Signup or make changes to your benefit after a life event

1. Log into go/SmartTool
2. Click Get Started, or, if you have already added beneficiaries, click Edit your benefits
3. Click Eligible Life Event
4. Select the relevant life event, the date that the event occurred, and click Next
5. Add/remove your dependents
   - To add a dependent, click Add dependent and create a profile for them. After you've added their profile, click Next
   - To remove a dependent from coverage, scroll down and click Next
   - If you do not have dependents to add, click Next
6. Click Edit Coverage underneath the benefit you'd like to update. Alternatively, you can check/uncheck dependents you would like to add/remove on the left sidebar
   - Updating one benefit does not automatically update other benefits. You will need to add/remove dependents in each benefit
7. After making your changes, review your coverage elections. If everything looks correct, click Save Changes
8. If you would like to change medical plans, and your life event allows you to, provide the correct contact with the medical plan you would like to switch to