Life Event Enrollment Instructions

Please refer to "Change Benefit Reasons and Life Event Breakdown" if you have questions on which type of event to select or contact benefits@maryfreebed.com.

The example below is for birth/placement of a child, but the process is similar for all events!

48 Steps <u>View most recent version</u>

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Submitting and Starting your Enrollment

9 Steps

STEP 1

Navigate to your "Apps" and click on "Benefits and Pay" App

Note: you may need to click on "View All Apps" if you do not have this app saved as one of your favorites.



Click on Change Benefits

	Q Search	
Tasks and Repo	rts	
Payment Election	ns Change Benefits	Change Retirement Saving
Needs Attentio	on	
NOT STARTED		
Submit elections	:: Life Event - Birth /	

<u>Select the appropriate Life Event (for this example we'll use Birth/Placement of a Child)</u>

Note! Most qualifying life events require supporting documentation. You will be asked for the document before submitting your event. If you do not have documentation at this time, you will not be able to proceed. Documentation is needed to submit your event. Please remember you only have 30 days from the date of event to submit documentation and complete enrollment. See below for a list of acceptable documents. If you have questions about the benefit plans or acceptable documentation or do not have documentation, please contact the Benefits Department: <u>benefits@maryfreebed.com</u>

- Marriage/Domestic Partnership Marriage Certificate or License,
- Birth/Adoption of Child Birth Certificate, Hospital Records, Certificate of Live Birth, Adoption Records
- Death of Child/Spouse Death Certificate
- Divorce Divorce Decree, Legal Separation Documentation
- $\cdot\,$ Employee or Dependent Gains/Loses Other Coverage Proof of New Coverage or Loss of Coverage

Note! Before initiating a Divorce/Dissolution of Domestic Partnership, update your dependent's relationship to Ex-Spouse or Ex-Domestic Partner. Return to your Benefits application on your home page and under the Change section, select Dependents and then edit the appropriate dependent.

Change Reason *	select one 🔹
	select one
	Add/Update Beneficiary
	Cafeteria Plan Enrollment
	HSA Enrollment
	Life Event - Birth / Placement of Child
	Life Event - Death of a Dependent
	Life Event - Dependent Gain or loss of Medicare
	Life Event - Divorce
	Life Event - Employee/Dependent Gains or Loses Other Coverage
	Life Event - Employee Gain or loss of

Enter the date of birth, marriage, divorce or other event date like loss or gain of coverage.

REMINDER: You only have 30 days from any qualifying life event to submit/complete enrollment with the exception of gain/loss of Medicaid in which you have 60 days.

Change Reason *	Life Event - Birth / Placement of Child 🔻
Date of Birth *	/DD/YYYY
Submit Elections By	(empty)

Click on Select files to add your necessary documentation.

- Marriage/Domestic Partnership Marriage Certificate or License,
- Birth/Adoption of Child Birth Certificate, Hospital Records, Certificate of Live Birth, Adoption Records
- Death of Child/Spouse Death Certificate
- Divorce Divorce Decree, Legal Separation Documentation
- Employee or Dependent Gains/Loses Other Coverage Proof of New Coverage or Loss of Coverage

s here
files

Verify that your documents have uploaded correctly, you should see a green check mark.

	Dontar
	Dependent Care FSA
	Healthcare FSA
	More (7)
Attachm	ents
\bigcirc	Email Sample.docx
	✓ Successfully Uploaded!
	Comment

Click Submit

Upload	\supset		
	our comment	 	

<u>A pop-up box should appear that says 'Open' you can click on this to start</u> your enrollment OR you can navigate to your inbox, pictured below.



<u>Then Click on Let's Get Started on the correct task in your inbox to start your</u> <u>enrollment.</u>



Healthcare Coverage Enrollments

4 Steps

<u>Click on Manage or Enroll on the Coverage Tile you wish to update or enroll in.</u>

Medical BCBS of Michiga	an HDHP - (2000)	Dental Delta Dental D	PO	00
Cost per paycheck	\$10.00	Cost per paycheck	\$15.08	
Coverage	Employee Only	Coverage	Employee + Spouse	
		Dependents	1	
Manage		<u>Manage</u>		<u>Enroll</u>
Dependent C Waived	Care FSA			
Enroll				

Click on Confirm and Continue

(2000)	U waive		
BCBS of Michigan PPO	SelectWaive	\$85.00	\$223.49
4			

Add or remove dependents as appropriate for your Qualifying Life Event.

