

How to Update Your Benefits- Qualifying Life Event


Introduction

This job aid describes how to enroll in a qualifying life event. You may update your benefits outside of the open enrollment period due to a qualifying life event.

A life event refers to a change in life circumstances such as getting married or having a baby. A birth, for example, may require medical plan coverage to change from single to family. It is important for employees to report the type of life event and the event date, so that the appropriate benefit changes are completed.

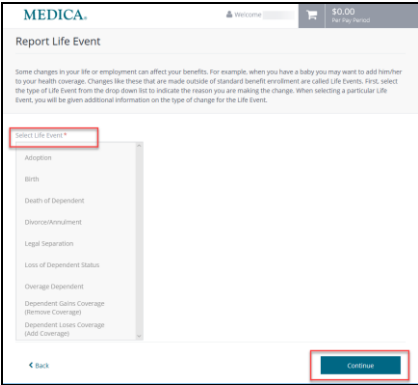
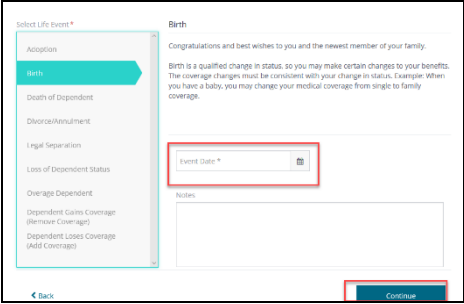
Procedure

Follow the steps in the table below to update your benefits if you've had a qualifying life event.

Step	Action
1	Select Employee Self-Service .
2	Select Elect Benefits from the center of the ESS homepage.
3	The following screen appears. 
4	Select Update my Benefits .

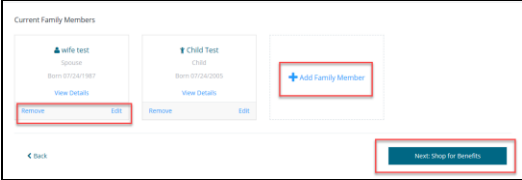
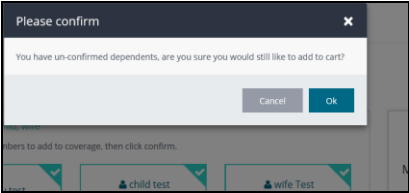
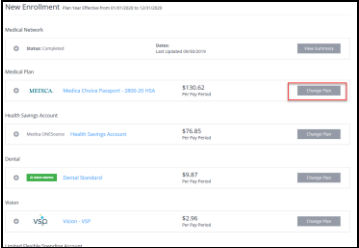
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**Procedure,
continued**

Step	Action
5	<p>The following screen appears.</p> 
6	<p>Select Life Event that applies.</p>
7	<p>Select Continue.</p>
8	<p>The following screen appears.</p> 
9	<p>Select Event Date,</p> <p>Note: For 2019 life events impacting 2020 elections enter 1/1/20 as the effective date.</p>

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Procedure,
continued

Step	Action
10	<p>The following screen appears. Review and verify that all of the family member information is correct. Add or Remove family members as appropriate.</p>  <p>Note: The following screen may appear, select Ok and continue.</p> 
11	Select Next: Shop for Benefits.
12	<p>Select Change Plan for the benefit(s) you wish to change.</p>  <p>Note: Listed below are the items you may change during different life events and steps to complete each benefit change.</p>

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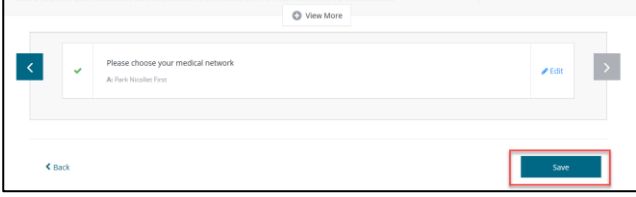
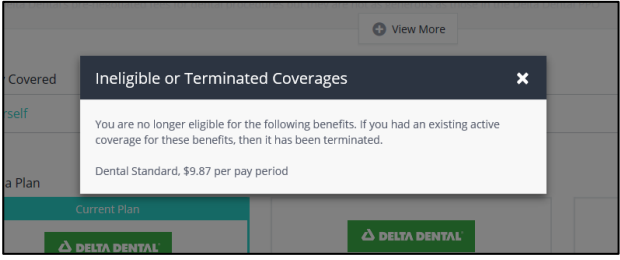
How to Update Your Benefits- Qualifying Life Event, Continued

