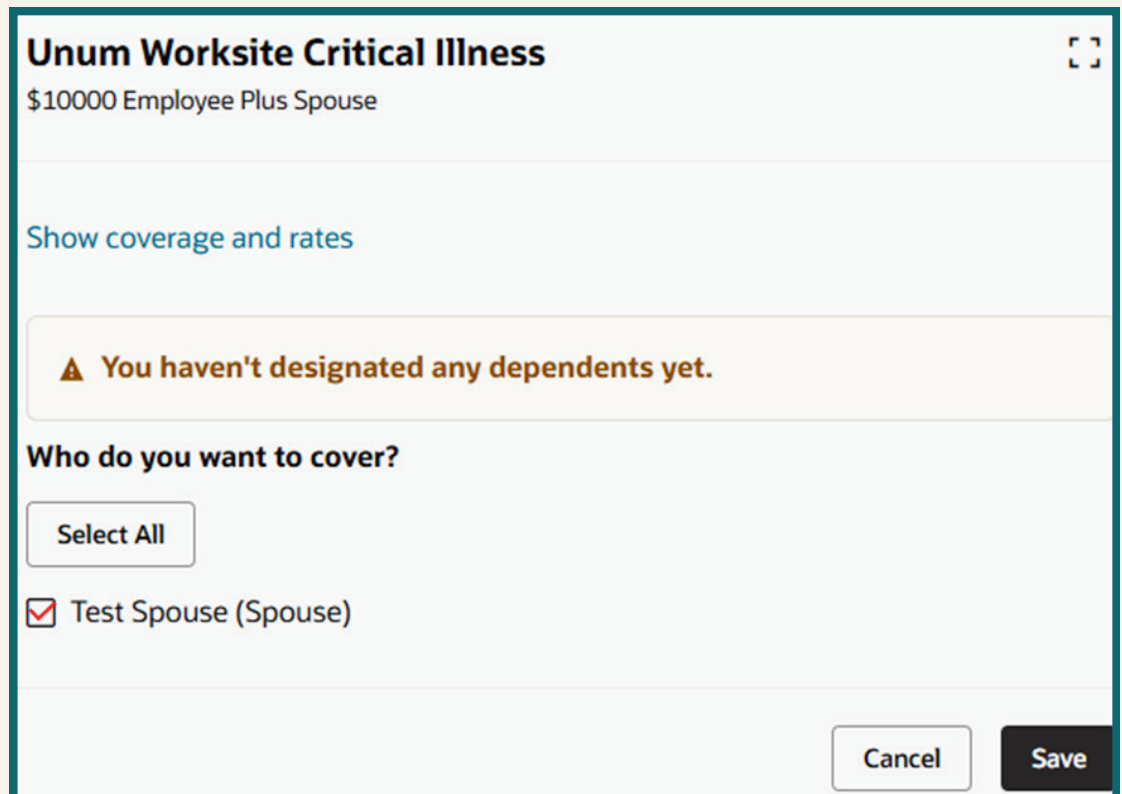
Primary	%	Contingent	%
100			

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 close button in the top right corner. Below the title, it says "\$10000 Employee Plus Spouse". There is a link "Show coverage and rates". A warning message with a triangle icon states: "You haven't designated any dependents yet." Below this, the question "Who do you want to cover?" is followed by a "Select All" button. A checkbox labeled "Test Spouse (Spouse)" is checked. At the bottom right, there are "Cancel" and "Save" buttons.

Unum Worksite Critical Illness

\$10000 Employee Plus 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

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)
Annually
\$1,434.00

Employer Per Pay Period
\$1,077.39

Employee Per Pay Period
\$59.75

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.

NB 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



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