

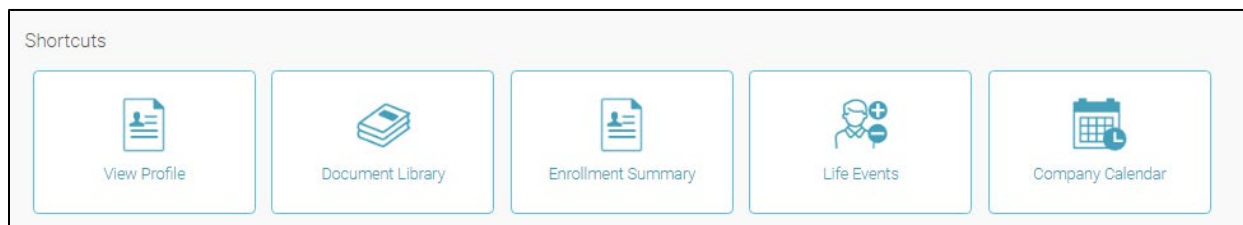
HOW TO PROCESS A QUALIFYING LIFE EVENT – Employee Navigator

First, what is a Qualifying Life Event?

An event that changes your life, like getting married, having a baby, or losing health coverage may qualify you to enroll in your employer's health insurance outside the annual open enrollment period. If you experience a qualified life event, you can change or cancel your current election(s). The request to change must be submitted within 30 days of the life event. The change you make to your coverage must be consistent with the specific life event.

Step 1: Log in to you EN account.

Once you're in your employee portal you will be able to see a section at the middle of the web page with the name "Shortcuts", along that section you will have 5 different options, you'll select "Life Events".



Step 2: Selection Process

After selecting the "Life Event" option on the employee portal, you will see two main sections:



On this section you will select the Life Event description what suits your situation the best.

For a better understanding I will give you a description on how to process every type of Life Event.

Example 1#

"Adding Dependent Coverage for Newborn / Adopted Child"

Mario is an EE that just had a newborn on his family, and he wants her/him to be cover under his insurance, in that case He will use this QLE option:

Once Mario selected this option on his employee portal, he will be taken to the next page:

The screenshot shows a web form titled "Adding Dependent Coverage for Newborn / Adopted Child". It includes instructions on how to process the QLE, a required documentation note, and input fields for the event date and dependent selection. A "Save" button is visible at the bottom right.

Adding Dependent Coverage for Newborn / Adopted Child

See the steps to process the QLE:

- In the first box "Enter the date of this event" the date entered should be the child's date of birth (for newborns) or the adoption date (for adopted children). New coverage starts the day they are born or adopted, if you are unsure, please reach out to your HR to get the effective date based on your QLE.
- Select the dependent you would like to add or add your dependent by click "Add a new one +".
- Clicking the save button will add your dependent to your plan.
- YOU CAN ONLY PROCESS A QLE FOR ONE DEPENDENT AT A TIME. YOU WILL NEED TO PROCESS SEVERAL QLE EVENTS IF YOU ARE ADDING MULTIPLE DEPENDENTS.

If you have any questions, please reach out to your HR BEFORE processing your QLE event.

★ Required Documentation: Please provide Birth Certificate/ Adoption papers to HR.

Enter the date of this event

This is the date the event originated on. Coverage for your dependent will begin on the event date.

Select the dependent you wish to add

--Select-- or add a new one +

Cancel Save

Once Mario has reached this point of the selection process of his life event, **(is important that we follow the instructions display at the top of the page before proceeding with the life event)**.

In this section he will need to put the "Effective date" of this life event which in this case would be the birthday of the child, once he entered the effective date he will need to go to the section that says "Select the dependent you wish to add" and select "Add a new one", once on that option, the next form will be display:

The screenshot shows a web form titled "Dependent". It contains various input fields for personal information, including name, relationship, sex, date of birth, age, SSN, and address. There are also radio buttons for "Fulltime College Student", "Disabled", and "Tobacco User". A "Save" button is located at the bottom right.