Life Event	Benefits you can change during life events										
	<u>Medical Network</u>	<u>Medical Plan</u>	<u>Vision</u>	<u>FSA/HSA</u>	<u>Dependent Care Reimbursement Account</u>	<u>Vol. Employee life</u>	<u>Vol. Spouse Life</u>	<u>Vol. Child Life</u>	<u>Met Law</u>	<u>Long Term Disability</u>	<u>Basic Employee Life</u>
<i>Adoption</i>	X	X	X	X	X	X		X		X	X
<i>Birth</i>	X	X	X	X	X	X		X		X	X
<i>Death of Dependent</i>	X	X	X	X	X	X	X	X		X	X
<i>Divorce/Annulment</i>	X	X	X	X	X	X	X			X	X
<i>HSA Contribution Change</i>				X							
<i>Legal Separation</i>	X	X	X	X	X	X	X			X	X
<i>Loss of Dependent Status</i>	X	X	X	X	X	X		X		X	X
<i>Overage Dependent</i>	X	X	X	X	X	X		X		X	X
<i>Dependent Gains Coverage (Remove coverage)</i>		X	X	X	X		X	X			
<i>Dependent Loses Coverage (Add coverage)</i>	X	X	X	X	X		X	X			
<i>2020 Enrollment</i>	X	X	X	X	X	X	X	X	X	X	X

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How to Update Your Benefits- Qualifying Life Event, Continued

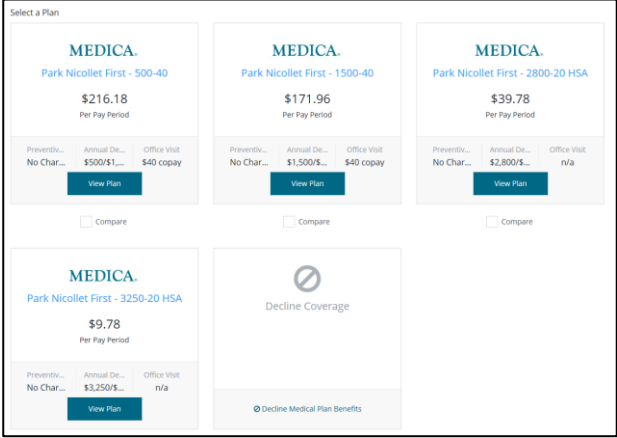
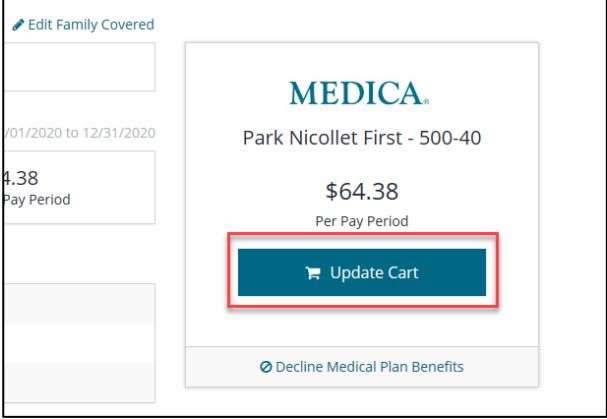
Medical Network

Step	Action
1	<p>Select your Medical Network or Decline. Select the green arrow.</p> 
3	<p>Select Save.</p>  <p>Note: If the following screen appears, disregard the message and close the screen.</p> 

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How to Update Your Benefits- Qualifying Life Event, Continued

