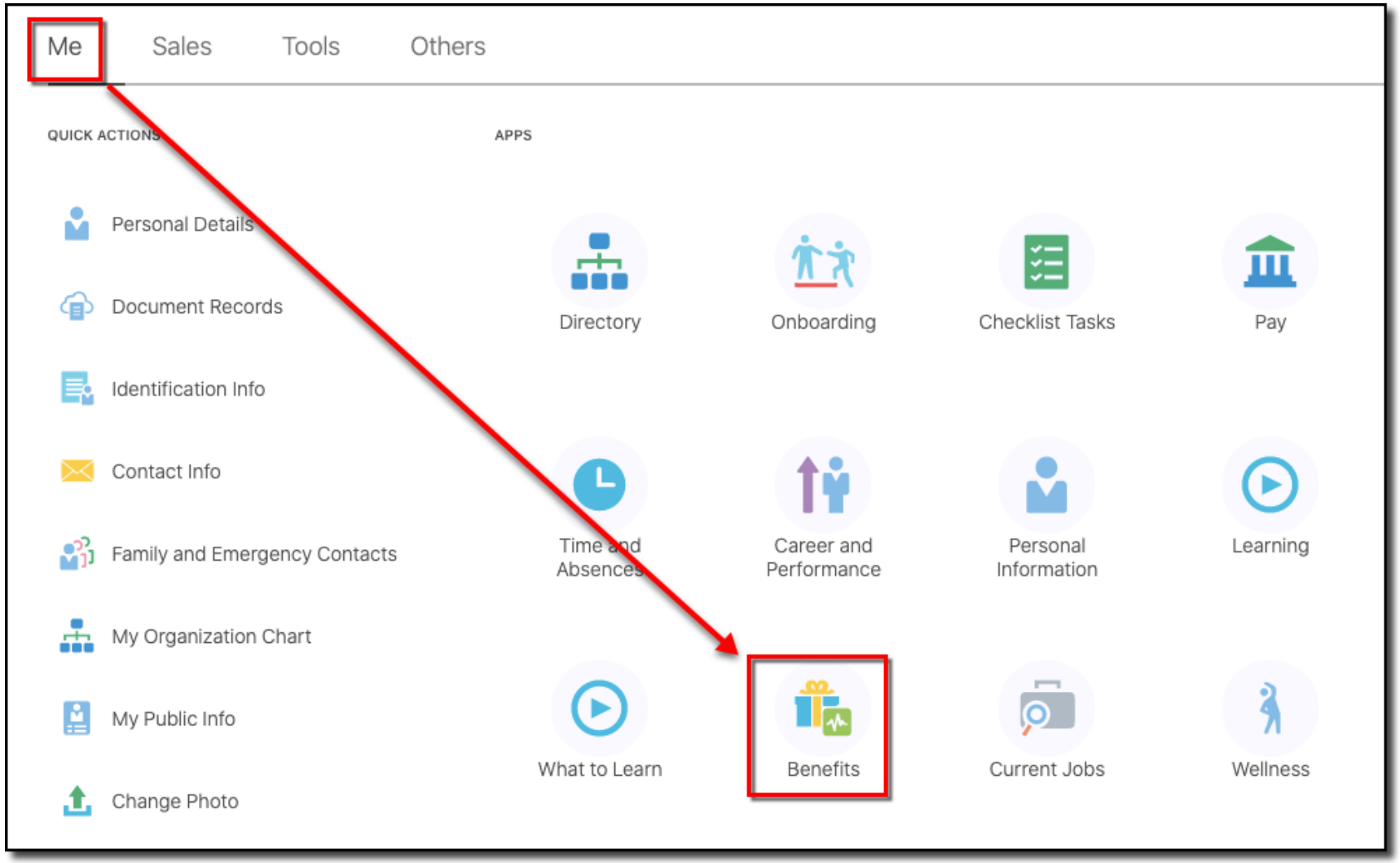
Reporting a Life Event

Note: Connect supports the following life events. Changes must be made within 30 days of the event.

- **Add a child**
- **Change HSA Contribution**
- **Divorce**
- **Gain of Coverage**
- **Loss of Coverage**
- **Marriage & Domestic Partner**

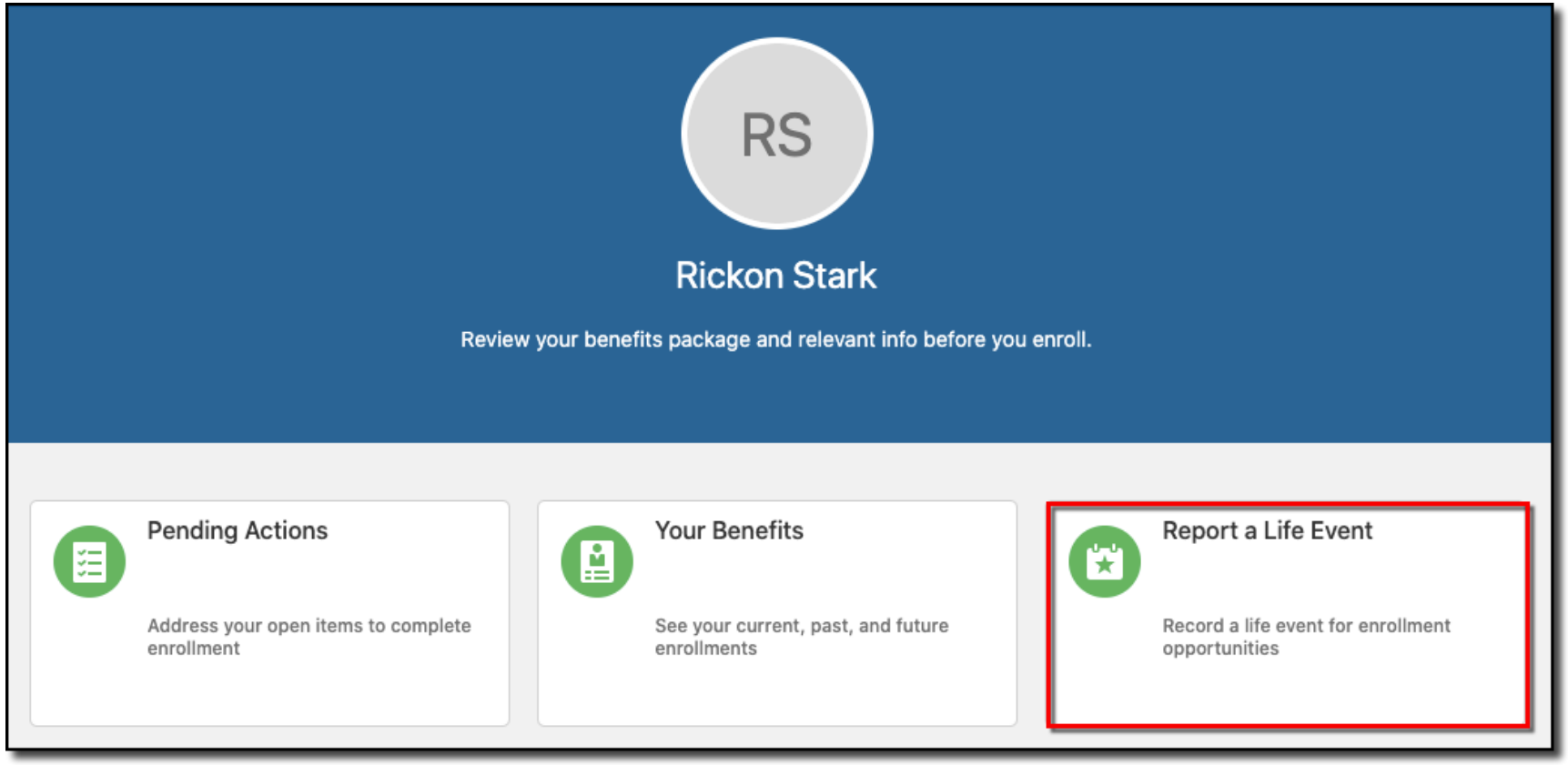
1. Select **Me** to display your employee functions.

2. Click the **Benefits** icon.



Reporting a Life Event

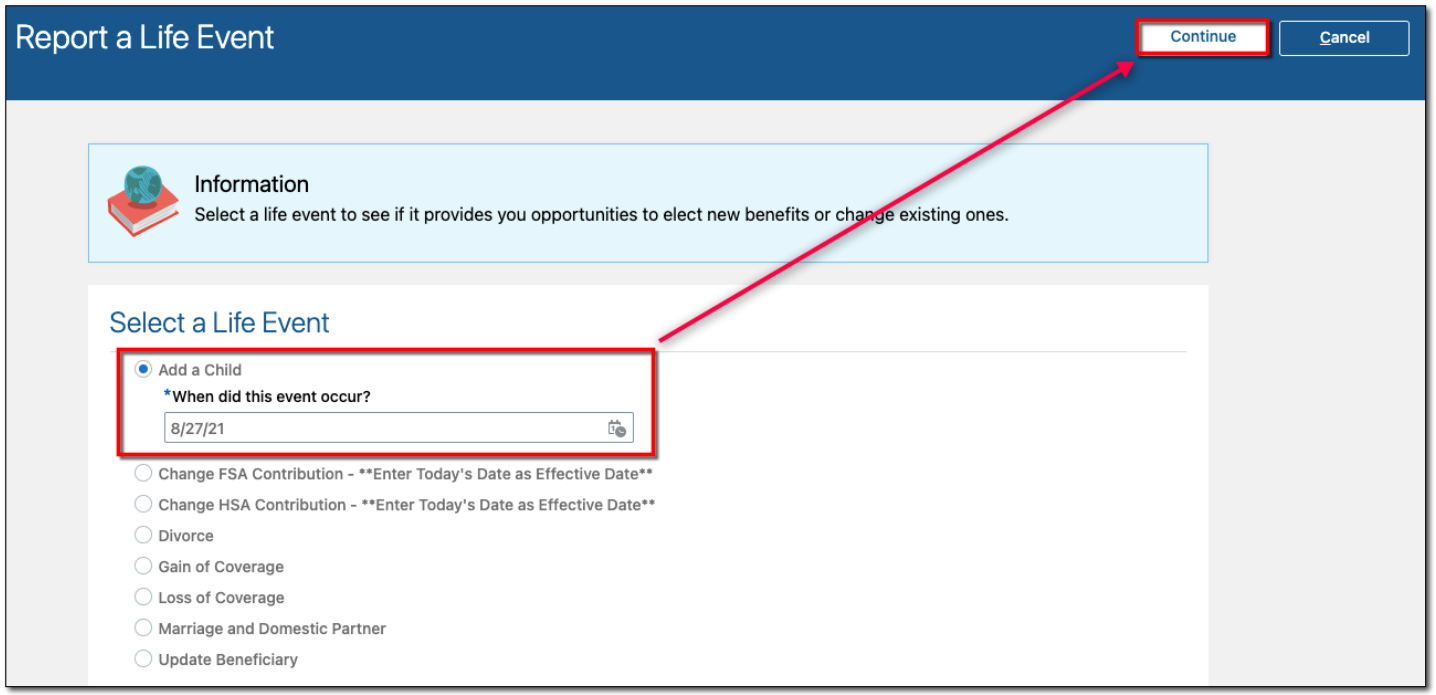
3. To initiate your benefit selections for a life event, click the **Report a Life Event** tile.



Reporting a Life Event

4. Select the applicable **life event** and enter the **occurrence date**.

5. Click the **Continue** button.



Note: A notification appears indicating the life event was created.

