

Benefit Change for Life Event

Life events do not always line up with open enrollment periods. If you need to change your coverage because of a birth, adoption, marriage, divorce, or similar life event, you can change your benefits to better fit your needs.

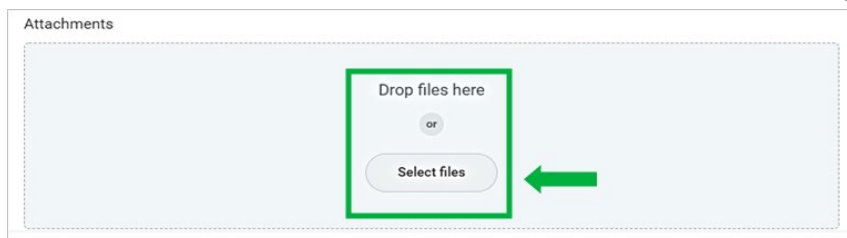
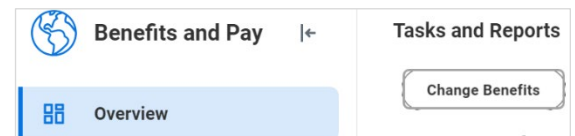
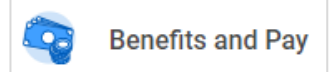
Elections must be made within 31 days of the qualifying event. Employees can change their HSA and Life Insurance coverage anytime in the year. CT Teal and CT White employees can make changes to their life insurance only during open enrollment.



- Death of a dependent or dependent loses/gains benefits coverage (i.e. your spouse gets a new job) – Contact HRConnect at 1-800-841-8684.
- Payroll deductions for HSA changes will take effect following the completion of your event.
- Changes to life insurance will be effective on the date the insurance carrier approves your request.

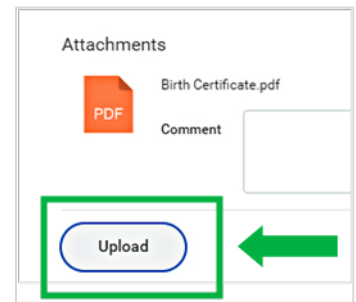
FROM YOUR WORKDAY HOME PAGE:

1. Click the **Benefits and Pay** app from the Global Navigation menu.
2. To **Change** your current Benefits, click the **Overview** tab in the left-hand navigation panel.
3. Under **Tasks and Reports** click the **Change Benefits** button.
4. Select the **Change Reason** by clicking in the radio button.
5. Enter the **Benefit Event Date**.
6. The system will populate the date to submit your elections by and benefits offered.
7. The **Attachments** section will appear. If you need to add a dependent because of your life event (birth, adoption, marriage, divorce) you will be required to submit eligibility verification documents.
 - a. Click the **Select Files** button within the Attachments section. Navigate to the file you want to attach and select it. Your benefits will NOT be approved until all required documents are received.



- b. If you need to attach another file, select the **Upload** button, and select the file you want to attach. You can add a comment in the comments section, but it is not necessary.

8. Click the **Submit** button when done.
9. Go to your Life Event reason below for further directions.



Change Reasons

BIRTH/ADOPTION OF CHILD – 3 STEPS TO COMPLETE PROCESS

STEP 1

1. Follow steps 1 – 8 under **Change Benefits on page 1**, if applicable.
2. You should have attached a birth certificate (the hospital certificate can be used temporarily) or adoption documents in the Attachment section.

STEP 2 – Change Dependent

- Skip to page 5 for instructions on how to ADD A DEPENDENT

STEP 3 – Change Benefit Elections

- Skip to page 6 for instructions on how to CHANGE BENEFIT ELECTION

LEGAL MARITAL STATUS CHANGE – 3 STEPS TO COMPLETE PROCESS

STEP 1

1. Follow steps 1 – 8 under **Change Benefits on page 1**, if applicable.
2. You should have attached a marriage certificate or finalized divorce decree, legal separation documents, or court order in the Attachment section. If a child becomes eligible due to your marriage, **attach** birth certificate, and proceed to STEP 2 once Step 1 is completed.