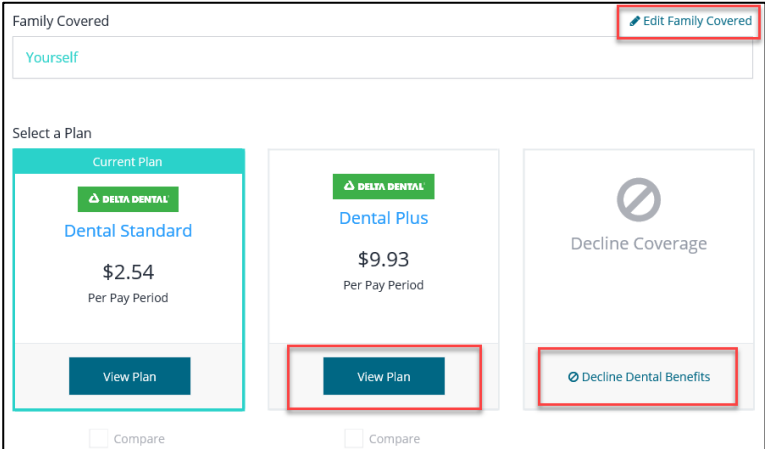
Medical Plan

Step	Action
1	<p>Select your Medical Plan or select Decline Medical Plan Benefits.</p> <ul style="list-style-type: none"> You may select Edit Family Covered to change who you want to cover. Select View Plan to view each plan. You may also compare Plans by checking the Compare box under the plans you want to compare, and then select Compare. 
2	<p>After choosing a plan Select Update Cart.</p> 

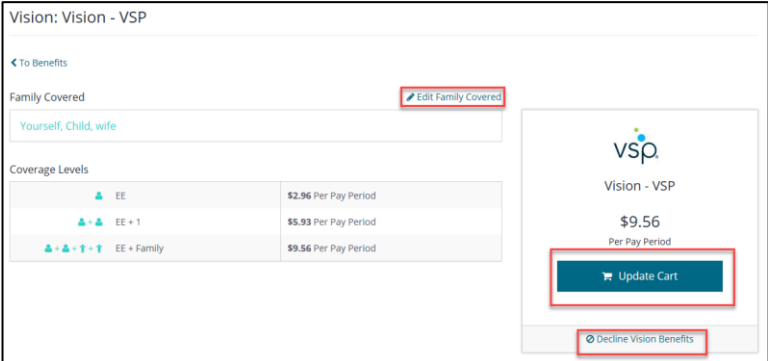
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How to Update Your Benefits- Qualifying Life Event, Continued

Dental

Step	Action
1	<p>Select View Plan to review and choose a plan.</p> 
2	You may Edit Family Covered under your dental plan.
3	Select Update Cart to elect Dental coverage or select Decline Dental Benefits .

Vision

Step	Action
1	<p>You may Edit Family Covered under your vision plan.</p> <p>Select Update Cart to elect Vision coverage or select Decline Vision Benefits.</p> 

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How to Update Your Benefits- Qualifying Life Event, Continued

Health Savings Account (HSA)

Step	Action
1	<p>This option appears when you select one of the Medical Plans <u>with</u> a HSA.</p> <p>Select your contribution amount, then select Update Cart.</p> <div data-bbox="586 625 1404 919" style="border: 1px solid black; padding: 5px;"> <p>Important information</p> <p>You are eligible for this plan due to your selection of the Medical Plan. If you want to edit your family covered for this benefit, you need to return to the Medical Plan.</p> <p>Select Coverage Amount</p> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; padding: 5px; width: 45%;"> <p>Total annual contribution</p> <p style="text-align: center;">\$50.00</p> </div> <div style="border: 1px solid #ccc; padding: 5px; width: 45%;"> <p>Per pay period contribution</p> <p style="text-align: center;">\$1.92</p> </div> </div> <div style="margin-top: 5px;"> <p>\$50 \$3,978</p> </div> </div> <p>Note: You don't need to contribute any amount per pay period to receive Medica's pay period contribution.</p>