6. Click **OK**.

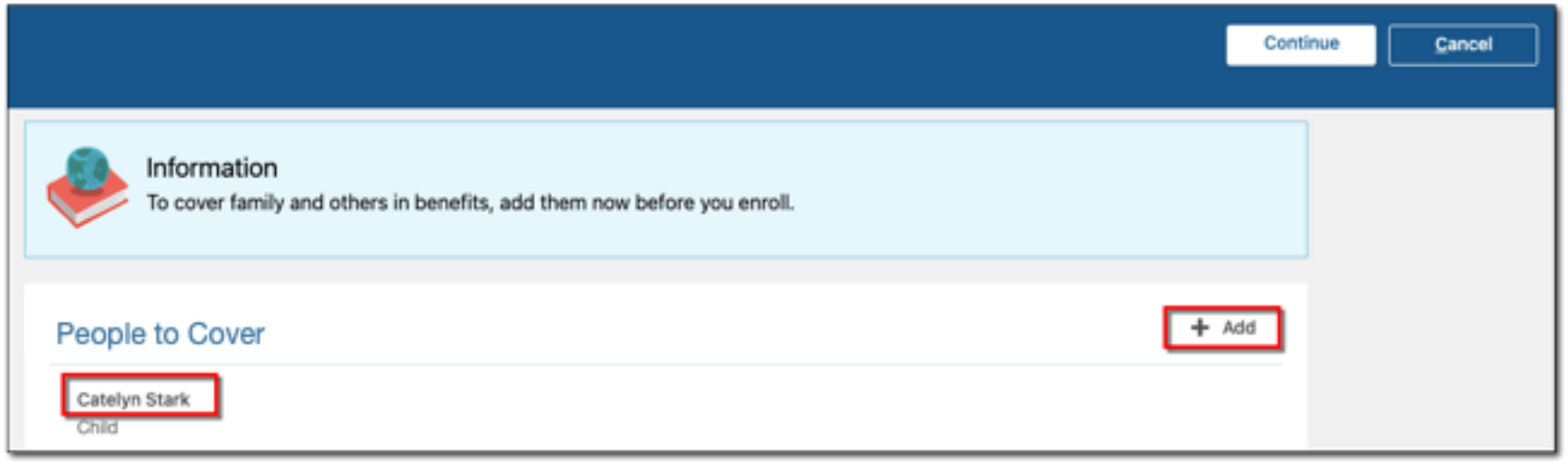
Reporting a Life Event

Note: Before making your selections, you can edit or add dependents and beneficiaries.

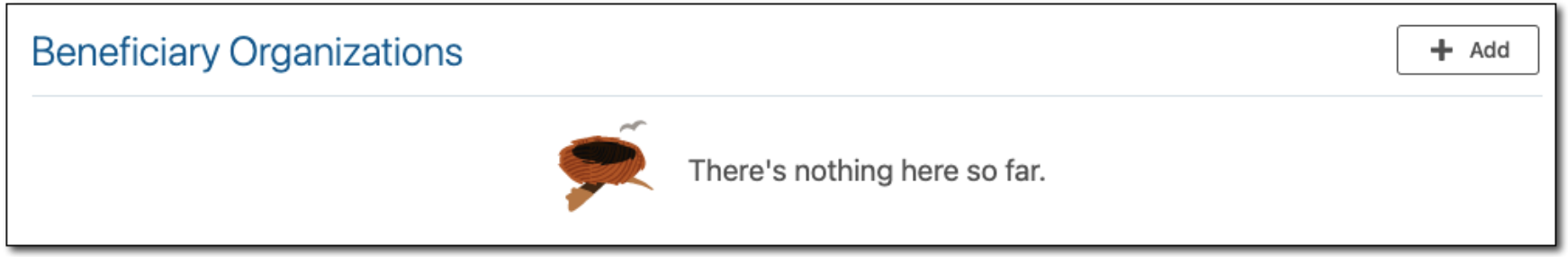
Be sure to add or update all dependents and beneficiaries **before** you continue with your enrollment selections.

7. To edit an existing person, click their **name**.

8. To add, click the **Add** button.



Note: If desired, an organization can be designated as a beneficiary in lieu of a person.



Reporting a Life Event

9. To edit a person, click the **Pencil** icon for the desired section.

10. Update all relevant fields.

Note: Be sure to update the **Relationship** if applicable. When reporting a divorce, change the relationship to Ex-Spouse so the existing spouse is no longer benefit eligible.

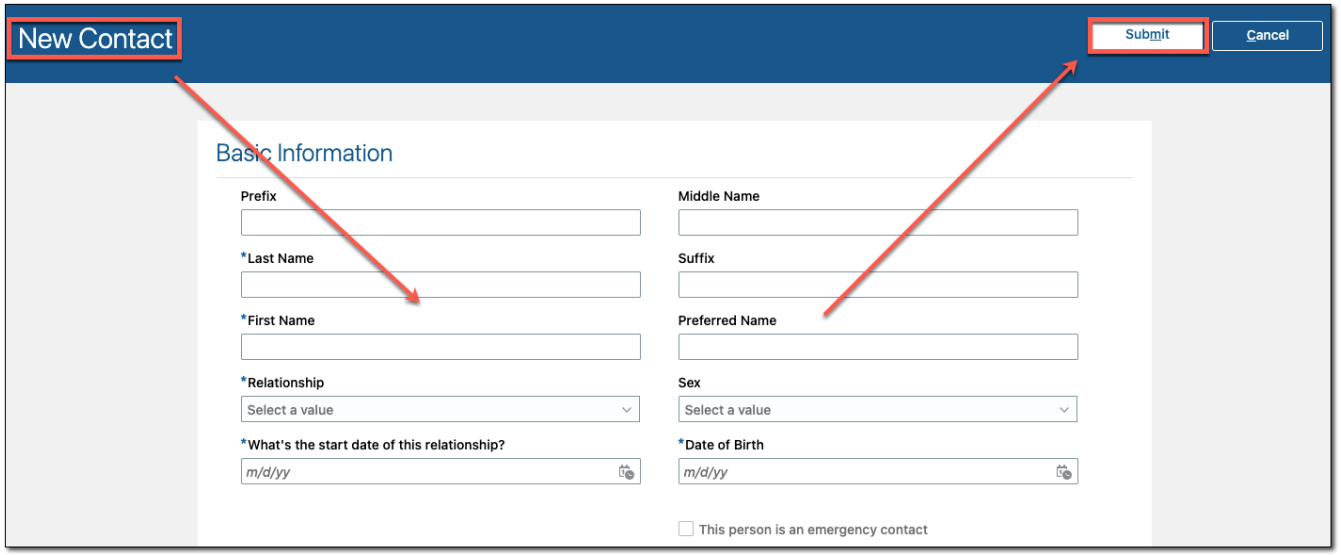
11. When finished, click **Submit**.

12. To add a person, enter the person's information.

Note: Required fields are indicated with a blue asterisk.

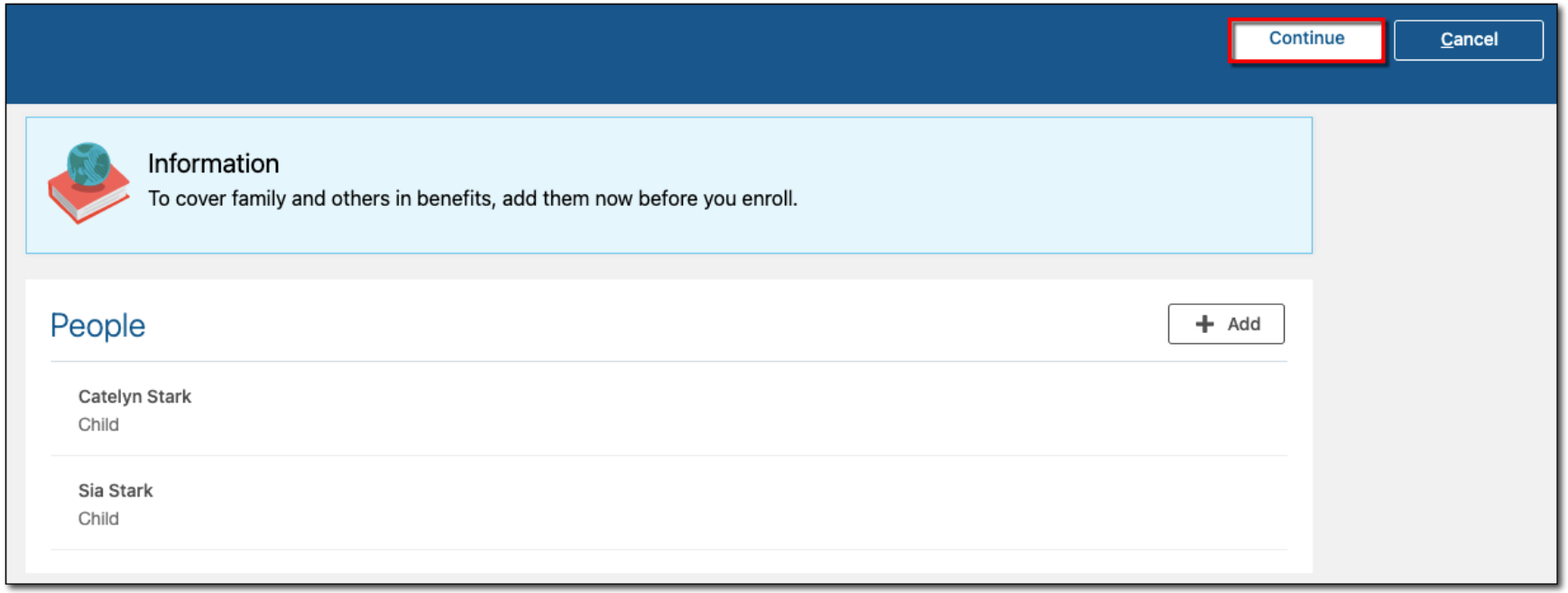
13. Be sure to enter details for all sections on the page.

14. When finished, click **Submit**.



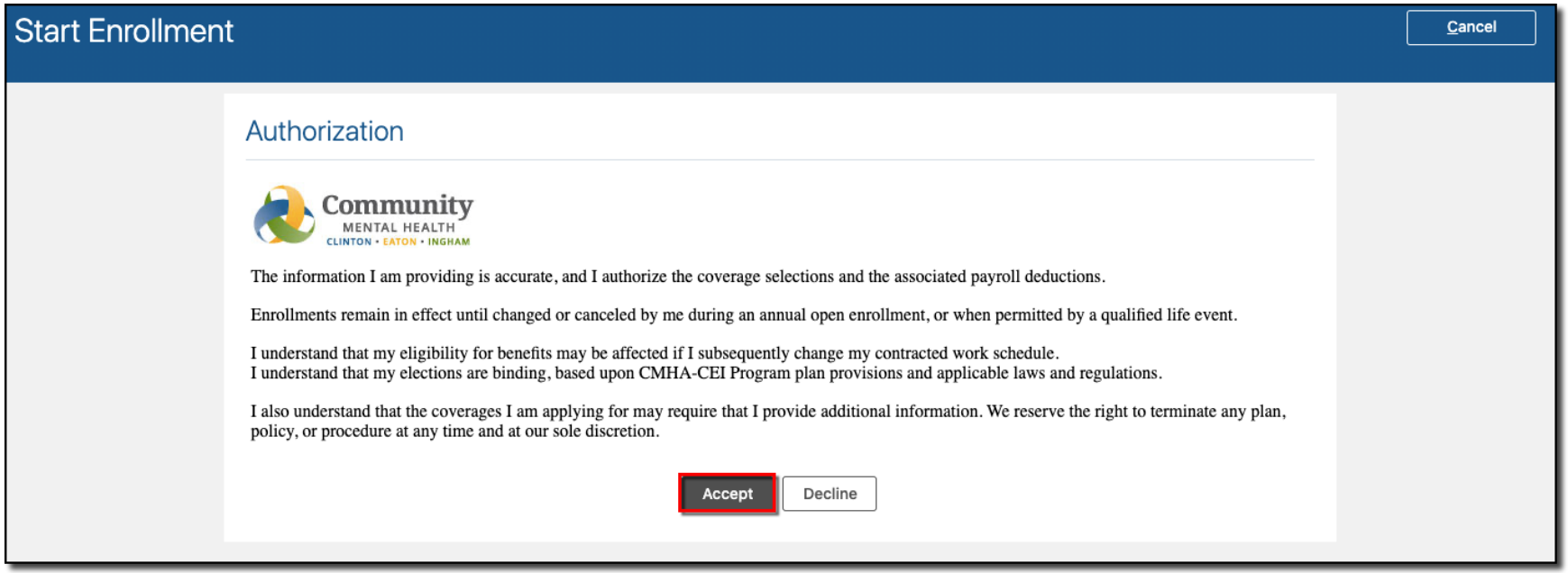
15. If applicable, click **Add** again to enter additional people to cover or edit other people.

