



RKSolution Open Enrollment FAQs

Northern Rivers Family of Services is continuing to provide benefits through the RKSolution (formerly known as the RKXchange), an online portal where employees can manage their benefit elections. Following is a list of frequently asked questions to help you with the Open Enrollment process this year.

Do I have to complete the open enrollment process if I am not making changes and/or enrolling in any benefits?

- If you are enrolled in ONLY Medical, Dental and/or Vision, you do not need to do anything. Your benefits will automatically roll over for you. HOWEVER, if you wish to contribute to an FSA or HSA for 2021, enroll in a Met Life voluntary plan, or make any changes to your benefits (for example, newly enroll, add or remove a dependent), you will need to COMPLETE THE ENTIRE open enrollment process and not just the plan(s) you are interested in changing.
- RKSolution is an internet-based system, which can be accessed 24/7. You no longer have to wait for normal business hours to contact Human Resources if you have questions regarding your benefits.

When can I complete my enrollment?

- The RKSolution site will be available for Open Enrollment beginning 8:00 a.m. on May 7, 2021, and will close for Open Enrollment at 5:00 p.m. on May 21, 2021.

How do I log into RKSolution?

- You can access the RKSolution 24/7 by visiting www.rkinsurance.com
 - Click on the LOGIN link in the upper right hand corner of the screen.
 - Under "BENEFITS" click on the RKSolution login link.

I'm a new user, how do I create my username and password to process my enrollment?

- Click on "register as a new user" and provide the following information to create your user name and password:
 - First Name
 - Last Name
 - Company Identifier = NRFS
 - Last 4 digits of your social security number
 - Date of Birth

What if I forget my username or password?

- Click on the "reset a forgotten password" option available within the RKSolution site at <https://rksolution.employeenavigator.com/benefits/Account/Login>. Once you complete these steps, the system will send your information to the email address you provided in your system profile during registration, or
- Call the RKSolution Help Desk Monday thru Friday, 8:15 am-4:30 pm, at (518) 244-4323 or by emailing the Help Desk at rksolution@rkinsurance.com.

What if the information on RKSolution is not correct?

- Please contact Human Resources.

Can I access RKSolution with my mobile device (smartphone, tablet)?

- Yes, the portal is mobile-friendly. Anything you can do on the website can be done from a smartphone or tablet.

Will RKSolution provide information about all my benefits?

- RKSolution will have information regarding your election for the following benefits:
 - Medical, Dental, Vision, Life, LTD and **Met Life Voluntary Benefits**.

What benefits am I required to complete with the online enrollment process?

- RKSolution will be used to process **ALL** enrollments and declinations for Medical, Dental, Vision, Life, Disability and a line of voluntary benefits offered by Met Life including: Accident, Critical Illness, Hospital Indemnity and Short-Term Disability.

Who is required to complete the online enrollment process?

- Full-Time employees who are regularly scheduled to work 30 or more hours per week.

Will I lose my benefits if I don't complete the enrollment process?

- If you are currently enrolled in medical, dental and/or vision, only those coverages will be renewed with no changes effective July 1, 2021. All other coverages will terminate 6/30/2021.

What information will I need to bring to complete my enrollment?

- You must provide social security numbers and dates of birth for yourself and any dependent you wish to cover. If you have coverage currently, this information will be on file- however, you will want to verify for accuracy.

Will the website save my information if I get interrupted during the enrollment process, or if I don't immediately have my dependent's social security numbers?

- If you are interrupted during the enrollment process, the web site will save the information you have entered. You may log on at any time between May 7 and May 21 to make changes and/or review your elections.

What if I have a qualifying event during the year?

- Within 30-days of the event, log onto RKSolution and request to add, and/or drop dependents. You will be prompted to provide applicable documentation to Human Resources before the change is authorized.

What if I move and need to change my address during the year?

- Log onto RKSolution and change your address directly on the site. Your Human Resources department will receive notification that the change was made, and update all your employee records with your new address

What if I have further questions about my benefits?

- You can log onto RKSolution throughout the year and view your current elections, plan summaries, find links to carrier websites, etc., or contact your Human Resources department.