You will see your existing/previously added dependents listed here, if you have already added your new dependent you select the check box next to their name. If you are adding a dependent for the first time you will click "Add New Dependent" (see following section on adding a new dependent).

As you select or de-select dependents you should notice your "Coverage" changes to the appropriate coverage target and your plan cost per check adjusts based on these coverage targets.

IMPORTANT: When adding new dependents you will be required to provide a social security number unless they are newborns in which case you can provide the social security number at a later date.

Add	New Dependent		
	.)		
2 items			= 0
Select	Dependent	Relationship	Date of Birth
	TI rg	Spouse	C
	Gronkowski Brandenburg	Child/Step-Child	10

<u>Click on Manage or Enroll on all other Health Care Coverage tiles that you wish</u> to, ensuring to select, de-select (drop) or add new dependents as needed and as applicable to your qualifying life event.



Adding a New Dependent

10 Steps

Click on Add New Dependent

	Add a new	dependent or select an existing depende	ent from the list below.	
	Coverage	* Employee Only		
I	Plan cost pe	er paycheck \$4.72		
	Add No	ew Dependent		
	Select	Dependent	Relationship	Date of
		Thomas Brandenburg	Spouse	C
		Gronkowski Brandenburg	Child/Step-Child	10/01/2

STEP 15

Click on OK

Alexus Bra	ndenburg	
Add your	dependent here!	umber under National ID (for newhorns you can skin)
bont lorget		Cancel OK
	후 🖬	
	Date of Birth 04/05/1990	
đ	10/01/2024	

Enter the dependent's first and last name, middle name is optional.

Name	Personal Information
Country * X United States of America	Relationship ★ :Ξ
Beefer :=	Date of Birth * MM/DD/YYYY
	Age (empty)
La	Gender ★ 📰
	Citizenship Status :
Last Name 1	Full-time Student
Suffix :=	Student Status Start Date
	Student Status End Date
	Disabled
Allow Duplicate Name	
Check this box only when there is more than one dependent with the same name.	

Select the appropriate relationship for the dependent you are adding.

Note: Those with legal guardianship over a child should select "Child/Step-child"

rsonal Information				
ationship	*	Search	ן	
e of Birth	*	Child/Step-Child		
•	l	O Spouse	-	
der	*	:=]	
zenship Status		:=		
-time Student				

Complete the rest of the dependent's personal information

Date of Birth and Gender are required fields for a dependent.

If your child/step-child is a Full Time college student, please indicate by checking the Full-Time Student box.

If your dependent is fully disabled as defined by state and federal regulations please check the 'disabled' box.

Personal Informat	ion
Relationship	★ × Child/Step-Child ∷
Date of Birth	* MM/DD/YYYY 💼
Age	(empty)
Gender	*
Citizenship Status	
Full-time Student	0
Student Status Start Date	
Student Status End Date	
Disabled	0

Next you will need to add your dependent's social security number (SSN)

Note: A SSN is not required for newborns if you have not received one from the SSA to complete enrollment, however this must be added at a later date.

Check this box only when there is more than one dependent with the same name.	
National IDs	
Click the Add button to enter one or more National Identifiers for this dependent.	
Add	
Address	Phone & Ema
Address Use Existing Address	Phone & Ema
Address Use Existing Address	Phone & Ema Use Existing Phone
Address Use Existing Address	Phone & Ema Use Existing Phone
Address Use Existing Address Vise Existing Address Y Y <	Phone & Ema Use Existing Phone Country Phone Cod
Address Use Existing Address improvements im	Phone & Ema Use Existing Phone Country Phone Cod Phone Number

Complete all information necessary for adding National ID (SSN)

Country will typically USA; National ID type will typically be SSN; then enter the SSN in the add/edit id field. Note, you do not need to add issued or expiration date.