16. When finished, click **Continue**.



Reporting a Life Event

17. Read the **Authorization** statement and click **Accept** to continue.

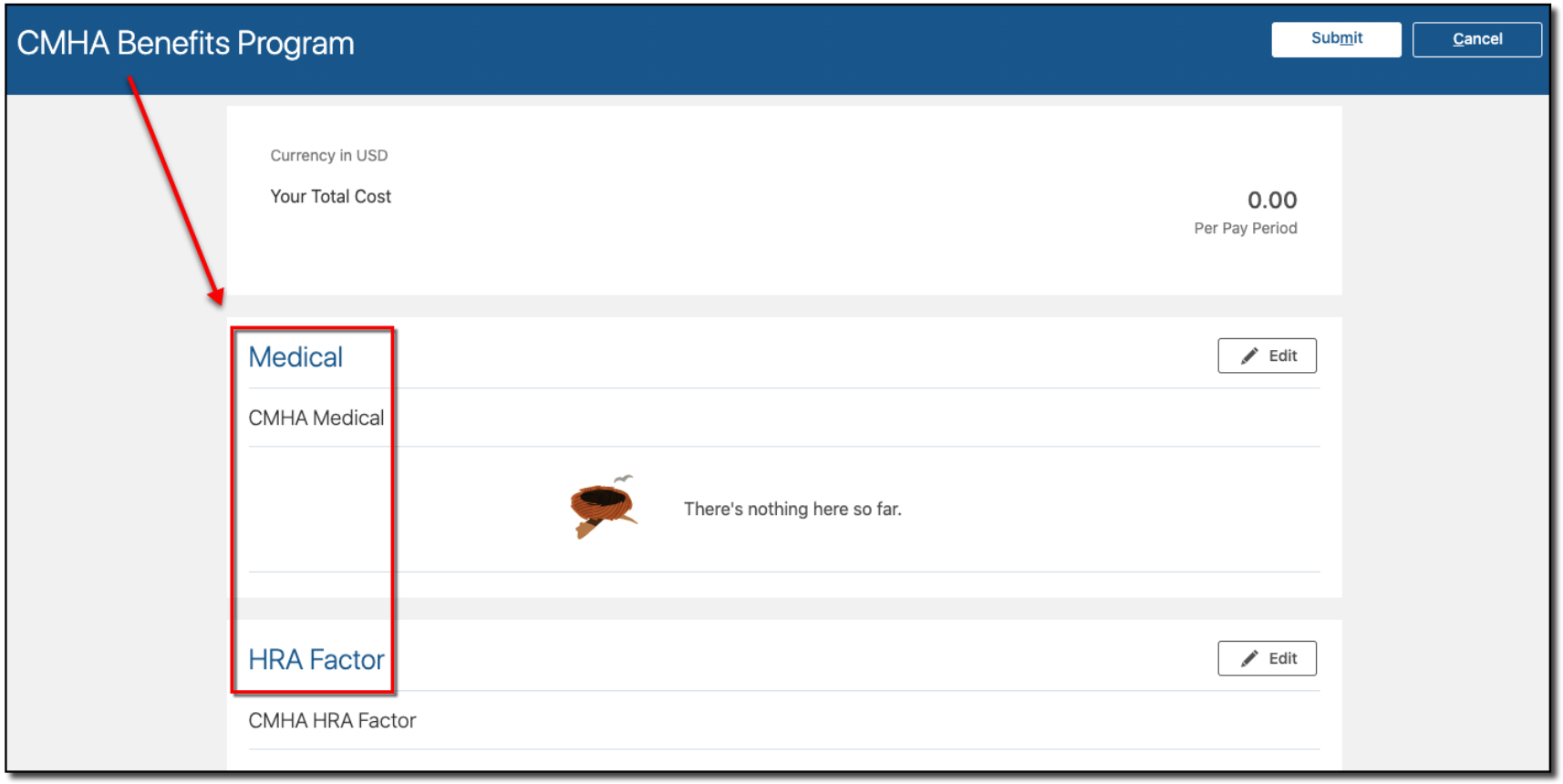


Reporting a Life Event

Note: Each benefit plan you are eligible for will be displayed on the **Benefits Program** page.

Note: Even if the plans change or are different than what you see in this job aid, the steps to complete the enrollment remain the same.

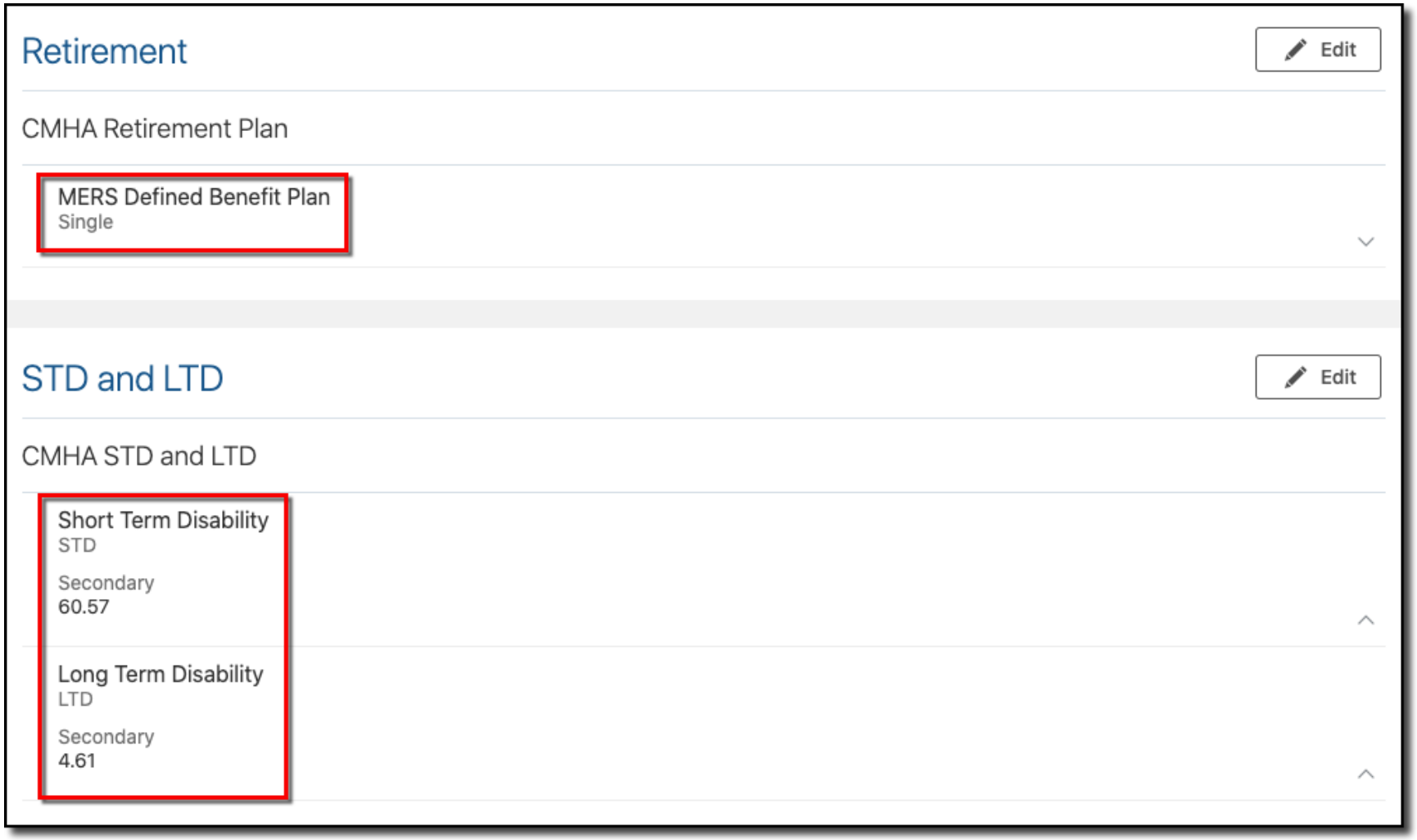
Review each section carefully and make your selections.