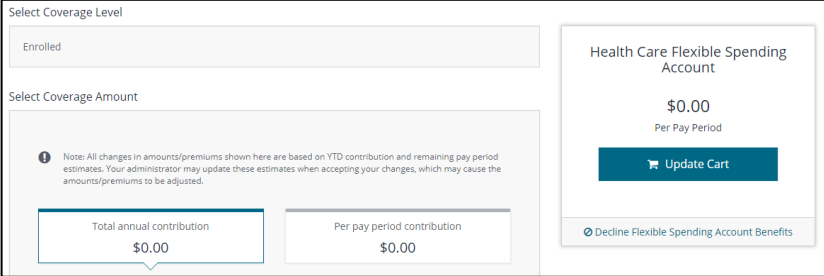
Limited Flexible Spending Account (Limited FSA)

Step	Action
1	<p>This option appears when you select one of the Medical Plans <u>with</u> a HSA.</p> <div data-bbox="586 1274 1404 1602" style="border: 1px solid black; padding: 5px;"> <p>Select Coverage Level</p> <p>Enrolled</p> <p>Select Coverage Amount</p> <p><small>Note: All changes in amounts/premiums shown here are based on YTD contribution and remaining pay period estimates. Your administrator may update these estimates when accepting your changes, which may cause the amounts/premiums to be adjusted.</small></p> <div style="display: flex; justify-content: space-between;"> <div style="border: 1px solid #ccc; padding: 5px; width: 45%;"> <p>Total annual contribution</p> <p style="text-align: center;">\$0.00</p> </div> <div style="border: 1px solid #ccc; padding: 5px; width: 45%;"> <p>Per pay period contribution</p> <p style="text-align: center;">\$0.00</p> </div> </div> <div style="margin-top: 5px;"> <p>\$0 \$2,700</p> </div> </div> <p>Select your contribution amount, then select Update Cart. Or select Decline Limited Flexible Spending Account Benefits.</p>

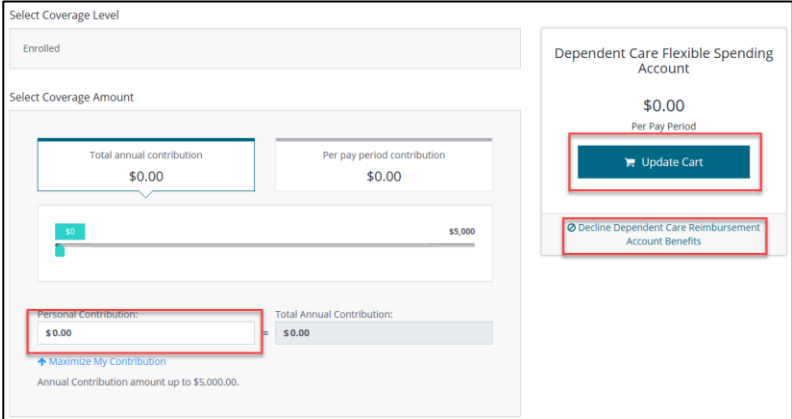
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How to Update Your Benefits- Qualifying Life Event, Continued

Health Care Flexible Spending Account (FSA)

Step	Action
1	<p>This option appears when you select one of the Medical Plans <u>without</u> a HSA.</p>  <p>Select your contribution amount, then select Update Cart. Or select Decline Flexible Spending Account Benefits.</p>

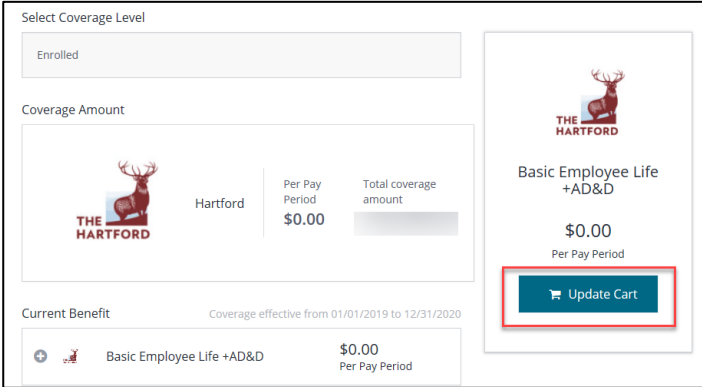
Dependent Care Reimbursement Account

Step	Action
1	<p>This option appears when you list at least one dependent child.</p> <p>Select your contribution amount, then select Update Cart. Or select Decline Dependent Care Reimbursement Account Benefits.</p>  <p>Note: If this does not appear as an option for you and you are interested in this benefit, you will need to navigate back to the My Family tab and add at least one child to your profile.</p>