DO NOT CLICK SAVE UNTIL YOU COMPLETE THE REST OF THE INFORMATION IN THE REMAINING SECTIONS

Allow Duplicate Name
Chark this how only when there is more than one dependent with the same name
Criess uns sos only miler une a more unan one sependent mun de aante name.
National IDs
Click the Add button to enter one or more National Identifiers for this dependent.
Country * Vinited States of America [2]
National D type * × social security values (SSN)
Current ID (empty)
Add/Edit ID *
Issued Date MM/DD/YYYY
Expiration Date MM/DD/YYYY
Issued By
Series
Verification Date 11/26/2024
Verified By
Remove
Add
Save Cancel

Complete Contact Information

TIP: you can use your existing addresses and phone numbers if your dependents reside with you, or you may enter manually.

Address	Phone & Email
Use Existing Address for Exandenburg, Gronkowski Exandenburg, Thomas Brandenburg, Thomas	Use Existing Phone r Alexus := Brandenburg, Uronkowski Brandenburg, Thomas Brandenburg
Country * United States of America	Country Phone Code United States of America (+1)
	Phone Number
Address Line 1 1	Phone Extension
Address Line 2	Email Address
City	
State Michigan	
State Michigan	

-			
		Phone & Email	
	i :=	Use Existing Phone	
		Country Phone Code	United States of America (+1)
		Phone Number	
		Phone Extension	
		Email Address	

Click on Save to complete adding/editing your new dependent.

For Newborns Only: If you did not add the social security number in the 'add dependent process'; you may select 'reason SSN is not available', and enter a comment. Please update your dependent's SSN once you receive the new number from SSA.

Z items = Ш					۲.
Select	Dependent		Relationship	Date of Birth	^
	Thomas Brandenburg		Spouse	04/05/1990	
	Gronkowski Brandenburg		Child/Step-Child	10/01/2024	Ŧ
You have dependents covered under your health care plan without a Social Security Number. Enter their Social Security Number (SSN) or Reason SSN is Not Available if you don't have access to their number at this time.					
Dependent *Social Security Number		*Social Security Numbe	r		
Gronkowski Brandenburg Social Security Number (SSN)					
Save Cancel					

Spending Account Enrollments

5 Steps

Click on Enroll or Manage on any tile you are eligible to update or change.

NOTE: You are only eligible to enroll in the Healthcare FSA if you are NOT enrolled in the HDHP 200 plan. HSA (Health savings account) is for those enrolled in the HDHP 2000 plan, and is always a sperate enrollment event that can be changed/requested at anytime. See separate instructions on how to enroll in HSA.

		Vision	Healthcare FSA Waived
BCBS of Michigan HDHP - (2000)	Delta Dental DPO	VSP VIS	
Coverage Employee + Child(ren)	Coverage Employee + Family	Coverage Employee + Child(ren)	
Dependents 1	Dependents 2	Dependents 1	
Manage	Manage	Manage	Enroll
Enroll			
Isurance			
Basic Life	Basic AD&D 2 Plans	Voluntary Employee Life Unum (Employee)	Voluntary Employee AD&D Unum (Employee)
nsurance Basic Life 2 Plans Prudential - (\$50.000) Included	Basic AD&D 2 Plans Prudential - (\$50 000) Included	Voluntary Employee Life Unum (Employee)	Voluntary Employee AD&D Unum (Employee) Cost per paycheck \$3.69

Select or Waive

Benefit Plan	*Selection	You Contribute (Biweekly)
WEX	Select O Waive	
4		

STEP 26

Click on Confirm and Continue

Confirm and Continue Cancel	
Comminate Containde	

For FSA accounts you may enter the annual amount or the amount per paycheck you'd like to elect, the system will calculate the other field automatically.