Dependent

First Name

Middle Name

Last Name

Suffix --Select--

Relationship Child

Sex Male Female

Date of Birth --Month-- --Day-- --Year--

Age

SSN

Fulltime College Student Yes No

Disabled

Tobacco User Yes No

Address Home

Save Cancel

This form must be filled out with the required information to add his newborn into the EN system.

Once you fill out the form with the information required, please do not forget to click the "save" button.

At this point Mario has completed the form and his new dependent (newborn) has been added to the EN system successfully and because of that the next options that appear on our web page:

Select the dependent you wish to add

Test Dependent ▼ or [add a new one+](#)

Benefits

Child(ren) are already enrolled in Voluntary Life. The total cost for children is \$4 per month and will pay \$20,000 per child.

Vision will change from \$3.32 to \$6.51

Dental will change from \$13.42 to \$31.50

Medical will change from \$108.76 to \$231.39

[Cancel](#) [Save](#)

On this section Mario would have the opportunity to select the type of benefits he wants his newborn to have, by every selection he made the cost will change on the options, once Mario is 100% sure of his elections he is going to click the save button and our life event process would be complete.

The last step on the Life Event process would be to provide the required documents to the HR department, once we are done with that, HR is going to continue the process on their end.

Example #2

[Employee Add Coverage due to a Qualifying Life Event](#)

Pamela is an employee who lost coverage (not with her current employer) and is looking to come onto the benefits offered through her employer.

Once we selected the Life Event option on our employee portal, we will be able to see the next page:

Employee Add Coverage due to a Qualifying Life Event

See the steps to process the QLE:

- In the first box "Enter the date of this event" the date entered should be the **effective date of your new coverage**. New coverage starts the first of the month, if you are unsure, **please reach out to your HR** to get the effective date based on your QLE.
- In the second box "Enter the date your previous coverage ended" the date entered should be the last day of your previous coverage (typically the last day of the month) or the date of the QLE.
- Clicking the **save** button will take you to the enrollment section where you can enroll in the company plans.

If you have any questions, please reach out to your HR **BEFORE** processing your QLE event.

* Required Documentation: Please provide Qualifying Life Event Document to HR.

Enter the date of this event

This is the date the event originated on

⋮

Enter the date your previous coverage ended

Enter the last day you are covered under your current insurance plan. If you do not have current coverage, enter the Event Date. Your new coverage will begin the first day after your loss or Event Date

⋮

[Cancel](#) [Save](#)

At this point Pamela would need to put the required information such as "effective date" **when her new coverage is going to take place** and "end date" for when her old plans or coverage will be ending. **(it is really important that we follow the instructions display at the top of the page before proceeding with the life event)**.

Once we provided that information and press the “save” button, Pamela is going to be taken to the enrollment section, on this section she is going to confirm her personal information, we are going to press “save and continue” until we reach the next page:

The screenshot shows a web form with two main sections. The first section is titled "Who am I enrolling?" and contains a list of radio button options: "Myself", "Select All", "Jim Halpert (Spouse)", "Deceia Halpert (Child)", "Philip Halpert (Child)", and "Test Dependent (Child)". The second section is titled "Which plan do I want?" and displays two plan options. The first option is "2023 PPO Gold 25/500/80%" with a cost of "\$108.76" and an effective date of "02/04/23". It has a "Selected" button highlighted in green. The second option is "2023 PPO Silver 25/1500/80%" with a cost of "\$95.87" and an effective date of "02/04/23". Both options include "Compare" and "Details" buttons.

She will continue selecting and saving her new plan elections until she sees the next page:

The screenshot shows a navigation menu on the left with items: "Profile", "Benefits", "Address", "Medical", "Health Savings Account", "Dental", "Vision", "Life Event Summary" (highlighted with a blue arrow), and "Forms". To the right, the "Life Event Summary" page is displayed, containing the text "You do not have any outstanding issues regarding your recent life event enrollment changes." and a "Return to Home Page" link.

