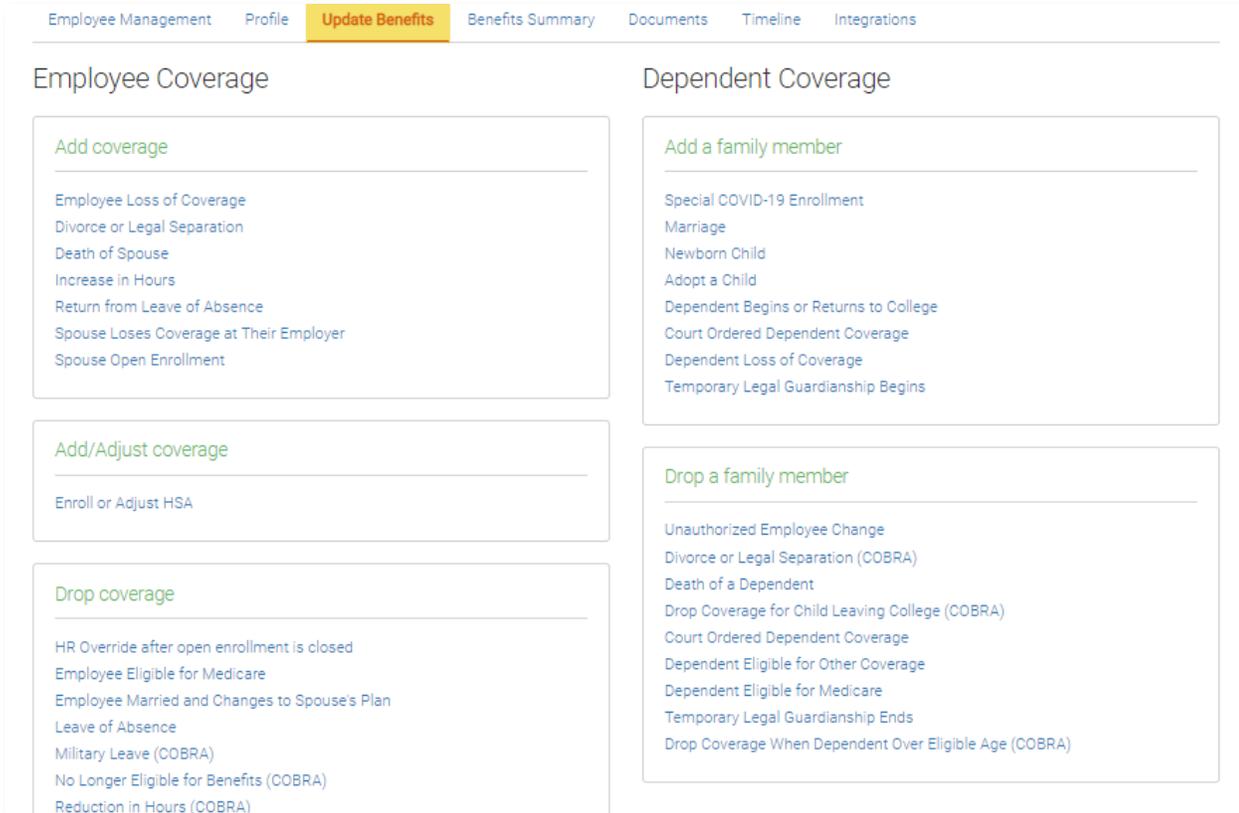




# PROCESSING LIFE EVENTS

## How to Create a Life Event:

Go to the Update Benefits tab on the Employee Management screen:



**Note:** Please note that Employee Navigator will only allow life events to be entered **30 days retroactively**

## Adding a Dependent:

The following are the pre-configured events that will allow a dependent to be added to coverage:

- Marriage
- Newborn Child
- Adopt a Child
- Add Domestic Partner
- Dependent Begins or Returns to College
- Court Ordered Dependent Coverage
- Dependent Loss of Coverage
- Temporary Legal Guardianship Begins