Your estin	nated contributions made this year 0.00
Per Paych	eck 0.00
Annual	0.00 Remaining Paychecks 3
Maximum	Annual Amount: \$5,000.00
Summa	ary

Click on Save

,	
Total Annual Contribution	\$5,000.00
Save	Cancel

Enrolling in Insurance Coverage (for FTE .75+... 14 Steps

<u>Select Manage or Enroll on the Insurance coverage tile you would like to</u> <u>update or enroll in as applicable to your qualifying event.</u>

paycheck			
Manage			
nsurance			
Basic Life 2 Plans	Basic AD&D 2 Plans	Voluntary Employee Life Unum (Employee)	Voluntary Employee AD&D Unum (Employee)
Prudential - (\$50,000) Included (Employee)	Prudential - (\$50,000) Included (Employee)	Cost per paycheck \$2.70	Cost per paycheck \$3.69
Unum - (\$50,000) Included (Employee)	Unum - (\$\$0,000) Included (Employee)	Coverage \$150,000	Coverage \$400,000
Manage	Manage	Manage	Manage
Voluntary Child Life Waived	Voluntary Child AD&D Waived		
Enroll	Enroll		

Click on Confirm and Continue

Select
O Waive
4
Confirm and Continue Cancel

Update Coverage and/or Beneficiary allocation

To update current allocations, simply adjust the percentages, or add rows to primary/secondary to move beneficiaries as needed. Note percentage for primary MUST equal 100% total.

Note: in some qualifying events you will be eligible to add coverage or increase coverage, in other qualifying events you will only be able to update beneficiaries.

Calculate	d Coverage	\$150,000.00			
Coverage		\$150,000			
Plan cost	per paycheck	\$2.70			
Benefi	ciaries				 Insurance Instructions
Select an allocation	existing or add I for each benef	a new beneficiary person or trust to this plan. You can als ciary.	o adjust the percentage	e	Plan Description Unum
Primary B	eneficiaries 2 ite	ms	=	₹ 🗆 L ¹	Provider Website Unum
(+)	Beneficiary		Percentage		Important Information
Θ	× Thomas	s Brandenburg \cdots		50	You must submit Evidence of Insurability if your election expreviously selected coverage.
$\overline{\bigcirc}$	× Gronko	wski Brandenburg \cdots 🗄		50	
4				•	
Secondary	Beneficiaries 0	items	3		
(+)	Beneficiary		Percentage		

Add a new Beneficiary

Click the '+' to add a new row.

ренени	anes
Select an e allocation	existing or add a new beneficiary person or trust to this plan. You ca for each beneficiary.
Primary Be	neficiaries 2 items
Ð	Beneficiary
Θ	× Thomas Brandenburg ••••
Θ	🗙 Gronkowski Brandenburg 🚥
4	

Click in the blank text box to either search for a current beneficiary or select 'add new beneficiary or trust'

			- 00 -	1
(+)	Beneficiary		Percentage	Important Ir
Θ	Search	:=	0	You must subn previously sele
Θ	Existing Beneficiary Persons	>	50	
Θ	Add New Beneficiary or Trust		50	
4			· · · · ·	
Secondar	y Beneficiaries 0 items		≡ 🗆 L	I
(+)	Beneficiary		Percentage	
	No Data			

Select Add New Beneficiary or Add New Trust



STEP 35

Click on Continue



Complete all Beneficiary or Trust information

Enter Relationship, Date of Birth, Gender, First/Last name AND navigate to the contact information and national ids tab to complete those sets of information.

IMPORTANT: do not click save until you have completed the 'contact information' and 'National IDs' tabs as well.

Relations	hip * 🔚
Use as Be	meficiary 🔽
Date of Bi	irth MM/DD/YYYY 🛱
Age	(empty)
Gender	
Allow Dup	Slicate Name
Leg	al Name Contact Information National IDs Additional Government IDs Other IDs
Countr	y ★ United States of America [2] :
Prefix	
First N	iame *
Middle	Name
Last N	ame *
Suffix	

Click on Contact Information and complete at least one contact field, HR recommends you complete phone number and address for beneficiaries.

Age	(empty)		
Gender			≔
Allow Duplicate Name	e 🗌		
(
Legal Name	Contact Information	National IDs	Additional Government II
Country * × U	nited States of America 🛽 🛽	:=	
Prefix		∷≣	
		J	

Click on National IDs tab to complete adding the SSN for your beneficiary. This is required for any beneficiary!

Click on Add Row

National IDs 0 items		
+	*Country	

Enter Country, ID Type, and ID.

Once Legal Name, Contact Information, and National ID are complete you can click the blue 'Okay' button to save your new Beneficiary or Trust.