At this point Pamela has completed almost all the steps on her end to process the QLE, she just needs to send the required documentation to her HR department so her new coverages can take place as soon as possible on EN. **Please do not forget this last step on the QLE process.**

Example #3

[Employee Drop Coverage due to Qualifying Life Event \(NOT COBRA Eligible\)](#)

In this example Pamela wants to drop her current coverage because the cost is too high for her, so she is going to select the option on the top of this page, once she selected the correct option she is going to be taken to the next page:

Employee Drop Coverage due to Qualifying Life Event (NOT COBRA Eligible)

See the steps to process the QLE:

- In the box "Enter the date of this event" the date entered should be the **last day of coverage with your current plan**.
- Click the plans you would like to **remove** from you benefits.
- Clicking the **save** button will remove the selected plans and you will be removed from coverage.

If you have any questions, please reach out to your HR **BEFORE** processing your QLE event.

* Required Documentation: Please provide Qualifying Life Event Document to HR.

Enter the date of this event

This is the date the event originated on. Your last day of coverage will depend on the carrier's plan termination rules. Coverage will usually end on the event date or the last day of the month in which the event date falls.

Check the plans to drop

Benefit	Medical
Plan	2023 PPO Silver 25/1500/80%
Effective Date	01/01/2023
Drop	<input type="checkbox"/>
Benefit	Dental
Plan	2023 PPO Dental 100/80/50% with \$1,500 Max
Effective Date	01/01/2023
Drop	<input type="checkbox"/>
Benefit	Vision
Plan	2023 Vision \$10/25 12/12/24
Effective Date	01/01/2023
Drop	<input type="checkbox"/>

On this page Pamela will be required to provide the "end date" (**this end date should be the last day of the month that the benefits end**) of her current coverage, on the down part of the page we will be able to see all of the plans that Pamela has active at this time, she is going to be required to select the plans she wants to drop from her insurance.

Once Pamela has selected the plan that she does not want anymore and the end date of the coverage, she is going to press the "save" button to continue with the QLE process. After pressing save we are going to be taken to the next page:

Employee Drop Coverage due to Qualifying Life Event (NOT COBRA Eligible)

See the steps to process the QLE:

- In the box "Enter the date of this event" the date entered should be the **last day of coverage with your current plan**.
- Click the plans you would like to **remove** from you benefits.
- Clicking the **save** button will remove the selected plans and you will be removed from coverage.

If you have any questions, please reach out to your HR **BEFORE** processing your QLE event.

* Required Documentation: Please provide Qualifying Life Event Document to HR.

The employee coverage has been removed

Back

At this point Pamela has finished with the procedure of her QLE for dropping her coverage, what is next now is to provide the required documentation for that QLE to the HR department. (**Please do not forget to provide those documents**).

Example #4

Dependent Drop Coverage due to Qualifying Life Event (COBRA Eligible)

On this example Pamela wants to drop the coverage for her spouse, in order to do that she is going to select the option in the color blue at the top of this page, once she selects the right option Pamela is going to be taken to the next web page:

Dependent Drop Coverage due to Qualifying Life Event (COBRA Eligible)

See the steps to process the QLE:

- In the box "Enter the date of this event" the date entered should be the **last day of coverage with your current plan**.
- Select the dependent you would like to remove.
- Click the plans you would like to remove from you benefits.
- Clicking the **save** button will remove the dependent from the selected plans and they will be removed from coverage.
- **YOU CAN ONLY PROCESS A QLE FOR ONE DEPENDENT AT A TIME. YOU WILL NEED TO PROCESS SEVERAL QLE EVENTS IF YOU ARE ADDING MULTIPLE DEPENDENTS.**

If you have any questions, please reach out to your HR **BEFORE** processing your QLE event.

* Required Documentation: Please provide Qualifying Life Event Document to HR.