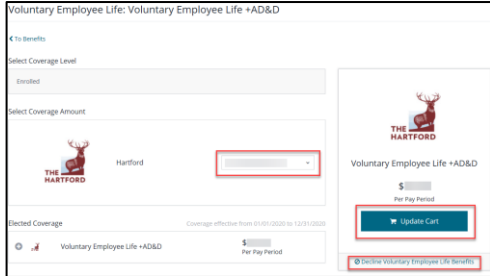
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How to Update Your Benefits- Qualifying Life Event, Continued

Basic Employee Life and AD&D

Step	Action
1	<p>Medica provides 1x your annual salary at no cost to you. Review the coverage, then select Update Cart.</p>  <p>The screenshot shows the Hartford benefits selection interface. At the top, it says 'Select Coverage Level' with a dropdown menu set to 'Enrolled'. Below that is the 'Coverage Amount' section, featuring the Hartford logo and a table with columns for 'Per Pay Period' and 'Total coverage amount'. The 'Per Pay Period' value is \$0.00. To the right, a summary box displays 'Basic Employee Life +AD&D' with a \$0.00 per pay period amount and a red-bordered 'Update Cart' button. At the bottom, a 'Current Benefit' section shows 'Basic Employee Life +AD&D' with a \$0.00 per pay period amount and a 'Decline Voluntary Employee Life Benefits' button.</p>

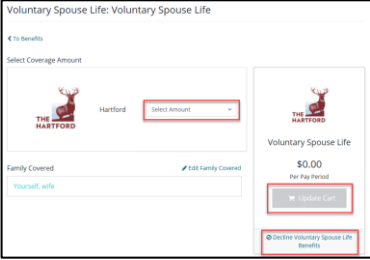
Voluntary Employee Life

Step	Action
1	<p>This option allows you to increase the amount of life insurance.</p> <p>Select the desired coverage amount, then select Update Cart. Or select Decline Voluntary Employee Life Benefits</p>  <p>The screenshot shows the Hartford 'Voluntary Employee Life: Voluntary Employee Life +AD&D' selection interface. It includes a 'Select Coverage Level' dropdown set to 'Enrolled' and a 'Select Coverage Amount' section with a dropdown menu. The 'Elected Coverage' section shows 'Voluntary Employee Life +AD&D' with a \$0.00 per pay period amount. On the right, a summary box displays 'Voluntary Employee Life +AD&D' with a \$0.00 per pay period amount and two buttons: 'Update Cart' and 'Decline Voluntary Employee Life Benefits', both highlighted with red boxes.</p>

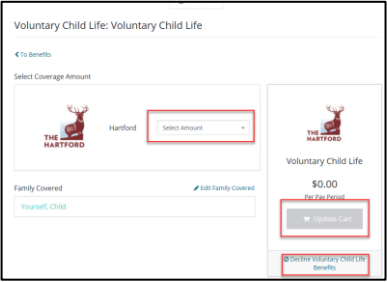
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How to Update Your Benefits- Qualifying Life Event, Continued

Voluntary Spouse Life

Step	Action
1	<p>This option appears when you list a spouse on the My Family tab. Select the desired amount, then select Update Cart. Or select Decline Voluntary Spouse Life Benefits.</p> <p>Coverage amount may not be more than what you have currently elected for your voluntary employee life coverage.</p>  <p>Note: If this does not appear as an option for you and you are interested in this benefit, you will need to navigate back to the My Family tab and add a spouse to your profile.</p>

