

2026 Open Enrollment Login Instructions



WELCOME TO BENXCEL 2.0

These instructions will help you to complete your Open Enrollment benefit elections for the 2026 Plan Year (January 1, 2026 – December 31, 2026) through BenXcel 2.0.

- Online Open Enrollment Period: **October 1, 2025 at 12am ET through October 31, 2025 at 5:00 pm**
- Website: <https://benxcel.net>
- Company Name: City of Modesto

LOG IN INSTRUCTIONS – All passwords have been reset – see below

1. To log into BenXcel, go to: <https://benxcel.net>
2. Enter your username: your full last name and last 4 digits of SSN (ex: jones1234)
3. Enter your initial password: your full date of birth in MMDDYYYY format (ex: 01011970)
4. Enter the Company Name: City of Modesto
5. Click the Sign In button to enter the system

Sign In

User Name

Password

Company Name

SIGN IN

[Forgot Password?](#)

PASSWORD RESETS

If unable to login after following above instructions, please contact Employee Benefits at HRBenefits@modestogov.com

ENROLLMENT PROCESS

1. Required Employee Usage Agreement, Legal Agreement, and an Open Enrollment Welcome screen will appear. Review the messages and click the Continue button to proceed.
2. For security purposes, you will be forced to change your password immediately. A Change Password screen will appear requiring you to
 - Choose two security questions and enter your answers in the Secret Answer fields.
 - Change your password. Your new password must be **exactly 8 characters**.
 - Click the Save button when finished.

Change Password

Instructions

- Password must contain at least one letter
- Password must contain at least one uppercase character
- Password must contain at least one number
- Password must contain at least one special character.
- Password must be of EXACT length 8 Characters.

User ID : test5465

Security Question 1 ▾ ---Select Security Question---	Answer 1 ▾
Security Question 2 ▾ ---Select Security Question---	Answer 2 ▾
New Password ▾	Confirm Password ▾

Back Reset **Save & Continue**

3. A Demographics page will appear for you to review your existing information.

- Fields shaded in grey cannot be changed. If a field in grey needs updated, contact your HR with the change. You may proceed with Open Enrollment prior to the demographic change being completed.
- Click the Save button to proceed.

4. A Spouse or Domestic Partner and a Dependent Child screen will appear for you to review any existing information, the history of all of your dependents will appear on this screen. You can add a new spouse, domestic partner, and/or dependent(s), or terminate an existing spouse, domestic partner, and/or dependent(s).

- Fields shaded in grey cannot be changed. If a field in grey needs updated, contact your HR with the change. You may proceed with Open Enrollment prior to the demographic change being completed.
- Click the Save button to proceed.

5. Your enrollment will now begin. You will be walked through a series of benefit screens, presenting only the benefits available to you.

- If the benefit is waivable, a **Waive** button will appear. Click to waive the benefit.
- In the 'Eligible Members' box, **check/uncheck the box next to each member's name** to indicate who should and should not be covered under this benefit.
- Additional Plan Tools may appear as a link called 'Additional Tools' located at the top right of the enrollment screen. A 'Forms Library' is also available at the bottom of each screen, which holds additional Plan information for your review.
- If Evidence of Insurability is required for an election, it will appear as a pop-up with a link to the Cigna website for EOI completion. You must complete and submit online.

Eligible Members	
<input checked="" type="checkbox"/> DANNY A	Employee
<input type="checkbox"/> MICHELLE A	Spouse
<input type="checkbox"/> Daniel A	Natural child

6. Click the **Enroll Now** button to choose a Plan. The next benefit available will automatically appear.

7. An Election Summary along the top of the screen will continually update with elections and costs as you continue through your enrollment. If you log out of the system at any time without finishing your enrollment, the system will save all elections made prior to you logging out.

8. A Confirmation Statement will appear when the enrollment is complete. This Statement will show your demographic information, current enrollment summary (2025) benefit elections, and all future enrollment summary (2026) benefit elections. **The Confirmation Statement should be printed or downloaded as a PDF by using the print/pdf icons at the top right corner of the Statement.**

9. **Click the **Finish** button to save and submit the 2026 Benefit Elections.**

10. A pop up will appear that your enrollment is complete and then your dashboard will appear.

11. A countdown will appear at the top right corner of your dashboard, notifying you of the amount of time remaining to make Open Enrollment benefit elections. The countdown acts as a link to return to the enrollment to make changes.

12. Once satisfied with your elections, log out of BenXcel by clicking your Name then "Log Out" at the top right corner of your screen. You may log back in at any time during the Open Enrollment period to make changes to your elections by clicking on the prompt below.