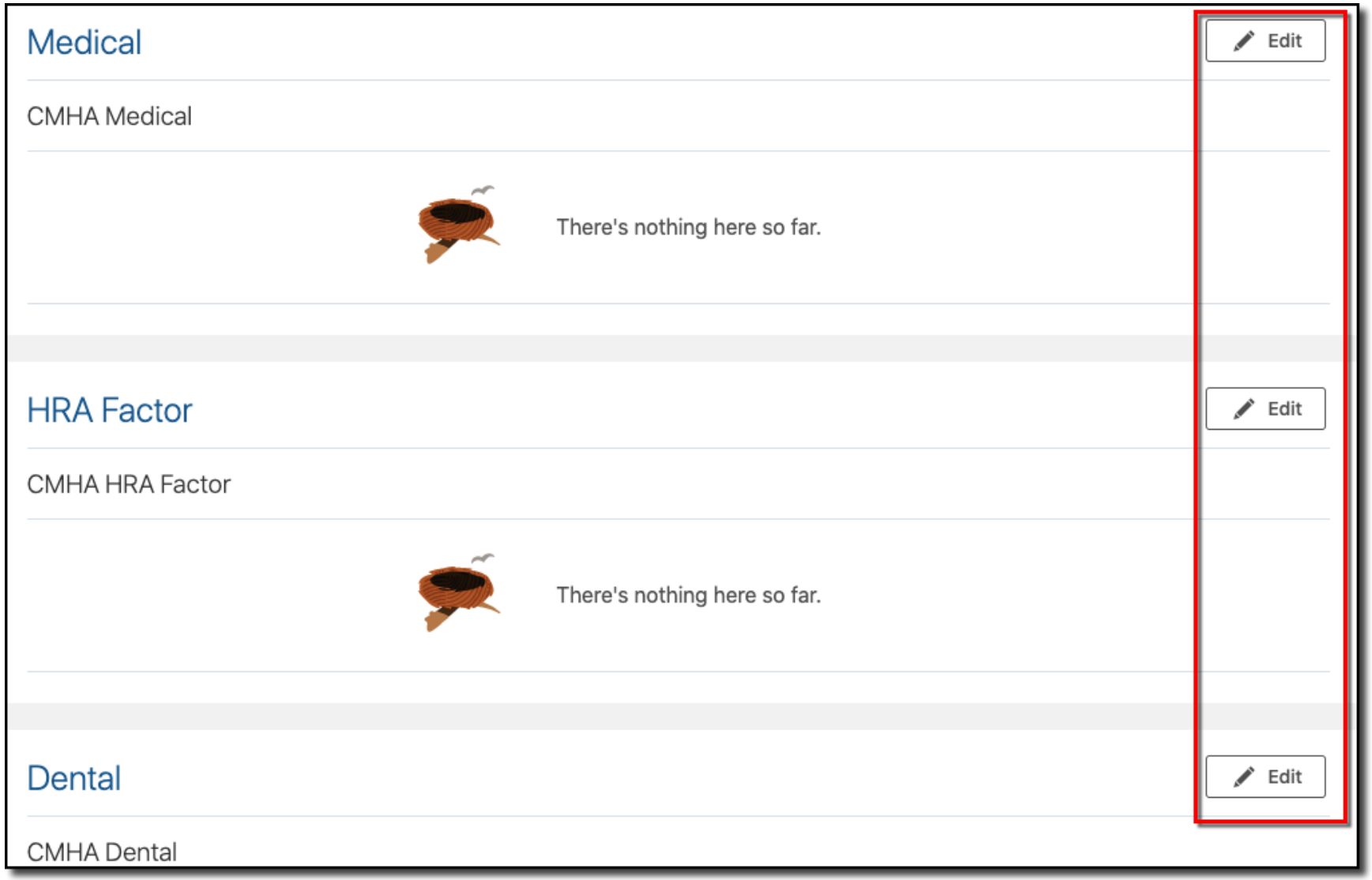
Reporting a Life Event

Note: Connect automatically enrolls employees into certain plans such as MERS, Short-Term Disability, and Long-Term Disability.

Note: Even if you see the Edit button for these plans, you are not able to enter any selections.



18. Click the **Edit** button to enter your elections for **each of the plans** that require a selection.



Reporting a Life Event

Note: It is very important to carefully review the plan information displayed in Connect before you make your selections. There are eligibility rules and validations built into the system that are explained in these sections.

Some plans require specific options to be made.

Valid combinations are highlighted in green and invalid combinations are highlighted in red.

For more information on validations, please review the job aid titled Understanding Open Enrollment & Life Events in Connect.

Medical Plan

The information I am providing is accurate, and I authorize the coverage selections and the associated payroll deductions.

I understand that to maintain the Medical plan, I must report any changes to myself or my dependents status annually. Enrollments remain in effect until changed or canceled by me during an annual open enrollment, or when permitted by a qualified life event.

I understand that my eligibility for benefits may be affected if I subsequently change my contracted work schedule. I understand that my elections are binding, based upon CMHA-CEI Program plan provisions and applicable laws and regulations.

I also understand that the coverages I am applying for may require that I provide additional information. I agree to complete all required information for enrollment in the below benefits plan and understand that my failure to provide required information will result in my enrollment being rejected at which time I will not be eligible to participate in this benefit until a qualifying life event (if applicable) or open enrollment from the next year occurs.

Medical Plan Waiver and Opt - Out

I understand that to maintain the Opt-Out, I must re-enroll each year. Enrollments remain in effect until changed or canceled by me during an annual open enrollment, or when permitted by a qualified life event.

I understand that to maintain participation in the CMHA buyout/buydown , I must report any changes to myself or my dependents status annually.

I request to decline coverage through CMHA group health plan for the calendar year and elect to receive the Opt-out payment due to being enrolled in other health care coverage. I certify that I and all other members of my expected tax family, if any, have or will have minimum essential coverage during the plan year.

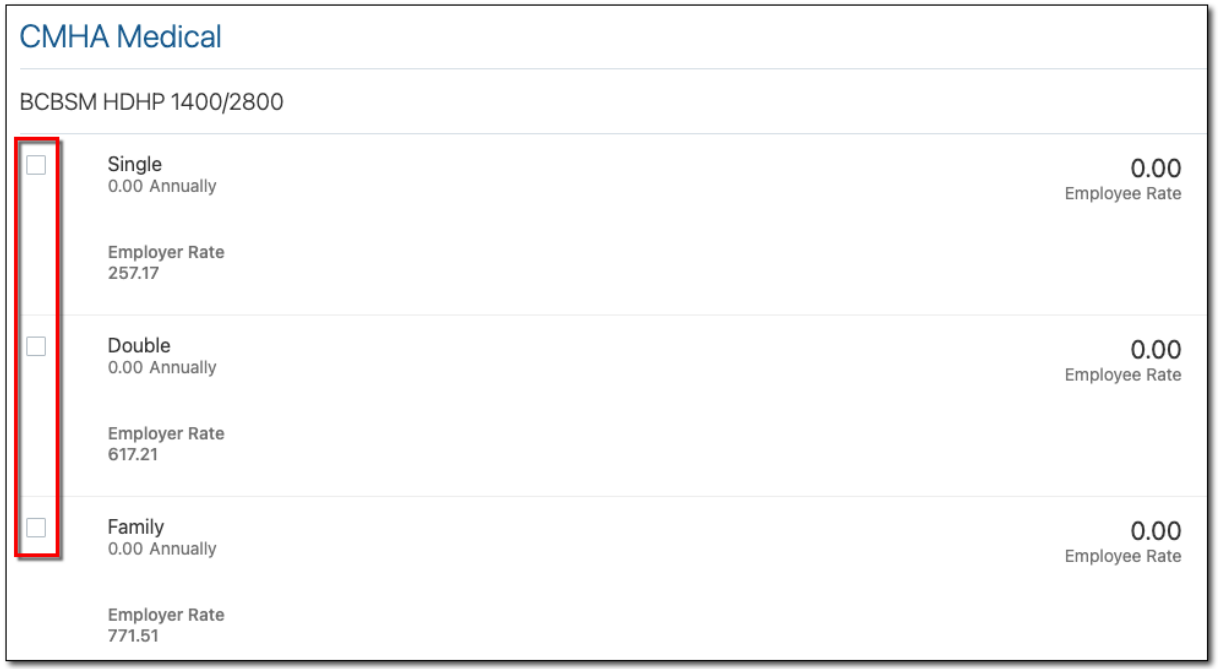
CMHA will deposit the amount elected on the second pay of every month and I agree to accept this deposit as ordinary income. I further understand, CMHA reserves the right to recoup any Opt-Out payment amounts received by fraud or deceit.

I also understand that the coverages I am applying for may require that I provide additional information. I agree to complete all required information for enrollment in the below benefits plan and understand that my failure to provide required information will result in my enrollment being rejected.

OEI (Other Eligible Individual) Validations with Medical			
BCBSM HDHP 1400/2800 Double	**BCBSM HRA 1B 250/500 Double**	**BCBSM HRA 1A Double**	**Medical Plan - Single**
BCBSM HDHP OEI - Single to Double	BCBSM HRA 1B OEI - Single to Double	BCBSM HRA 1A OEI - Single to Double	Not OEI eligible

Reporting a Life Event

19. Make your plan selection by clicking the desired **checkbox.**



Note: When selecting Double or Family, Connect will require you to enter your dependent(s) for the selected offerings.

20. Select your **Dependent(s)** if applicable.

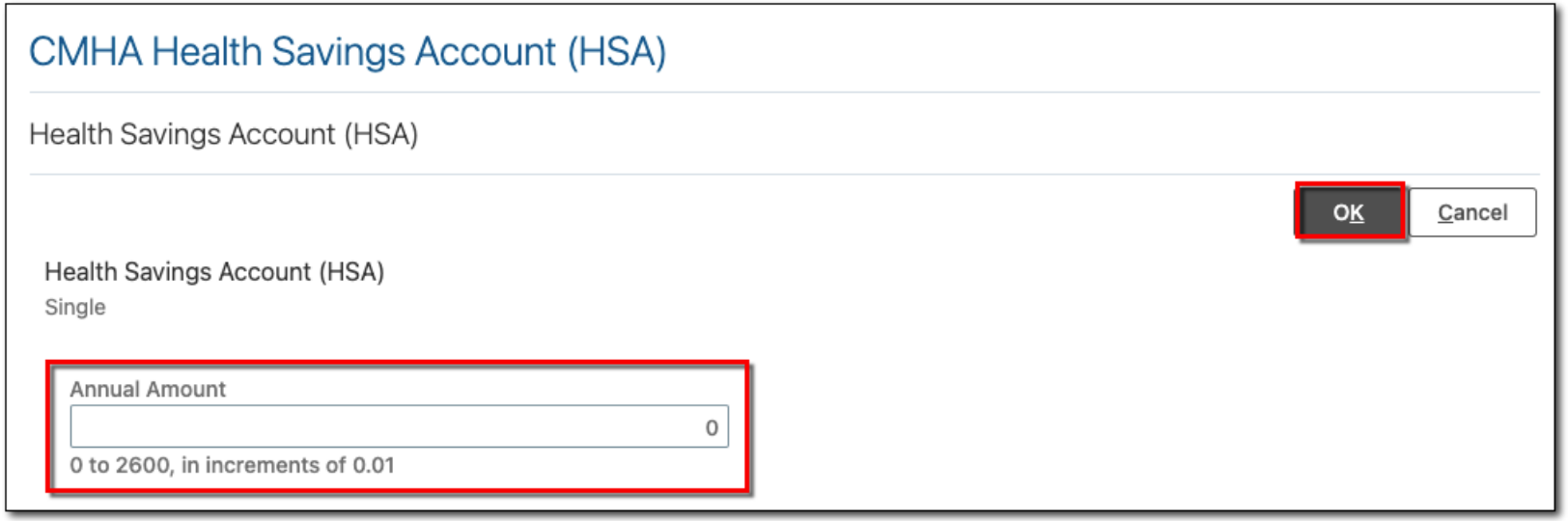
21. Click **OK**.

Note: When choosing to contribute to an **HSA** or **FSA**, you must enter your annual contribution amount.

Note: The annual contribution limits are displayed under the **Annual Amount** field and are different for Single and Double/Family elections.

