



Before logging into the enrollment system, please review your benefits guide.

1. Access the System

Access EMB Enroll at: <http://www.explainmybenefits.biz/digitalrisk/>

Click on the blue button on the top right of the web page

Enter your 9-digit SSN: Ex: 123456789 (no dashes)

Enter your 4-digit PIN Ex: 1960 (your 4-digit birth year)



2. Enroll!

In the upper right corner of the screen, click "**Continue**"

Select the button that most closely matches your event and click "**Continue**"

Proceed through your enrollment until you receive a **confirmation number**.

Enter your confirmation number here:

You have not completed your enrollment until you get a confirmation number!

Troubleshooting

• Enrollment Systems

- If you stop an enrollment or the system times you out, your benefit elections/inputs will **NOT** be saved.
 - When logging back in, you will have to start a new enrollment and reenter all your information.
- To review a previously confirmed enrollment, simply login and you will see your previous confirmation(s) in the top left corner below the Digital Risk logo

• Dependent Information

- You must enter a valid SSN for your spouse and/or dependent child(ren) to enroll them in coverage
 - You will not be able to confirm your enrollment and benefit elections without this information
- You will not see Coverage Tiers for dependents/spouses unless they are entered in the system.
 - A spouse must be entered to see Employee + Spouse Coverage.
 - Children must be entered to see Employee + Children or Family Coverage.

• Entering a Beneficiary

- If you need to enter someone who is just a beneficiary (you are not covering them with your benefits), access the Beneficiary Collection Screen. This will appear after selecting your insurance amount:
 - Click the "Manage Beneficiary List" button
 - Select the relationship of the beneficiary from the Dropdown Box
 - Click the "Add New Beneficiary" button
 - Input beneficiary name (required) and whatever information they have for the beneficiary
 - Click "Continue" → Click "Continue" again.
 - This person will now appear as an option to choose as a beneficiary