STEP 2 – Change Dependent

- Skip to page 5 for instructions on how to ADD A DEPENDENT

STEP 3 – Change Benefit Elections

- Skip to page 6 for instructions on how to CHANGE BENEFIT ELECTION

OTHER – ADD CHILD (NON-BIRTH/ADOPTION) – 3 STEPS TO COMPLETE PROCESS**STEP 1**

1. Follow steps 1 – 8 under **Change Benefits on page 1**, if applicable.
2. You should have attached legal guardianship document(s) if you became a legal guardian.

STEP 2 – Change Dependent

- Skip to page 5 for instructions on how to ADD A DEPENDENT

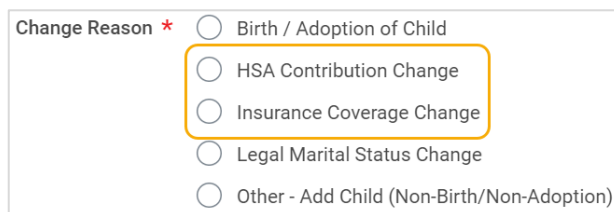
STEP 3 – Change Benefit Elections

- Skip to page 6 for instructions on how to CHANGE BENEFIT ELECTION

INSURANCE AND HEALTH SAVINGS ACCOUNT COVERAGE CHANGES

Note: Requests for changes to life insurance coverage outside of a qualifying event, or changes to Health Savings Account (HSA) contributions do not require dependent verification unless you are adding a new dependent.

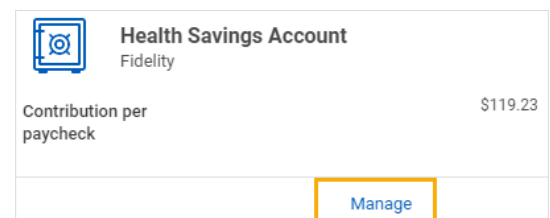
1. Select **HSA Contribution Change** or **Insurance Coverage Change** to start, change, or stop contributions.



Change Reason *

- ☐ Birth / Adoption of Child
- ☒ HSA Contribution Change
- ☐ Insurance Coverage Change
- ☐ Legal Marital Status Change
- ☐ Other - Add Child (Non-Birth/Non-Adoption)

2. Follow steps 1 – 8 under **Change Benefits on page 1**, if applicable.
3. You will receive an **Up Next** prompt to change your benefit elections. Click the **Open** button to begin making your elections.
4. The **Change Benefit Elections** screen will open. Click the orange **Let's Get Started** button.
5. **HSA Changes** – Your Health Savings Account tile will appear.
 - Click **Manage** to edit your plan.
 - Follow the Instructions on the page.
6. **Insurance Changes** – The Insurance plans you are eligible for will appear.
 - Click into the tiles that you need to **Manage** or **Enroll**.
 - Follow the instructions on the page



 **Health Savings Account**
Fidelity

Contribution per paycheck \$119.23

[Manage](#)

7. If you need to add a new Dependent to your coverage, click in the **Enroll Dependents** field.
 1. Click the prompt and click **Existing Dependents**. Then **select the dependents** you wish to enroll in the plan. **Note:** If you would like to add a new dependent not listed, contact HRConnect.

Step 5 applies only if you selected a change to your HSA contribution.

2. Enter your contribution **amounts** in the **contribution range** section.

All other events follow the remaining instructions:

3. Click **Continue**. The **Benefits Elections Review** will display your elections and the associated costs.
4. Read the disclaimer and click **I Agree**.
5. You can **Go Back** and revise your elections or **Submit** to route to HR.
6. You will get confirmation that your request has been **submitted to HR**.



- Requests to increase life insurance coverage are subject to approval by Securian Life, Eversource's Life Insurance Carrier.
- Payroll deductions for HSA changes will take effect following the completion of your event. Changes to life insurance will be effective on the date the insurance carrier approves your request.

7. Click the **Done** button.

Submit Elections Confirmation
 HSA Contribution Change, and Insurance Coverage Change for Action

Initiated On 01/16/2019

Submit Elections By 02/12/2019

Event Date 01/13/2019

You have successfully submitted your benefits enrollment. Select Print to launch a printable version of this summary for your records.