22. Enter the **Annual Amount**.

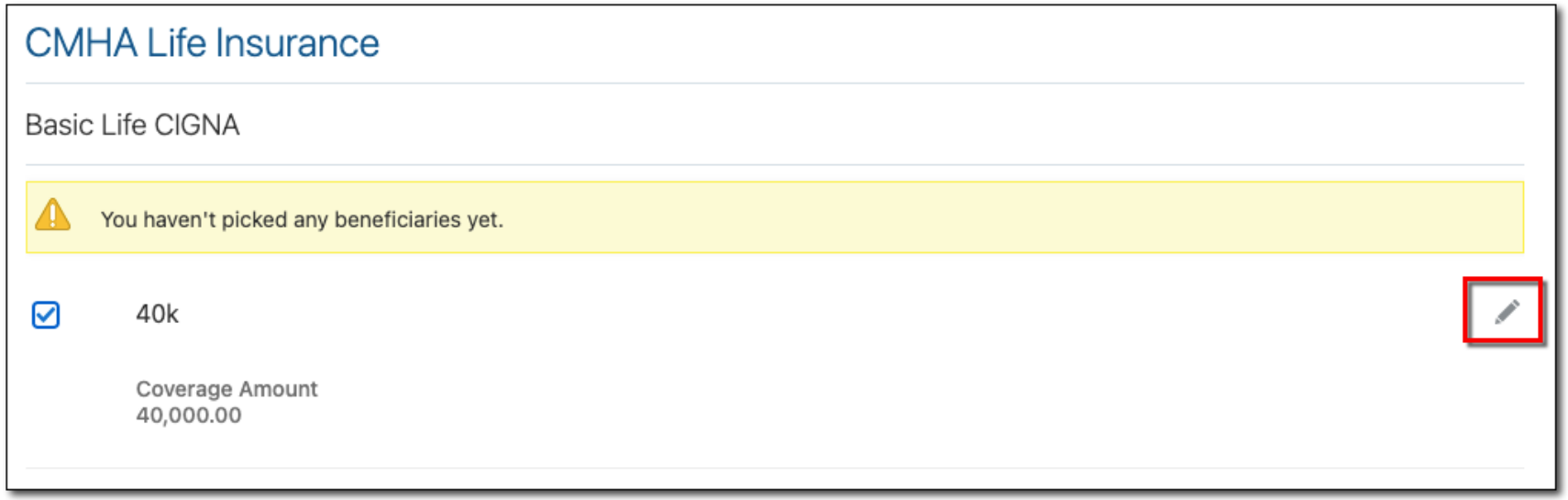
23. Click **OK**.



Reporting a Life Event

Note: Be sure to designate beneficiaries for your life insurance plans.

24. Click the **Pencil** icon for the plan option in which the beneficiaries will be added or updated.



Reporting a Life Event

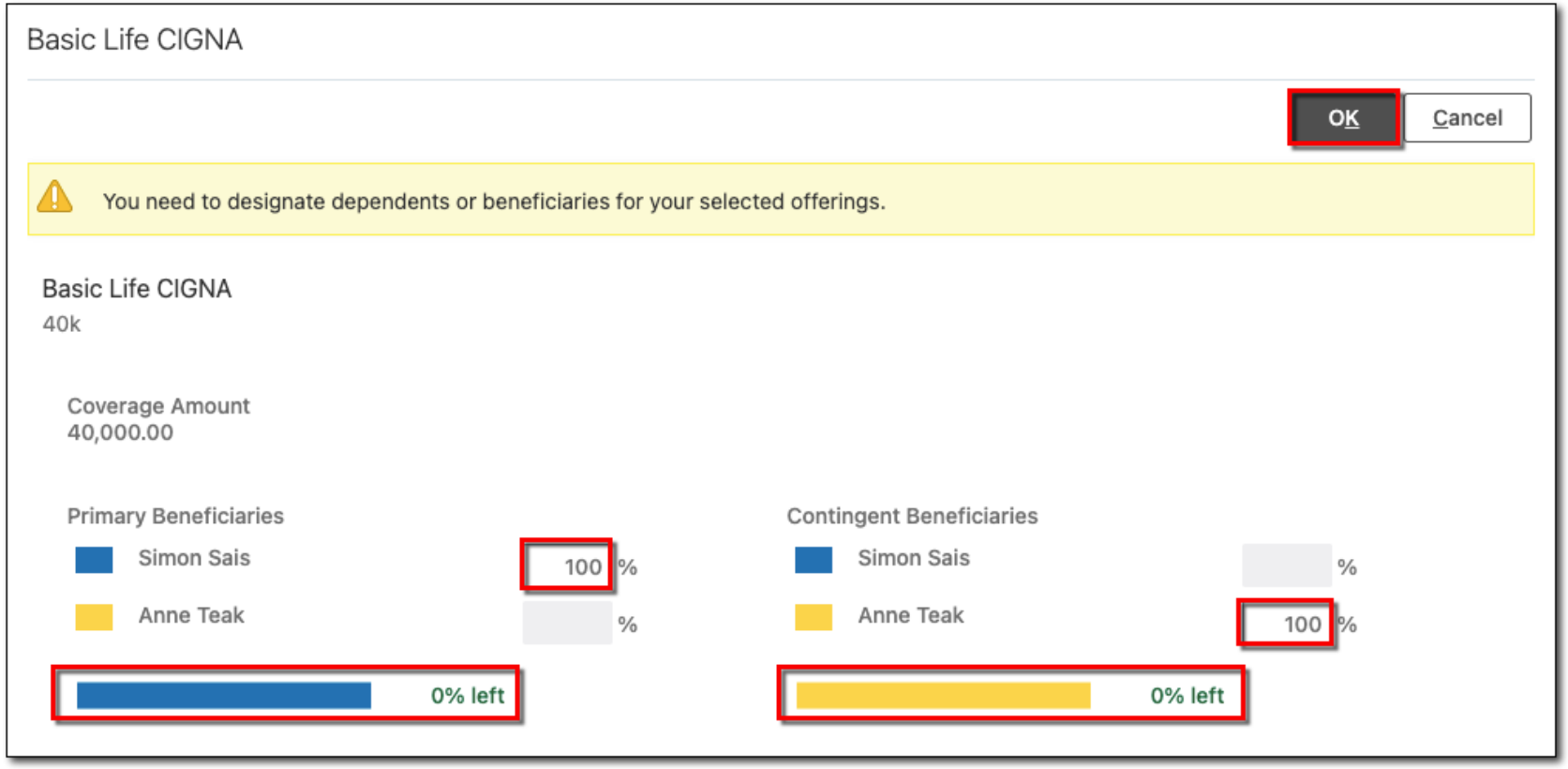
25. Enter the **Percentage** amounts for each primary and contingent beneficiary.

Note: The total percentage amount for all primary beneficiaries must equal 100.

Note: The total percentage amount for all contingent beneficiaries must equal 100 if a contingent beneficiary is entered.

Note: Connect will display the remaining percentage amount for the primary and contingent beneficiaries.

26. When finished, click the **OK** button.

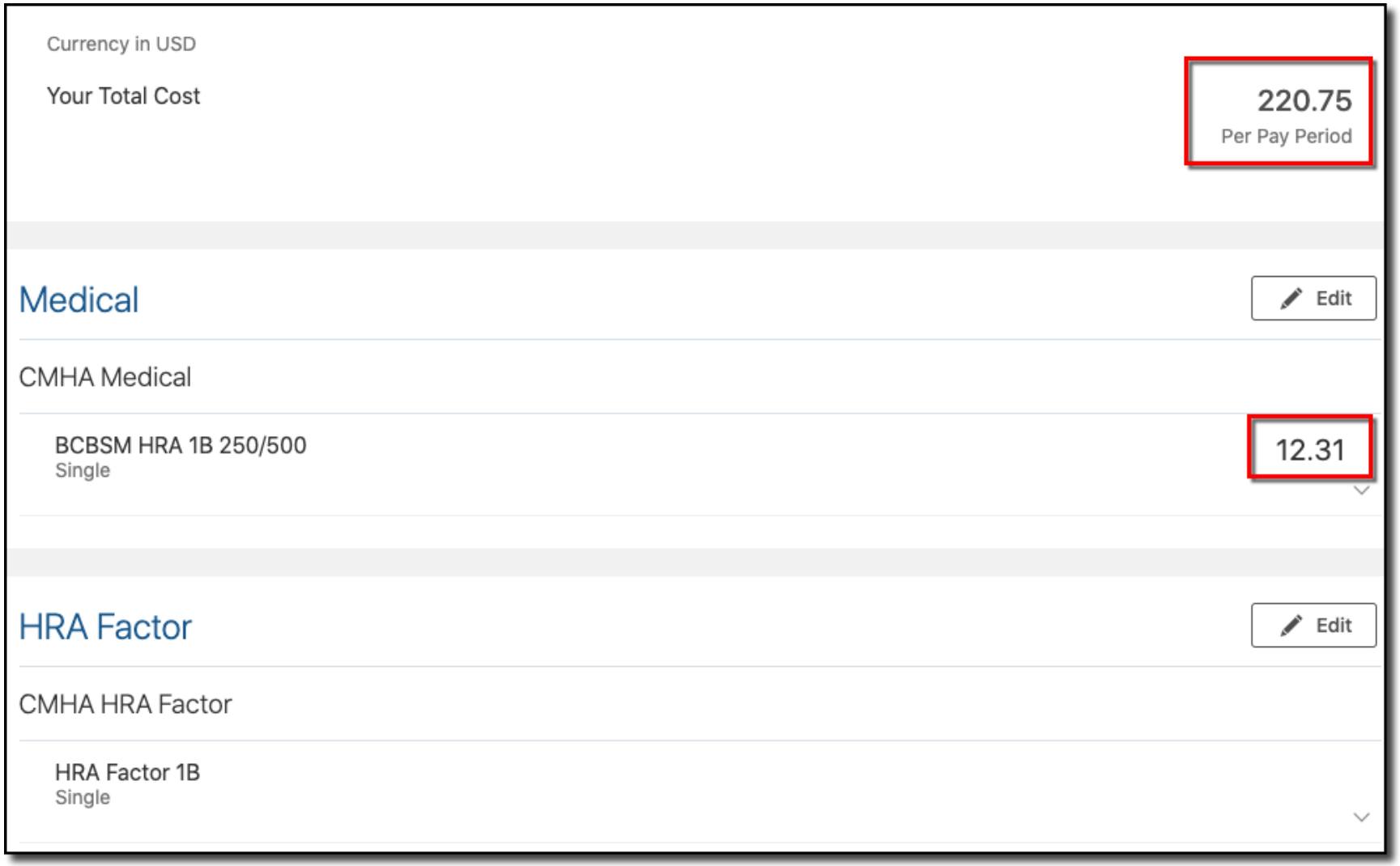


Note: You must click **Waive** for all plans not being selected.

27. When finished, click **Continue**.

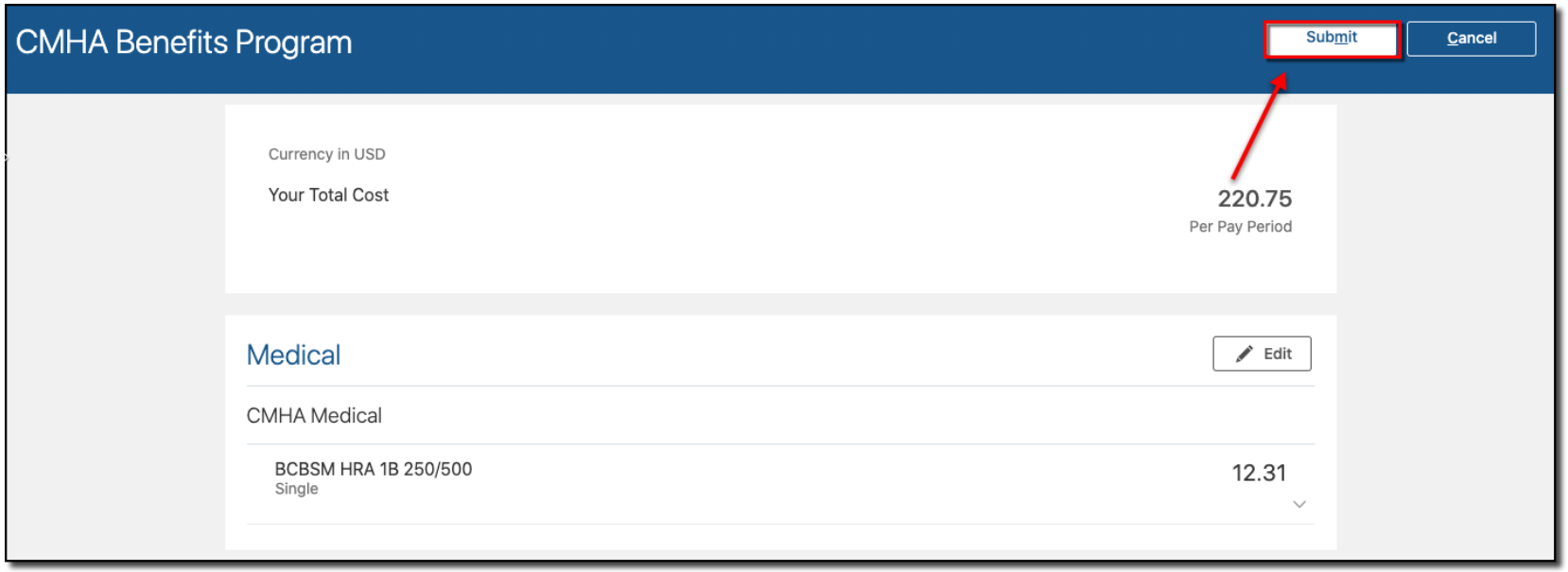
Reporting a Life Event

Note: As you make your selections, Connect will display the employer and employee cost for each option as well as the total cost to you per pay period.