## PROCESSING LIFE EVENTS

### Dependent Drop:

The following are the pre-configured events that will allow a dependent to be dropped from coverage. Not all reasons listed will trigger COBRA – those that will trigger COBRA are indicated in this guide with **(COBRA)**:

- Unauthorized Employee Change
- Dependent Drop Divorce or Legal Separation **(COBRA)**
- Dependent Drop Dissolution of Domestic Partnership
- Dependent Drop Death of a Dependent
- Dependent Drop Dependent Leaves or Completes College **(COBRA)**
- Dependent Drop Court Ordered Dependent Coverage
- Dependent Drop Dependent Eligible for Other Coverage
- Dependent Drop Dependent Eligible for Medicare
- Dependent Drop Temporary Legal Guardianship Ends
- Dependent Drop Coverage When Dependent Over Eligible Age **(COBRA)**

### Add/Adjust Coverage:

The following events are used to report mid-year election changes, including adding coverage mid-year, in the Cafeteria and HSA plans:

**Note:** These may not apply to your benefits

- Enroll or Adjust FSA (should only be used if there is a qualifying event)
- Enroll or Adjust Limited Purpose FSA (should only be used if there is a qualifying event)
- Enroll or Adjust Daycare (should only be used if there is a qualifying event)
- Enroll or Adjust HSA

### End Coverage:

The following events are used to end elections mid-year, including Cafeteria and HSA plans:

- End FSA
- End Limited Purpose FSA
- End Parking
- End Transit
- End Daycare
- End Private Insurance
- Close HSA Account (only available to non-employee users)

**Note:** The Close HSA Account life event will completely end the employee's HSA plan participation including Employer contributions – employees wishing to stop making contributions but remain enrolled and receive Employer contributions should use the Enroll or Adjust HSA Life event and adjust their contribution amount to zero



## PROCESSING LIFE EVENTS

### Employee Add:

The following events are pre-configured to allow for an employee to be add coverage.

- Employee Loss of Coverage
- Employee Add Divorce or Legal Separation
- Employee Add Dissolution of Domestic Partnership
- Employee Add Death of Spouse
- Employee Add Death of Domestic Partner
- Employee Add Increase in Hours
- Employee Add Return from Leave of Absence
- Employee Add Spouse Loses Coverage at Their Employer
- Employee Add Spouse Open Enrollment

### Employee Drop:

The following events are pre-configured to allow for an employee to be dropped from coverage. Not all reasons listed will trigger COBRA – those that will trigger COBRA are indicated in this guide with **(COBRA)**:

- Employee Drop HR Override After Open Enrollment Is Closed
- Employee Drop Employee Married and Changes to Spouse's Plan
- Employee Drop Leave of Absence
- Employee Drop Military Leave **(COBRA)**
- Employee Drop No Longer Eligible for Benefits **(COBRA)**
- Employee Drop Reduction in Hours **(COBRA)**
- Employee Drop Spouse Gains Coverage at Their Employer
- Employee Drop Spouse Open Enrollment
- Employee Drop Employee Eligible for Medicare

**Note:** To better ensure the company paid benefits do not get removed during a life event, employees will be prevented from dropping plans set to require participation for the following Employee Drop Coverage events:

- Employee Married and Changes to Spouse's Plan
- Spouse Gains Coverage at Their Employer
- Spouse Open Enrollment



# PROCESSING LIFE EVENTS

## Life Event Examples:

Some life event changes will require you to create **more than one life event** – please view the examples below:

### Drop an Ex-Spouse Due to Divorce and Add Coverage Due to Loss of Coverage:

1. Select **Dependent Drop Divorce or Legal Separation (COBRA)** in the Drop a family member box

The screenshot shows the 'Lucky Charms' employee benefits portal. At the top, there is a search bar for 'Employee last name, first name, or full SSN' and a navigation menu with options: Employee Management, Profile, Update Benefits (highlighted), Benefits Summary, Documents, Timeline, and Integrations. The main content is divided into two columns: 'Employee Coverage' and 'Dependent Coverage'. Under 'Employee Coverage', there are two sections: 'Add coverage' and 'Drop coverage'. Under 'Dependent Coverage', there are two sections: 'Add a family member' and 'Drop a family member'. In the 'Drop a family member' section, the option 'Divorce or Legal Separation (COBRA)' is highlighted in yellow.