Date of Bi	rth MM/DD/YY	YY 🛱					
Age Condor	(empty)		-				
Allow Dup	licate Name	:=	=				
	Legal Name Contac	t Information National ID	Additional Government IDs	Other IDs			
Nationa	IIDs 1 item					1	- E .
(+)	*Country	*National ID Type	Current ID Add/Edit ID	Issued Date	Expiration Date Issued By	
e)=		мм/dd/үүүү 🛱	MM/DD/YYYY	
4							

Once you have allocated your beneficiaries and selected appropriate coverage amounts you may click 'save'.

Θ	× Thomas Brandenburg 💮	
\ominus	🗙 Gronkowski Brandenburg 🚥	:=
4		
Seconda	ry Beneficiaries 0 items	
+	Beneficiary	Per

Click on Enroll or Manage on any other Insurance tiles you wish to add/update.

Voluntary Child Life Waived	Volun Waived
Enroll	Enroll
Additional Benefits	
TextCare	

Dependent on your Insurance elections you may be required to complete an Evidence of Insurability (EOI) through the Life/Disability vendor prior to your coverage taking effect. This information will be called out during the enrollment and you will receive a task to complete your EOI as needed. Contact benefits@maryfreebed.com for more information or questions on the EOI process.

Submitting your Enrollments

3 Steps

IMPORTANT: Enrollments are not submitted until you complete the steps below. You may leave the enrollment task and come back anytime during your enrollment window dates to complete your enrollments. But you must complete the steps below for your elections to take place.

Click on Review and Sign

TextCare TextCare		
Cost per paycheck	Included	
<u>Manage</u>		

STEP 44

Review and accept the legal notice.

Electronic Signature			
Benefit Electronic Signature Text			
Legal Notice: Please Read			
ur name and Password are considered your "Electronic Signature" and will serve as your confirmation of the accuracy of the information being submitted. When you check the "I Agree" checkbox, you are certifying that:			
You understand and approve the enrollment as indicated above.	You hereby authorize the company to deduct from your earnings the amount of your premiums or other contributions (if any) for the benefit options elected above.		
You understand and acknowledge that under the Internal Revenue	e Code regulations rules, you may not change your benefit elections during the calendar year unless you experience a qualified change in status.		
You understand that you will not pay income tax or FICA tax on n	ny medical, dental, vision, and Flexible Spending Account contributions. These benefits are paid through the Flexible Benefits Plan on a pre-tax basis.		
Company-provided life insurance that exceeds \$50,000 may be s	ubject to imputed income.		
Each year, during the annual enrollment period, you will have the	option to change certain coverages whether or not you have had a qualified change in status event during the calendar year.		
pendents, provided you request enrollment within 30 days after t Accept	he marriage, birth or adoption.		
pendents, provided you request enrollment within 30 days after t	he marriage, birth or adoption.		
Pendents, provided you request enrollment within 30 days after t Accept	he marriage, birth or adoption.		
Pendents, provided you request enrollment within 30 days after t Accept enter your comment enter your comment Process History	he marriage, birth or adoption.		
endents, provided you request enrollment within 30 days after t Accept enter your comment enter your comment Process History Alexus Brandenburg Change Benefits for Life Event- On Hold	he marriage, birth or adoption.		
enter your comment enter your co	28 minutes ago 27 minutes ago		

Click on Submit

	Alexus Brandenburg
	change benefits for Life Event - on Hold
	Alexus Brandenburg
	Change Benefits for Life Event- Resumed
	Alexus Brandenburg
9	Change Benefits for Life Event- Awaiting Action
	g
	Submit Save for Later (Cancel)

Print/View your Elections

3 Steps

Click on View 2024 Benefits Statement

Submitted	
You've submitted your elections.	
View 2024 Benefits Statement	

STEP 47

Click on View printable version (PDF)

	×	^
↓ ²¹⁸ = ⁴⁰	8	
×		

Click on Download

This will download a Printable PDF of your elections. However you can also navigate to your employee profile or to the Benefits and Pay Hub to view your current enrollments.

	Export [> Document	Mes You redu	sage must submit evidenc uced to \$0 until evider
overage	Calculated Coverage	Dependents		Beneficiaries