YOUR BENEFITS HAVE NOT BEEN FINALIZED! Your benefit elections have been submitted for approval. Reminder: You must submit supporting documentation

Elected Coverages 4 items

Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Calculated Coverage
Basic AD&D - Securian Financial (Employee)	01/01/2016	01/01/2016	1 X Salary	\$89,000.00
Basic Life - Securian Financial (Employee)	01/01/2016	01/01/2016	1 X Salary	\$89,000.00
Optional Life - Securian Financial (Employee)	01/13/2019	01/13/2019	1 X Salary	\$89,000.00
Dependent Life - Securian Financial Option B (50,000 Spouse / 15,000 Child) (Dependents)	01/13/2019	01/13/2019	\$50,000	\$50,000.00

If HR approves and finalizes your event, you will receive a notification.

Click on **Notifications** to read the message regarding your event.

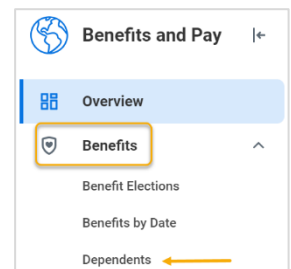
You also can click the **Details** link to see a summary of your benefit changes.

Please note, if you elected optional and/or Dependent Life coverage, your election may be subject to Evidence of Insurability (EOI). If this is the case, your insurance coverage will remain at the current level while your EOI is reviewed.

If HR cannot finalize your event, you will be notified. For example, you will be notified if you need to complete Evidence of Insurability for a life insurance request.

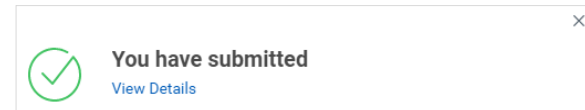
Add a New Dependent – STEP 2

1. From the **Benefits and Pay** app click the **Benefits** tab in the left-hand navigation panel and then select **Dependents** to view/change your dependents.
2. Your current dependents will appear on the screen. Click the **Add** button to add a new dependent.
3. The **Add My Dependent** screen will open. To edit a field, click the Edit icon. To save your updates, click  the add icon. Required fields are denoted by asterisks (*).
4. Start with the **Dependent Options** section.
 - a. **Is your new dependent already a beneficiary or emergency contact?**
 - i. If you don't have any dependents in Workday, this question **will not appear**. Go to step 6.
 - ii. If you do see this question **ignore it** and move on to step 6.
5. **Dependent Personal Information** section. Complete this section, as applicable.
6. **Contact Information** section. Complete this section, as applicable.
7. **Identifier Information. This section does not have an asterisk but MUST be completed.**
 - a. Click the **Add** button in the National IDs section.
 - b. **Country** – click the prompt  icon and select the United States of America.
 - c. **National ID Type** – click the prompt icon and select Social Security Number (SSN).
 - d. The **Add/Edit ID** field will appear. Enter your dependent's SSN. You do not need to fill in the fields under Details.



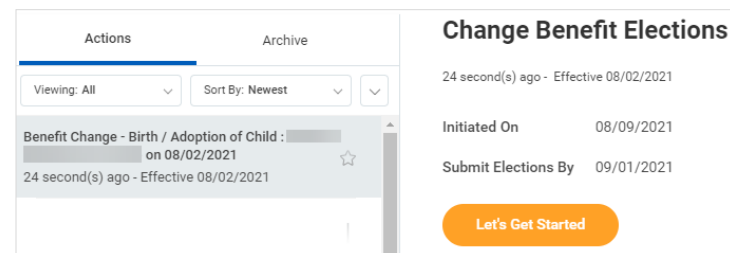
Note: if you do not provide a SSN for your dependent, they will not be added to your coverage unless the following applies (newborn within the last month, dependent is a newborn in the process of being adopted or dependent is not a U.S. citizen yet). If any of your dependents fall into one of these categories, please call HRConnect at 1-800-841-8684 and select the "HR Generalist" prompt.

8. Click the **Submit** button to complete the process.
9. You will receive a confirmation of the submission.
10. Proceed to instructions below on how to **Change Benefit Elections**.



Change Benefit Elections –STEP 3

1. Once your Benefit Change election has been approved by a Benefits Partner, you will receive a task in your Workday Inbox to **Change Benefit Elections**.