Enter the date of this event

This is the date the event originated on. Last day of the dependents coverage will depend on the carrier's plan termination rules. Coverage will usually end on the event date or the last day of the month in which the event date falls.

Select the dependent you wish to drop

Here Pamela is been required to provide the "end date" (**this end date should be the last day of the month that the benefits end**) for the plans she wants to drop from her spouse, after she provided the end date she will need to select her spouse name, once she is done with that she is going to be able to see the next:

Dependent Drop Coverage due to Qualifying Life Event (COBRA Eligible)

See the steps to process the QLE:

- In the box "Enter the date of this event" the date entered should be the **last day of coverage with your current plan**.
- Select the dependent you would like to remove.
- Click the plans you would like to remove from you benefits.
- Clicking the **save** button will remove the dependent from the selected plans and they will be removed from coverage.
- **YOU CAN ONLY PROCESS A QLE FOR ONE DEPENDENT AT A TIME. YOU WILL NEED TO PROCESS SEVERAL QLE EVENTS IF YOU ARE ADDING MULTIPLE DEPENDENTS.**

If you have any questions, please reach out to your HR **BEFORE** processing your QLE event.

* Required Documentation: Please provide Qualifying Life Event Document to HR.

Enter the date of this event

This is the date the event originated on. Last day of the dependents coverage will depend on the carrier's plan termination rules. Coverage will usually end on the event date or the last day of the month in which the event date falls.

Select the dependent you wish to drop

Benefits

<input type="checkbox"/>	Voluntary Life currently costs \$21.73. After this change it will be \$15.15.
<input type="checkbox"/>	Dental currently costs \$45.96. After this change it will be \$31.50.
<input type="checkbox"/>	Vision currently costs \$9.66. After this change it will be \$6.51.

At this point Pamela needs to select the plan she wants to drop from her spouse coverage, once those plans have been selected, she needs to press the "save" button to continue with our QLE process. After this Pamela is going to be taken to the next page:

Dependent Drop Coverage due to Qualifying Life Event (COBRA Eligible)

See the steps to process the QLE:

- In the box "Enter the date of this event" the date entered should be the **last day of coverage with your current plan**.
- Select the dependent you would like to remove.
- Click the plans you would like to remove from you benefits.
- Clicking the **save** button will remove the dependent from the selected plans and they will be removed from coverage.
- **YOU CAN ONLY PROCESS A QLE FOR ONE DEPENDENT AT A TIME. YOU WILL NEED TO PROCESS SEVERAL QLE EVENTS IF YOU ARE ADDING MULTIPLE DEPENDENTS.**

If you have any questions, please reach out to your HR **BEFORE** processing your QLE event.

* Required Documentation: Please provide Qualifying Life Event Document to HR.

The dependent coverage has been removed

Back

At this point the coverage has been dropped from her spouse profile successfully and the last step to follow is to provide the required documentation to the HR department so they can continue with the QLE process.

If you want to be 100% sure that the changes were made, you can always go to the benefits tap on you employee portal and check the plans that are currently active on your coverage, if the benefits are not up to date, select the drop down and change your view from active to pending as HR has to approve the QLE for the benefits to be moved to active.

[Home](#) [Profile](#) **Benefits** [Required Tasks](#) [Resources](#) [Time Off](#)

Benefits Summary

Enrolled Plans

Dental

Collapse ▾



See Full Details

2023 PPO Dental 100/80/50% with \$1,500 Max

Coverage: Employee + Family

Effective: 01/01/2023

Cost Per Pay: \$45.96

Vision

Collapse ▾



See Full Details

2023 Vision \$10/25 12/12/24

Coverage: Employee + Child(ren)

Effective: 02/08/2023

Cost Per Pay: \$6.51

Remember that you can always come reach out to your HR for further assistance.

To locate your employee portal at any time, click this link [Employee Navigator Login](#) to be taken directly to your employee portal login webpage.