Employee Coverage	Dependent Coverage
<b>Add coverage</b> <ul style="list-style-type: none"><li>Employee Loss of Coverage</li><li>Divorce or Legal Separation</li><li>Death of Spouse</li><li>Increase in Hours</li><li>Return from Leave of Absence</li><li>Spouse Loses Coverage at Their Employer</li><li>Spouse Open Enrollment</li></ul>	<b>Add a family member</b> <ul style="list-style-type: none"><li>Special COVID-19 Enrollment</li><li>Marriage</li><li>Newborn Child</li><li>Adopt a Child</li><li>Dependent Begins or Returns to College</li><li>Court Ordered Dependent Coverage</li><li>Dependent Loss of Coverage</li><li>Temporary Legal Guardianship Begins</li></ul>
<b>Drop coverage</b> <ul style="list-style-type: none"><li>HR Override after open enrollment is closed</li><li>Employee Eligible for Medicare</li><li>Employee Married and Changes to Spouse's Plan</li><li>Leave of Absence</li><li>Military Leave (COBRA)</li><li>No Longer Eligible for Benefits (COBRA)</li><li>Reduction in Hours (COBRA)</li><li>Spouse Gains Coverage at Their Employer</li><li>Spouse Open Enrollment</li></ul>	<b>Drop a family member</b> <ul style="list-style-type: none"><li>Unauthorized Employee Change</li><li><b>Divorce or Legal Separation (COBRA)</b></li><li>Death of a Dependent</li><li>Drop Coverage for Child Leaving College (COBRA)</li><li>Court Ordered Dependent Coverage</li><li>Dependent Eligible for Other Coverage</li><li>Dependent Eligible for Medicare</li><li>Temporary Legal Guardianship Ends</li><li>Drop Coverage When Dependent Over Eligible Age (COBRA)</li></ul>



# PROCESSING LIFE EVENTS

2. Enter the termination date, select the ex-spouse, then select the benefits you wish to drop them from and click **Save**

**Divorce or Legal Separation (COBRA)**

When relationships are in transition, this can affect many aspects of your life, including benefits. Take some time to determine if and when you need to make changes. **Generally you have a limited number of days after a divorce to change benefits, so don't miss the deadline. Otherwise, you must wait for the next open enrollment.**

**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.

04/28/2023

Select the dependent you wish to drop

Shamrock Charms

Benefits

Medical currently costs \$504.13. After this change it will be \$504.13.

Cancel **Save**



## PROCESSING LIFE EVENTS

3. You will get a confirmation screen that the dependent has been removed:

### Divorce or Legal Separation (COBRA)

When relationships are in transition, this can affect many aspects of your life, including benefits. Take some time to determine if and when you need to make changes. **Generally you have a limited number of days after a divorce to change benefits, so don't miss the deadline. Otherwise, you must wait for the next open enrollment.**

The dependent coverage has been removed

[Back](#)



# PROCESSING LIFE EVENTS

4. Because the employee lost vision coverage through their spouse, you will have to create a life event to add vision coverage – click **Employee Loss of Coverage** under the Add coverage box

