System Guide: Change Benefits Elections (Qualifying Life Event)
Audience: Employee

Introduction

Employees eligible for Health and Welfare benefits can make changes to enrollment during the plan year due to a qualifying life event.
The benefit life event types that qualify an employee to change their elections outside open enrollment are listed below. Changes are made by the employee via self-service in Workday. Most changes must be made within 30 days of the qualifying event, although "Birth, Adoption, Placement for Adoption" allows for 60 days.

Because benefits changes made outside open enrollment must be linked to a qualifying event, change options that are inconsistent with the selected life event will be unavailable. For example, if you select a gain of coverage life event, you will not be able to add coverage.

Benefit Life Event Types

1. Add Spouse or Dependent due to Loss of Coverage
2. Birth, Adoption, Placement for Adoption
3. Gain of Coverage Outside of Carnegie Mellon
4. Loss of Coverage Outside of Carnegie Mellon
5. Death of a Dependent Child
6. Loss of Entitlement to Medicare or Medicaid
7. Death of a Spouse /Domestic Partner
8. Marriage/Add New Domestic Partner
9. Divorce/Termination of Domestic Partnership
10. Remove Spouse or Dependent due to Gain of Coverage
11. Entitlement to Medicare or Medicaid

The purpose of this system guide is to walk employees through the process of changing benefits elections during the plan year due to a qualifying life event.

Approval

Once submitted, your changes to your benefits elections route to HR Employee Services for review and approval. Note that your changes are not finalized until they have been approved and all required supporting documentation has been submitted.

## Additional guidance on benefits elections

Employees newly eligible for CMU benefits have up to 30 days following the date they become eligible to enroll. For more information and step-by-step instructions, see the Benefits Elections (Enrollment) System Guide [pdf].

Additional guidance on retirement elections

Employees and student workers can enroll in and make changes to their retirement plan upon hire and at any time thereafter. Go to http://www.tiaa.org/carnegiemellon to make or change retirement elections.
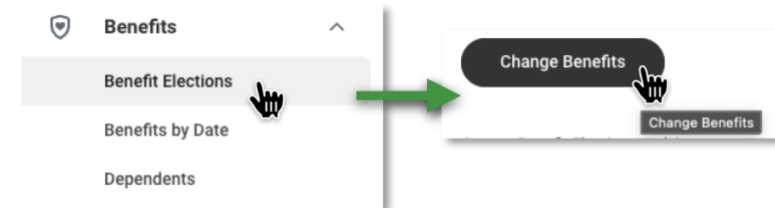
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Change Benefits Elections (Qualifying Life Event)

1. Log into [Workday](#) with your Andrew ID and password.
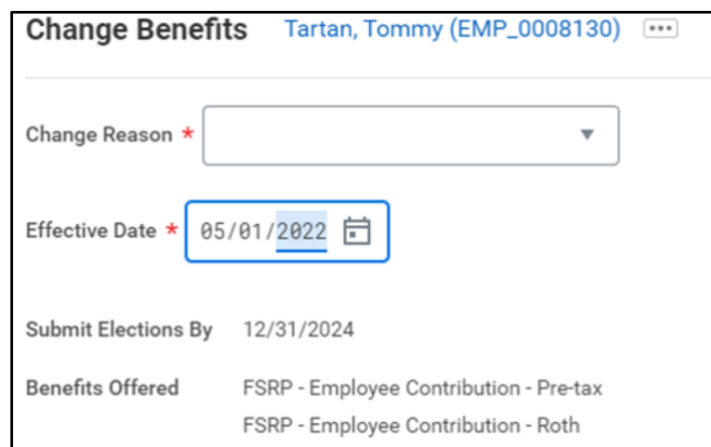2. Click **Menu** then the **Benefits and Pay** hub.
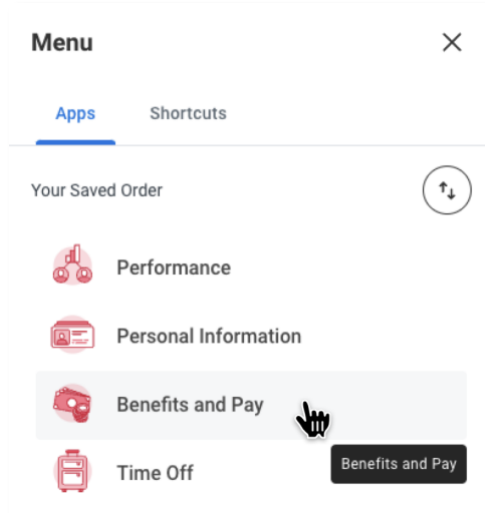
      Note: For international locations, click the **Benefits** app, then click **Change Benefits**.

