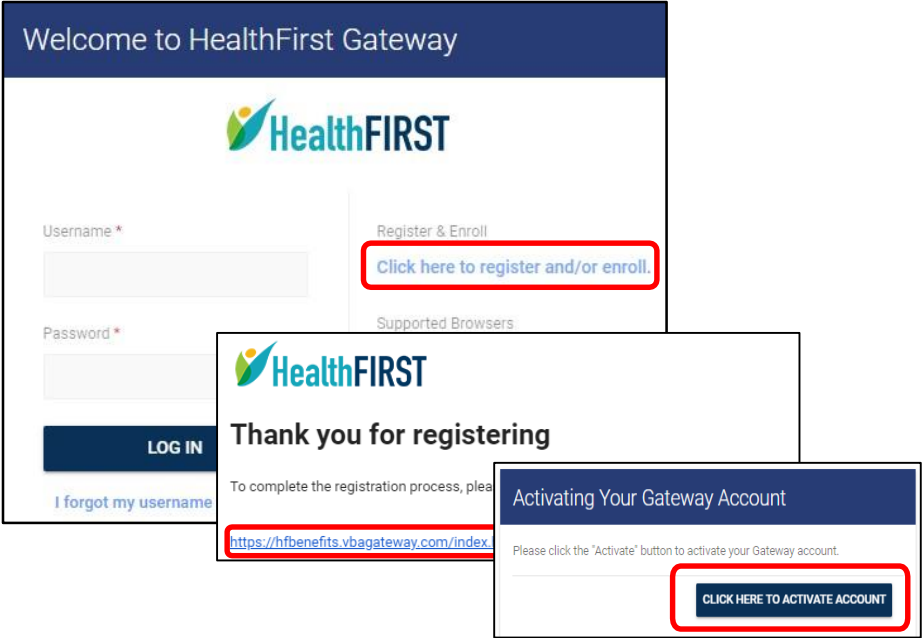


How to Enroll

Important Note: Already have an account? Skip to the **To Enroll** section. Otherwise, follow the steps under **To Register**. You will need to have an email address to access confirmation of your registration in the following steps.

To Register: Go to www.hfbenefits.vbagateway.com.

1. Select **CLICK HERE TO REGISTER AND/OR ENROLL** on the Welcome screen.
2. From the dropdown, select **MEMBER**.
3. Enter your SSN and birthdate along with your first and last name.
4. Create a username and password, enter your email address, and select **SUBMIT**.
5. You will receive an email confirming your registration. Click on the link embedded in the email. This will open a popup window. *(If you do not receive an activation email, please email communications@hfbenefits.com. We will activate your account.)*
6. Select **CLICK HERE TO ACTIVATE ACCOUNT**. The page will refresh. Select **CLICK HERE TO LOGIN**.
7. The login page appears. Enter your username and password from Step 4 and **LOG IN**.



To Enroll:

1. Upon logging in, your current employee information and election will be displayed. Select **OPEN ENROLLMENT** on the left side bar.
2. Confirm information on next screen is correct. If not, **EDIT INFORMATION**. Select **NEXT**.
3. If you are adding dependents, select **+ADD DEPENDENTS** and complete the required fields. You will need **SSN**, **DOB**, and **ADDRESS**. Upon completion, hit **UPDATE**.
4. If you are removing dependents, select **DELETE** on right side of screen, next to dependent information.
5. Repeat appropriate steps for each dependent. If no dependents, hit **NEXT**.
6. Select the Medical Plan you wish to enroll in by clicking **SELECT THIS PLAN**. Follow prompts to apply/select **COVERAGE LEVEL** and click **APPLY**. Repeat this step for each benefit election. If you are waiving coverage, select **WAIVE COVERAGE** at the top right.
7. After all elections are completed, select **NEXT**.
8. Review the **CONFIRMATION** page for accuracy of information and elections. If corrections are needed, select the **BACK** button in the bottom right corner to get to the appropriate page to make changes.
9. This page can also be **saved and/or printed** for your records. **Complete this step prior to hitting submit.**
10. Once your information is correct, check the **I AGREE** box and then hit **SUBMIT**.