2. Click the orange **Let's Get Started** button.
3. The next screen will show all the coverage types you are eligible for, organized as "tiles" in three sections: *Health Care and Accounts*, *Insurance and Retirement*, *Additional Benefits*

4. You can go into any of the tiles (coverage types) in any order you want to make your elections.

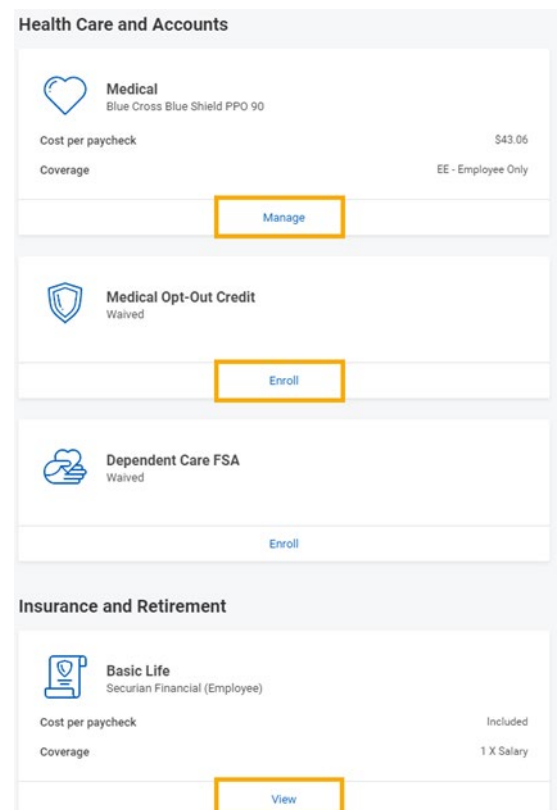
5. If you are not currently enrolled in coverage that you are eligible for, the tile will have a hyperlink titled **Enroll**.

6. If you are enrolled in coverage, the hyperlink will be titled **Manage**.

7. If you are automatically enrolled in coverage and no changes are allowed, the hyperlink will say View so you can **View** your coverage.

8. Click into each tile (coverage) that you need to update due to your life event change and follow the instructions in Workday.

- a. If you're adding a new dependent or removing a dependent, select or unselect the dependent in the chart displayed.



Submitting your Benefit Elections

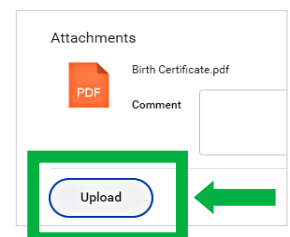
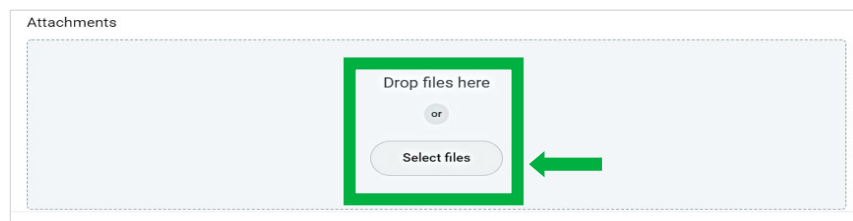
Click the orange **Review and Sign** button at the bottom of the page when you are ready to finalize your benefit elections.

Review and Sign

The final screen titled "View Summary" will capture all your benefit elections, including your cost. Scroll down the screen to review all your selected and waived benefits, if applicable.

ATTACHMENTS

- As you scroll down the screen you'll see the **Attachments** section.
- If you've added a dependent(s), you must upload electronic verification documentation for all dependents, such as marriage certificate for your spouse and birth certificate for your child. The documents can be attached in any standard format such as doc, jpg, png or pdf.
- Click the **Select Files** button within the Attachments section. Navigate to the file you want to attach and select it. **Your benefits will NOT be approved until all required documents are received.**



- If you need to attach another file, select the Upload button and select the file you want to attach. You can add a comment in the comments section but it is not necessary.

ELECTRONIC SIGNATURE

At the bottom of the screen, you'll see the **Electronic Signature** section.

- Click the "I Accept" box to authorize Eversource to take deductions from your paycheck for your portion of the benefit cost and to authorize Fidelity Investments to a Health Savings Account if you are enrolling in the Saver medical plan. ☐ I Accept
- Then, click the orange **Submit** button to finalize your elections.
- On the next screen you can select the **View (year) Benefits Statement** to print your elections or click the orange **Done** button to end the session.
- If HR cannot finalize your event:** You will be notified. For example, you will receive an email or phone call if you do not provide the required documentation and/or do not submit your benefit change request within 31 days of the qualifying event.