3. Under **Benefits**, click **Benefit Elections**, then **Change Benefits.**

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4. Your Change Benefits page displays.

a. In the **Change Reason** field, select the change reason matching the life event that qualifies you to make changes to your benefits elections at this time.
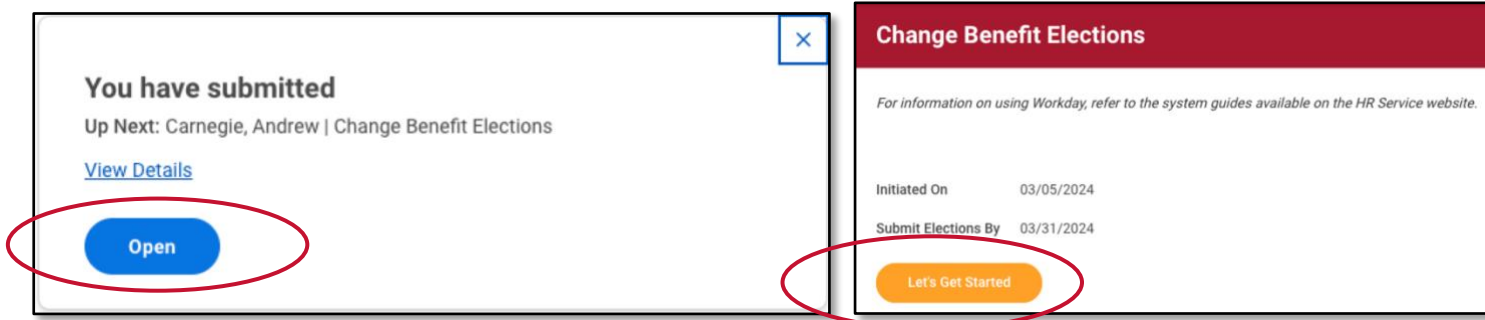
b. In the **Date** field enter the date the qualifying life event occurred.

c. Click **Submit**. The "You Have Submitted" popup displays.

Note: Please do not attach supporting documents at this time. Any required documentation should be attached to the View Summary page at the end of this process.

5. On the "You have submitted" pop-up, click **Open** to open the Change Benefits Elections page.
6. On the Change Benefits Elections page, click **Let's Get Started**. Your main enrollment page displays.

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7. **Health Care and Insurance (main enrollment) page:** Your page is personalized and may contain different plans than those shown below.
   - To open a plan and change your benefits elections, click **Manage** (or Enroll) on the appropriate tile.
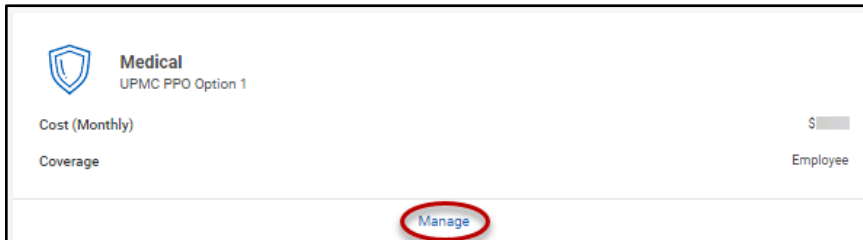
Note:
   - If you are not currently enrolled in a plan, "Enroll" displays instead of "Manage."
   - Only changes consistent with the qualifying event can be made.

8. **Medical Plans Page:**

a. Click **Manage** (or Enroll) on the Medical tile.

b. Click the **Select** radio button to select a plan from the available medical plans or click **Waive** to opt out of medical coverage.

Note: When you select a plan, all other plans are automatically waived.

c. Click **Confirm and Continue**. The Dependents page displays.

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9. **Dependents Page:**

a.   Click **Add New Dependent**.

Note: If you have dependents entered, you can select from the available names.

b.   Complete the required fields and click **Save.**

c.   If you added a dependent but did not provide their Social Security number (SSN), the Dependent Social Security Number field displays. Enter the SSN or a reason the SSN is not available and click **Save** again.

Note: Clicking Save adds your new dependent and returns you to your main enrollment page.

10. **Add or Select Dependents:**

a. Complete the required fields and click **Save.**

Note: If you are not adding dependents, click **Save** to return to your main enrollment page.

b. If you added a dependent but did not provide their Social Security number (SSN), the Dependent Social Security Number field displays. Enter the SSN or a reason the SSN is not available and click **Save** again.

c. If you are adding a dependent to your medical plan, when you save you will receive an alert that your prescription coverage will be automatically updated to align with your medical coverage. To continue, click anywhere outside the alert window and click **Save** again. Clicking Save adds your new dependent and returns you to your main enrollment page.

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11. **Prescription Plans:**

Your prescription coverage will be automatically updated to align with your medical coverage.