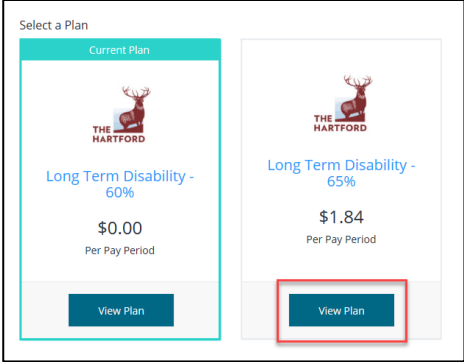
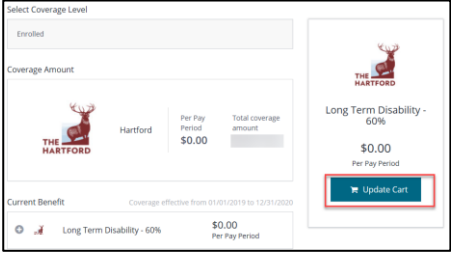
Voluntary Child Life

Step	Action
1	<p>This option appears when you list at least one child on the My Family tab.</p> <p>Select the desired amount, then select Update Cart. Or select Decline Voluntary Child Life Benefits.</p>  <p>Note: If this does not appear as an option for you and you are interested in this benefit, you will need to navigate back to the My Family tab and add at least one child to your profile.</p>

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How to Update Your Benefits- Qualifying Life Event, Continued

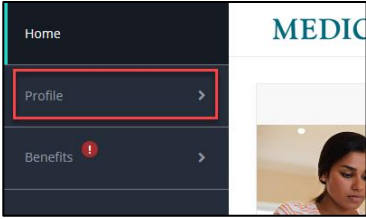
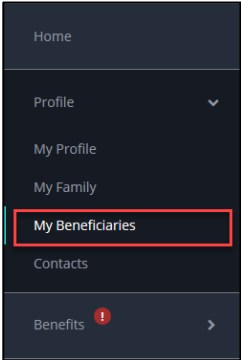
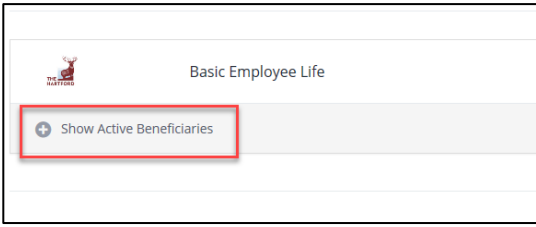
Long Term Disability

Step	Action
1	<p>You must choose from one of two coverage levels. Medica provides the option of 60% of base salary at no cost to you and you can purchase up to 65% of base salary.</p> <p>Select View Plan to view and choose a plan.</p> 
2	<p>Select Update Cart.</p> 

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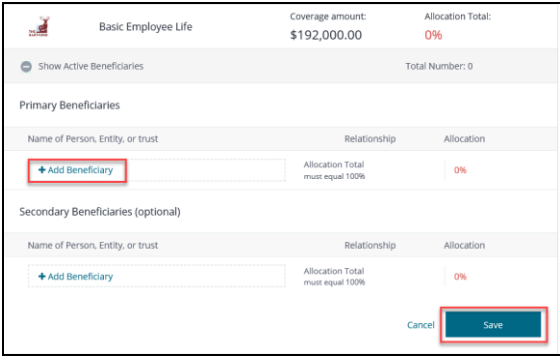
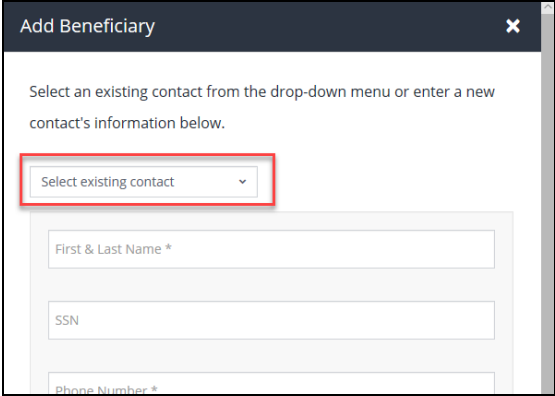
How to Update Your Benefits- Qualifying Life Event, Continued