The screenshot shows the 'Lucky Charms' employee benefits portal. At the top, there is a search bar and navigation tabs: 'Employee Management', 'Profile', 'Update Benefits' (which is highlighted), 'Benefits Summary', 'Documents', 'Timeline', and 'Integrations'. Below the navigation, there are two main sections: 'Employee Coverage' and 'Dependent Coverage'. Under 'Employee Coverage', there are two sub-sections: 'Add coverage' and 'Drop coverage'. In the 'Add coverage' section, 'Employee Loss of Coverage' is highlighted with a yellow background. Other options listed include 'Divorce or Legal Separation', 'Death of Spouse', 'Increase in Hours', 'Return from Leave of Absence', 'Spouse Loses Coverage at Their Employer', and 'Spouse Open Enrollment'. Under 'Drop coverage', options include 'HR Override after open enrollment is closed', 'Employee Eligible for Medicare', 'Employee Married and Changes to Spouse's Plan', 'Leave of Absence', 'Military Leave (COBRA)', 'No Longer Eligible for Benefits (COBRA)', 'Reduction in Hours (COBRA)', 'Spouse Gains Coverage at Their Employer', and 'Spouse Open Enrollment'. The 'Dependent Coverage' section has two sub-sections: 'Add a family member' and 'Drop a family member'. 'Add a family member' options include 'Special COVID-19 Enrollment', 'Marriage', 'Newborn Child', 'Adopt a Child', 'Dependent Begins or Returns to College', 'Court Ordered Dependent Coverage', 'Dependent Loss of Coverage', and 'Temporary Legal Guardianship Begins'. 'Drop a family member' options include 'Unauthorized Employee Change', 'Divorce or Legal Separation (COBRA)', 'Death of a Dependent', 'Drop Coverage for Child Leaving College (COBRA)', 'Court Ordered Dependent Coverage', 'Dependent Eligible for Other Coverage', 'Dependent Eligible for Medicare', 'Temporary Legal Guardianship Ends', and 'Drop Coverage When Dependent Over Eligible Age (COBRA)'.



# PROCESSING LIFE EVENTS

**Note:** Coverage will begin the **day after** the date reported in the Enter the date your previous coverage ended field – you will want to use the 4/28/2023 date for this example to have benefits begin 4/29/2023:

**Employee Loss of Coverage**

Under HIPAA, if you decline company health coverage and enroll in other coverage, you can enroll in your company's plans if you lose that other coverage. Generally you have a limited number of days after the loss of coverage to change benefits, so don't miss the deadline. Otherwise, you must wait for the next open enrollment.

**\*\*NOTE\*\***  
Coverage will begin the **DAY AFTER** the date reported in the "Enter the date your previous coverage ended" field.

Example: Enter the date your previous coverage ended is reported as 7/31, coverage added will be effective 8/01

**Enter the date of this event**  
This is the date the event originated on

4/28/2023 12:00

**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

4/28/2023 12:00

Cancel **Save**



# PROCESSING LIFE EVENTS

5. Employee Navigator will bring you through all of the employee’s benefits – click through to vision benefits, select the dependents you would like to enroll and the vision benefit, then click **Save & Continue** at the bottom of the page

The screenshot shows a web interface for selecting vision benefits. It is divided into three main sections:

- Vision:** A text box explaining that vision insurance is commonly designed as a health and wellness plan to help reduce costs for preventative and prescription eye care. It instructs the user to select a plan below to safeguard their financial security and start benefiting from discounts on eye care and eyewear services.
- Progress: 8 of 8:** A green progress bar at the top right, with a "View steps >" link below it.
- Who am I enrolling?:** A list of enrollment options, each with a checked checkbox:
  - Myself
  - Select All
  - Horseshoe Charms (Child)
  - Unicorn Charms (Child)
  - Rainbow Charms (Child)
  - Gold Charms (Child)
- My Selections:** A box on the right side showing "Current: No election yet".
- Which plan do I want?:** A card for the "2023 ADN Vision Plan" featuring an icon of glasses. The card displays:
  - Cost per pay period: \$0.00
  - Effective on 04/29/23
  - Employee + Family
  - Buttons: "Compare", "Details", and "Selected" (highlighted in green).

If your employee experiences a life event and you don't feel like any of the options listed above qualify, please reach out to our Employee Benefits department at [employeebenefits@setseg.org](mailto:employeebenefits@setseg.org) or call us at 800-292-5421.