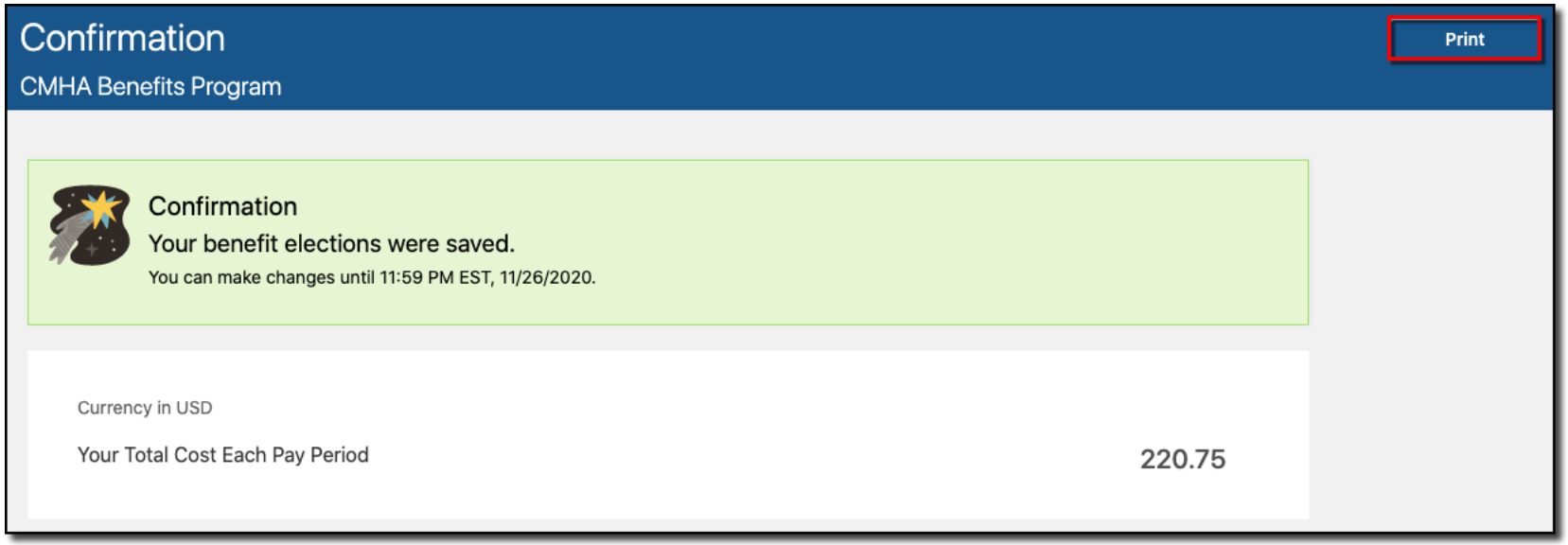
Reporting a Life Event

28. After all plan selections have been made, click **Submit.**



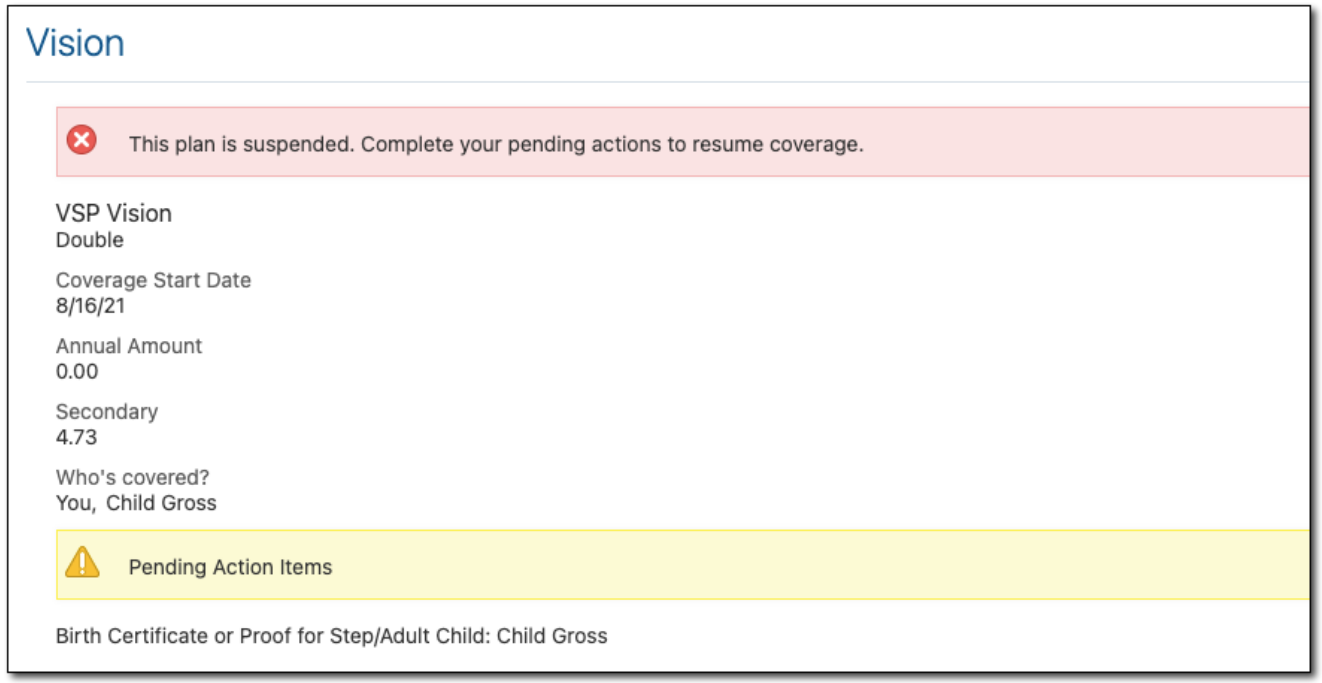
Note: A notification appears indicating your benefit selections were saved.

29. If desired, click **Print** to print or save an electronic copy of your enrollment selections.

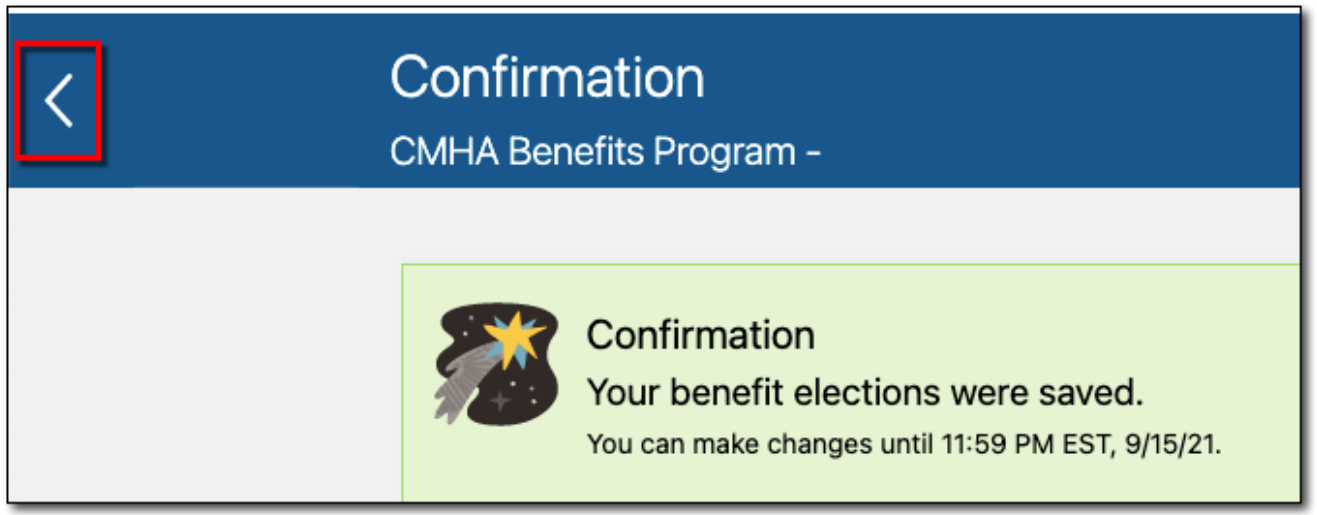


30. Scroll through the **Confirmation** page and review all plan selections.

Note: Some plans might require supporting documentation. In those instances, a message appears indicating that the plan is suspended, and you have **Pending Action Items** that need to be completed.



31. Click the left arrow to navigate back to the **Benefits** page.

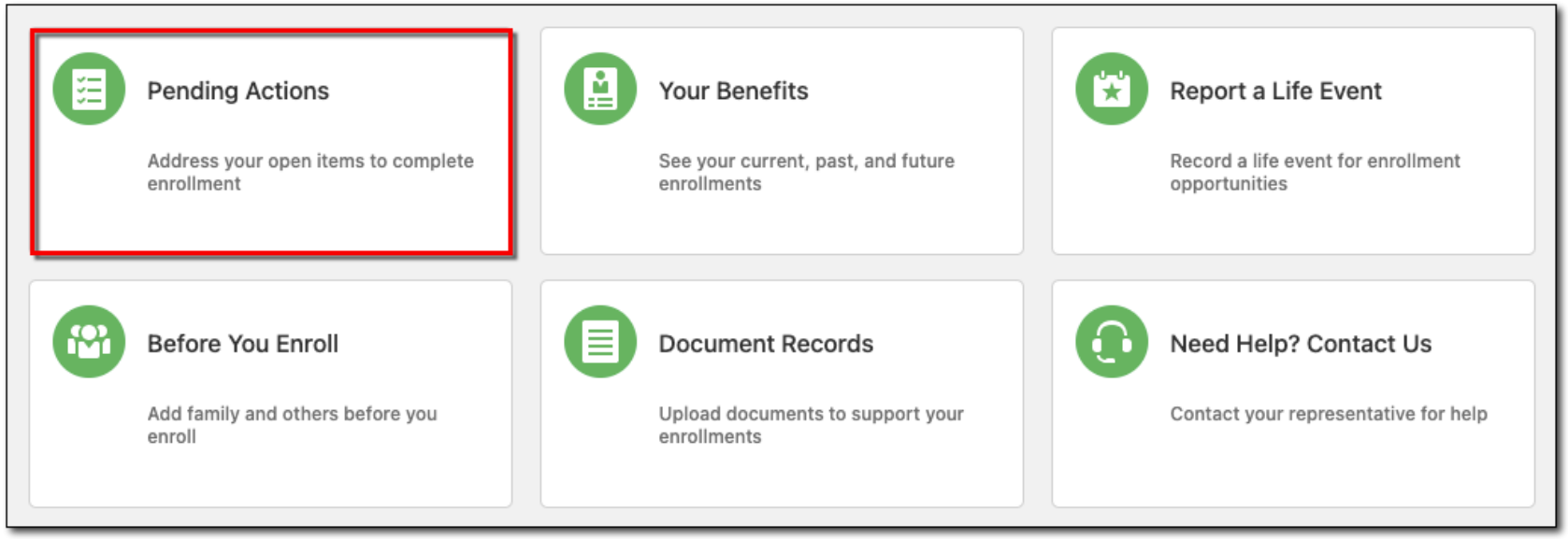


Reporting a Life Event

Note: After you submit your selections, be sure to check your **Pending Actions**.