Manage Beneficiaries

Step	Action
1	<p>Select Profile</p>  <p>The screenshot shows a dark-themed mobile application menu. The 'Profile' option is highlighted with a red rectangular box. Other visible options include 'Home', 'Benefits' (with a red exclamation mark icon), and a partial view of a 'MEDIC' banner with a woman's face.</p>
2	<p>Select My Beneficiaries</p>  <p>The screenshot shows a dark-themed mobile application menu. The 'My Beneficiaries' option is highlighted with a red rectangular box. Other visible options include 'Home', 'Profile', 'My Profile', 'My Family', 'Contacts', and 'Benefits' (with a red exclamation mark icon).</p>
3	<p>To add a beneficiary, select Show Active Beneficiaries under the Life policy you wish to update.</p>  <p>The screenshot shows a web page for a 'Basic Employee Life' policy. A button labeled '+ Show Active Beneficiaries' is highlighted with a red rectangular box. The page header includes a logo and the text 'Basic Employee Life'.</p>

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Manage Beneficiaries,
continued

Step	Action
4	<p>The following screen appears.</p> 
5	<p>Select Add Beneficiary.</p>
6	<p>The following screen appears.</p> 
7	<p>Select Existing contact. (If you did not update family members at the beginning you will need to manually enter them here.)</p>
8	<p>Update all fields with an asterisk * (indicates required field)</p>
9	<p>Select allocation amount. Example: Enter 50 for 50%</p>
10	<p>Select Confirm.</p>
11	<p>Select Save when you are finished adding beneficiaries.</p>

Checkout

You may change any elections before you checkout by selecting **Change Plan** or **View Summary** next to each benefit.

Election Required Completed

You need to enroll or decline the following benefits.

Medical Network

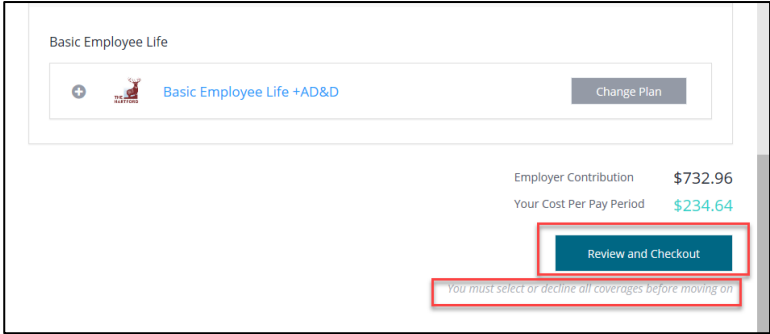
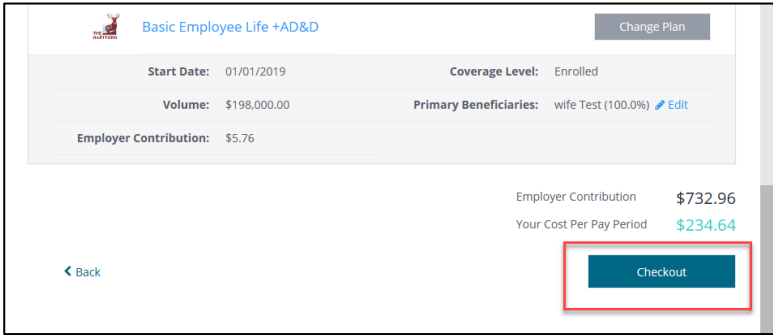
Status: Completed	Dates: Last Updated 09/25/2019	View Summary
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Medical Plan

MEDICA.	Medica Choice Passport - 2800-20 HSA	\$130.62 Per Pay Period	Change Plan
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Health Savings Account

Once you have reviewed and confirmed all benefit elections you may Checkout.

Step	Action
1	<p>Select Review and Checkout.</p> 
2	<p>Review your elections, then select Checkout.</p> 
3	<p>Select Send by Email if you want to receive a copy of your benefits confirmation statement.</p>

Current Benefit Elections

Enrollment Complete!

You have completed the open enrollment process and confirmed your benefits.

Need a copy of your benefits confirmation statement? [Send by Email](#)



The coverage details listed below are the current active elections on file for you and your dependents.

- If you believe there is an error in your statement, please contact your Benefits Administrator by opening an HR Service Center Ticket.
- If you need to make changes due to a qualifying life event, please click on the Life Event link.

Click on the icons below to print your confirmation statement or generate a pdf file.