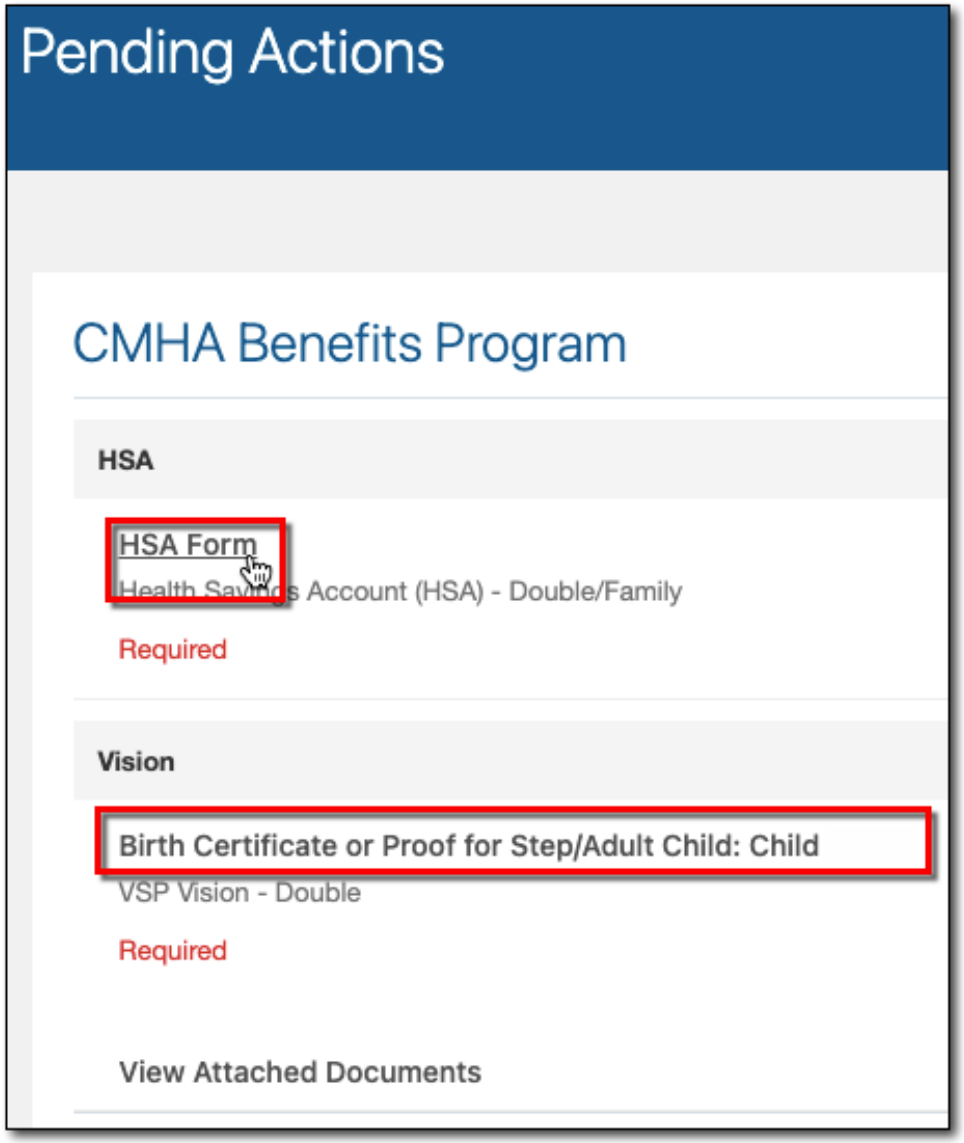
Note: Pending Actions will indicate if you need to provide any supporting documents that are required to finalize your enrollment.

32. Click **Pending Actions**.



Note: Be sure to review and address all **Pending Actions** to ensure your enrollment selections get finalized.

33. Click the **title** of a Pending Action.



Reporting a Life Event

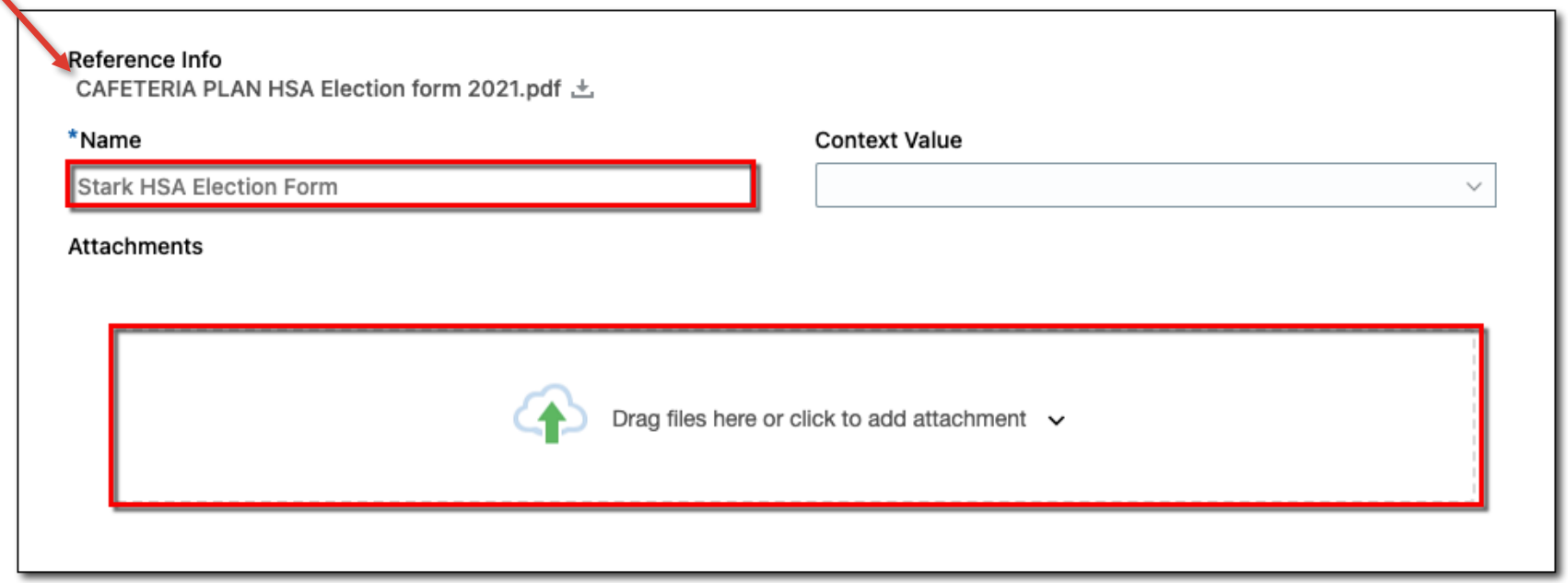
Note: Some actions require a form to be downloaded, completed, and uploaded. Other actions simply require a form to be uploaded.

If a form is not displayed in the **Reference Info** field for download, you will need to provide your own document such as a marriage license or birth certificate.

34. Enter the **name** of the form you are uploading.

35. Drag a completed form into the **Attachments** box or click the link inside the box to navigate to the form.

Note: You do not need to enter anything in the **Context Value** field.



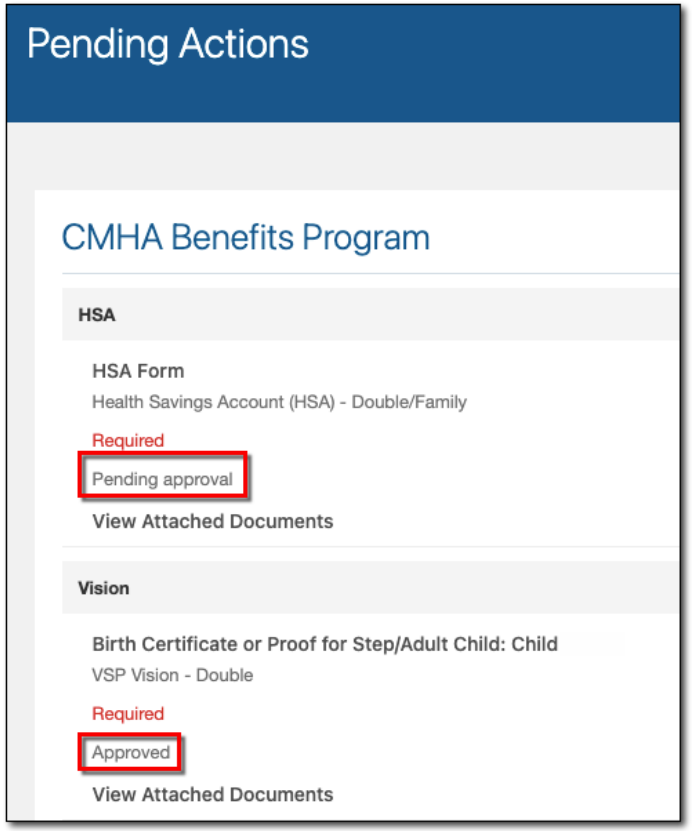
Reporting a Life Event

36. Click **Submit** when your document is attached.

37. Review any other Pending Actions and the associated statuses.

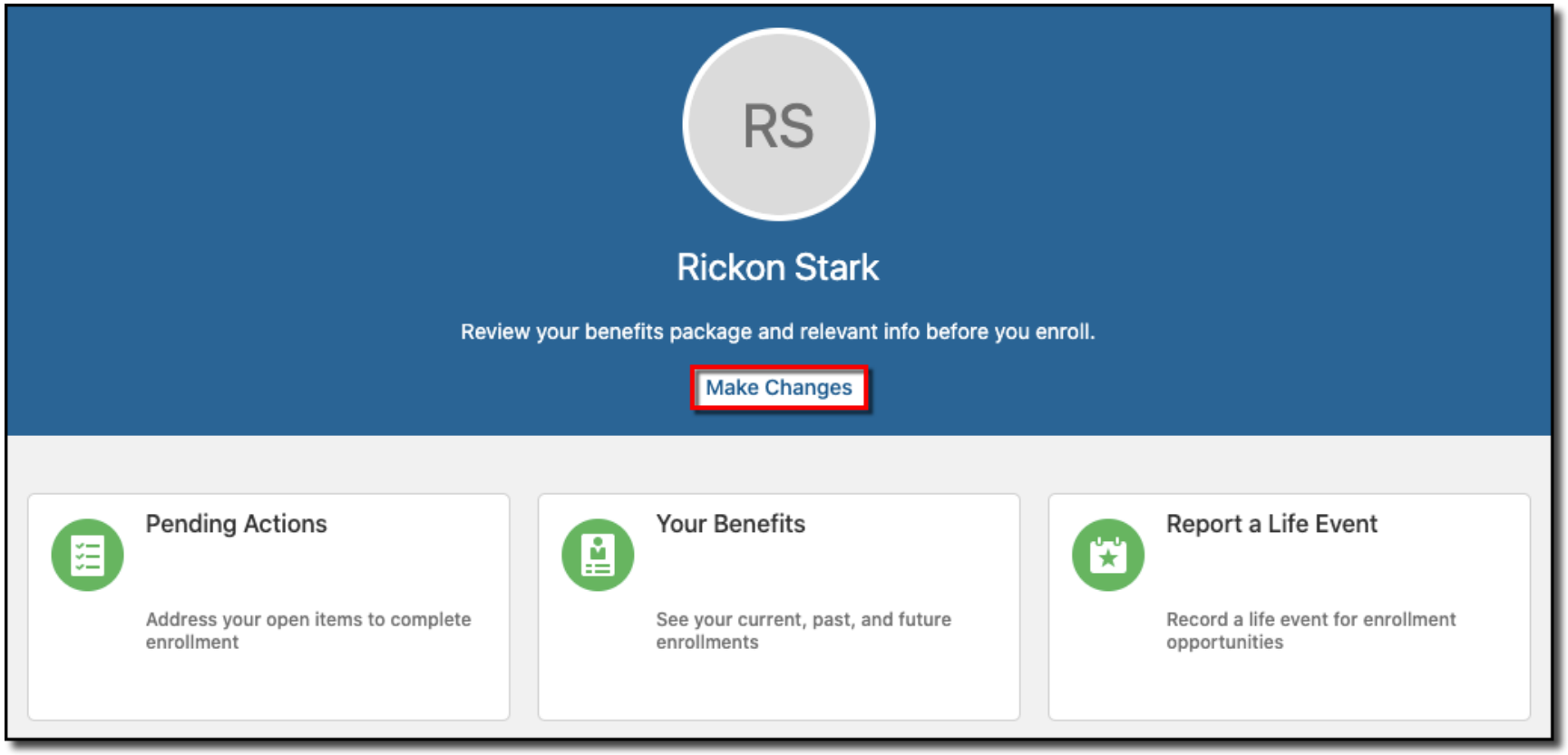
Note: Actions will remain **Pending** until reviewed and approved by Benefits.

38. Complete all Pending Actions that are not **Pending Approval** or **Approved.**



Reporting a Life Event

39. If your enrollment period is still open and you need to make changes after your selections were submitted, click **Make Changes**.



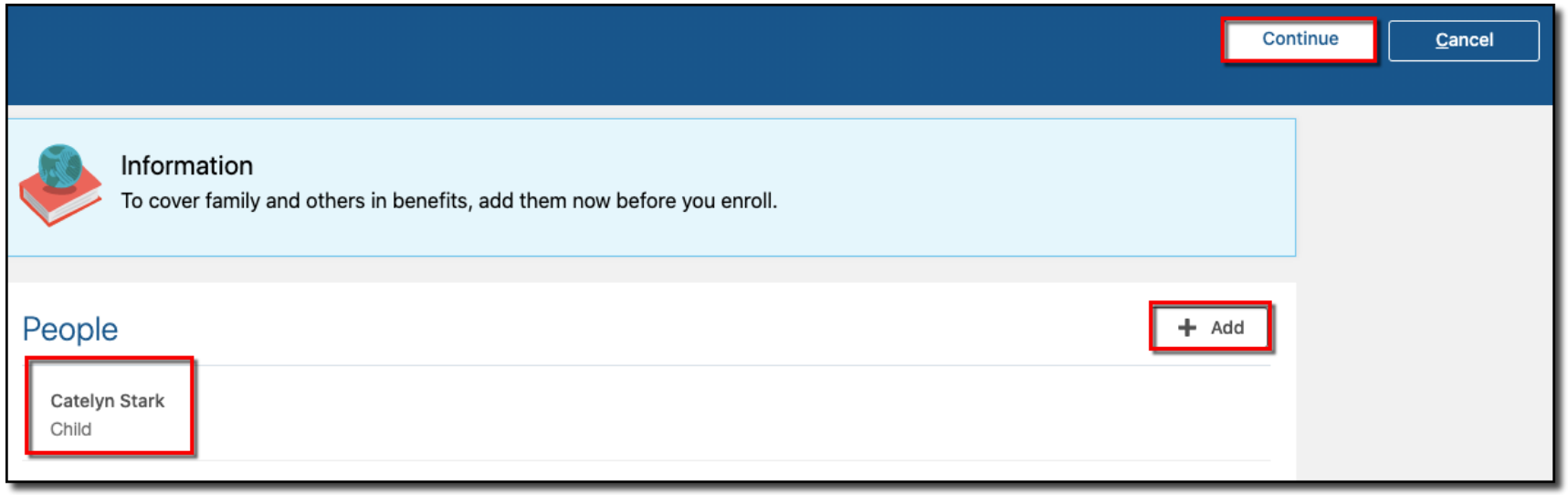
Reporting a Life Event

Note: You will return to the same open enrollment page where you started.

Following the previous steps, make any necessary updates.

40. Begin by verifying/updating your **People to Cover**.

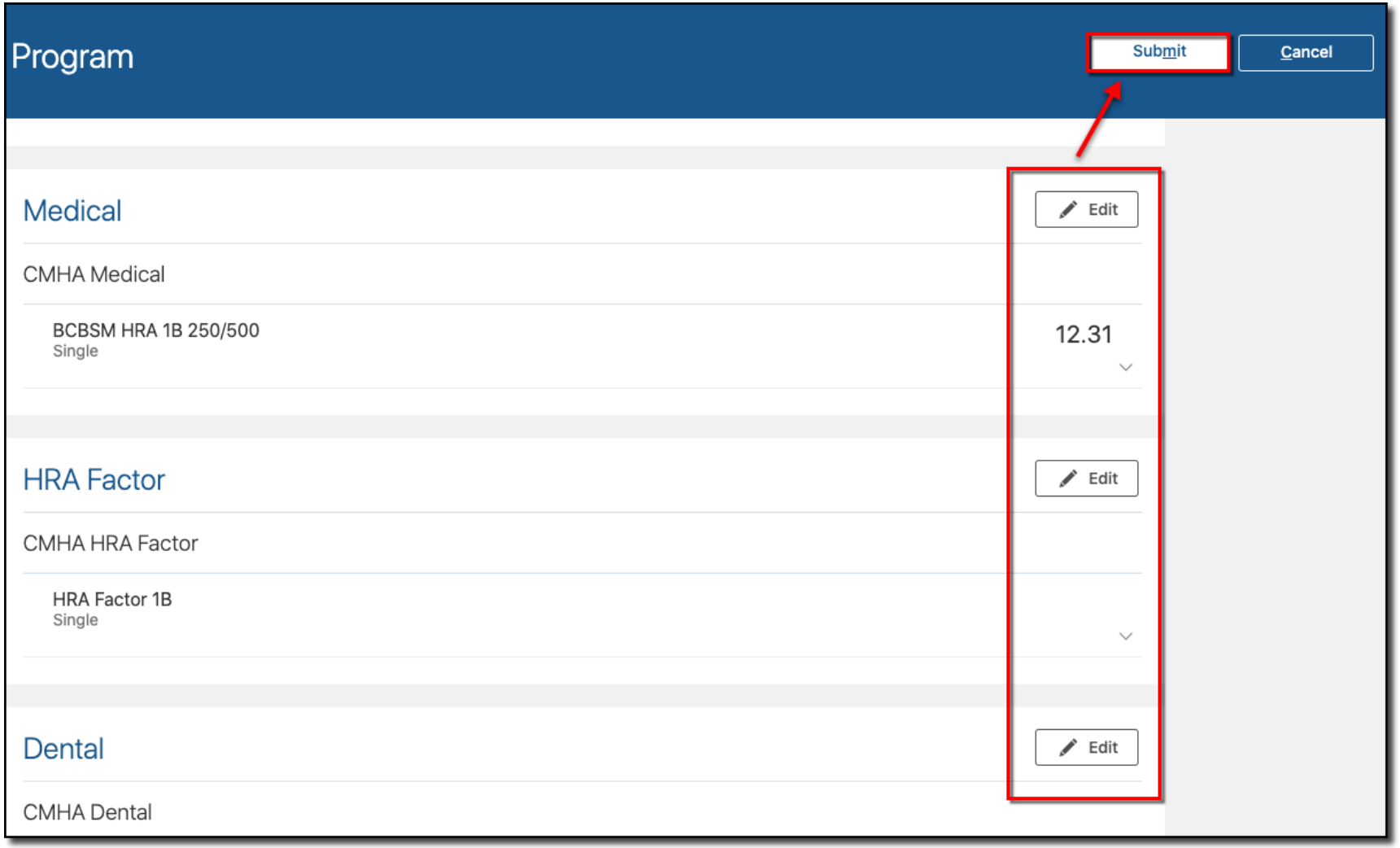
41. When finished, click **Continue**.



Reporting a Life Event

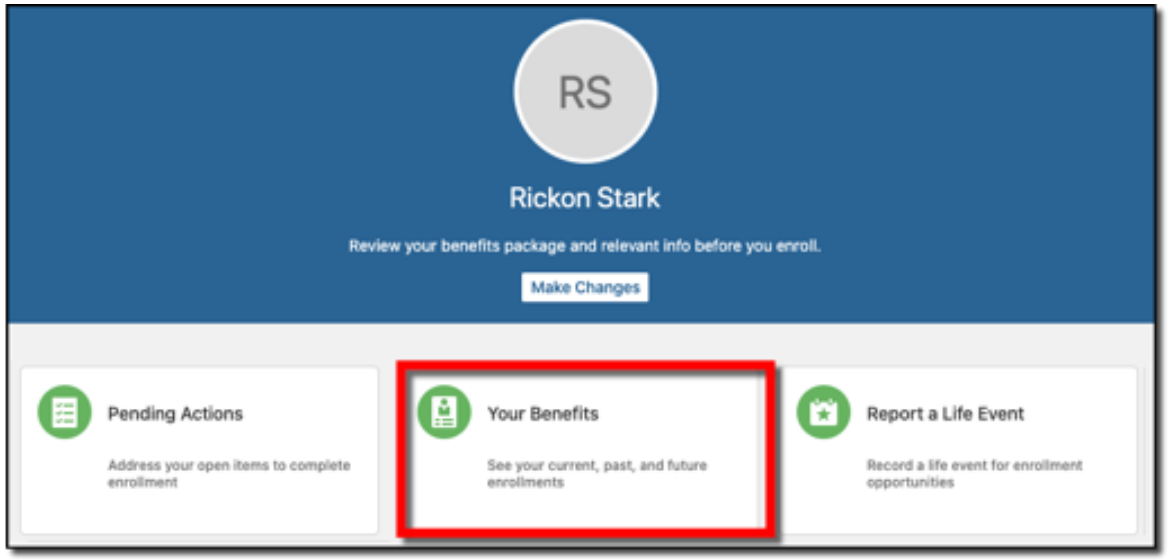
42. Click **Edit** to make any other updates.

43. When finished, click **Submit**.



Reporting a Life Event

44. If desired, you can view your benefit selections at any time. Click the **Your Benefits** tile.



45. Enter the **As Of** date you for viewing your benefit selections.

46. Click the **CMHA Benefits Program** Link.

47. View your benefits.

End of Procedure