12. **Dental Plans page:**

a. On your main enrollment page, click **Enroll** (or Manage) on the Dental tile.

b. Click the **Select** radio button to select a plan from the available dental plans or click **Waive** to opt out of dental coverage. When you select a plan, all other plans are automatically waived.

c. Click **Confirm and Continue**.

d. On the Dependents page, select or add the dependents you wish to be covered by your dental plan.

e. If you selected the DHMO plan, you must include the provider ID. The Provider ID field is in the Your Provider ID section below the Dependents page.

f. Click **Save** to save your selection and return to your main enrollment page.

Note: Dental plans are only available to full-time employees.

13. **Vision Coverage:**

1. On your main enrollment page, click **Enroll** (or Manage) on the Vision tile. The available vision plans display.

2. Click the **Select** radio button to select a plan from the available vision plans or click **Waive** to opt out of vision coverage. When you select a plan, all other plans are automatically waived.

3. Click **Confirm and Continue**.

4. On the Dependents page, select or add the dependents you wish to be covered by your vision plan.

5. Click **Save** to save your selection and return to your main enrollment page.

Note: Vision plans are only available to full-time employees.

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14. **Health Savings Account:**

If you elected a High Deductible Health Plan (HDHP), **you are required to select a Health Savings Account** (HSA). These plans are only available for Full-Time or Part-Time U.S. employees.

a. Click Enroll on the Health Savings Account tile on your main enrollment page.

b. Click the **Select** radio button to select the plan.

Note: You must use the select radio button, even if you are not going to make an individual contribution to the HSA. You will receive the CMU employer contribution.

c. Click **Confirm and Continue** to go to the Contribute page.

Please note: Depending on your age, you will either see "WEX – 55 and Over" or "WEX – Under 55". This is due to IRS contribution limits which differ for those age groups.

d. In the Annual field, enter the amount you wish to contribute annually. You can decide not to contribute. You can also change your contribution rate throughout the year.

Note: Your contribution per paycheck will be prepopulated in the Per Paycheck field.

e. Click Save to save your selection and return to your main enrollment page.

15. **Health Care Flexible Spending Account page:**

a. On your main enrollment page, click **Enroll** (or Manage) on the Health Care Flexible Spending Account tile.

b. Click the **Select** radio button to select the plan or click **Waive** to opt out of coverage.

c. Click **Confirm and Continue** to go to the Contribute page.

Note: The Health Care Flexible Spending Account is only available to full-time employees. Additionally, this is not an option for those who selected a High Deductible Health plan with a Health Savings Account. Instead, these individuals will have the option to contribute to a Limited Purpose Flexible Spending Account.

d. In the Annual field, enter the amount you wish to contribute annually.

Note: Your contribution per paycheck will be prepopulated in the Per Paycheck field.

e. Click **Save** to save your selection and return to your main enrollment page.

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16. **Limited Purpose Flexible Spending Account:**

If you elected a High Deductible Health Plan (HDHP), you can enroll in a Limited Purpose Flexible Spending Account. You can use this account to pay only for dental or vision expenses. The plan is only available for Full-Time U.S. employees. Note that if you elect a High Deductible Health Plan, you cannot enroll in a Health Care Flexible Spending Account.
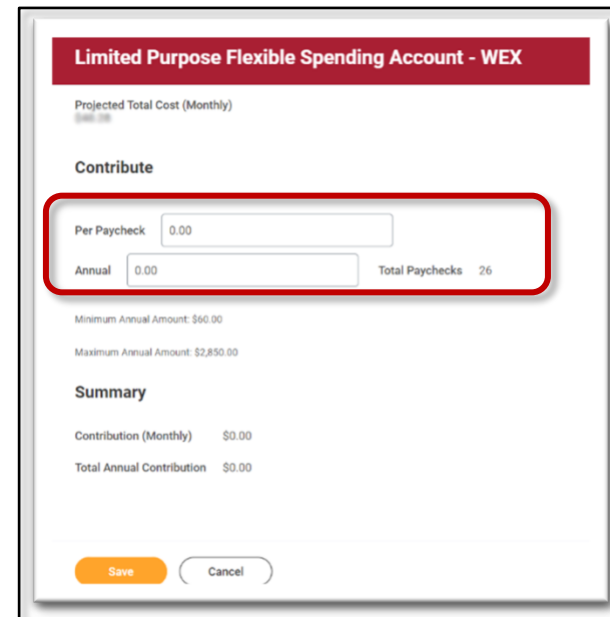
a. Click Enroll on the Limited Purpose Flexible Spending Account tile on your main enrollment page.

b. Click the **Select** radio button to select the plan or click **Waive** to opt out of coverage.

c. Click **Confirm and Continue** to go to the Contribute page.

d. In the Annual field, enter the amount you wish to contribute annually.

Note: Your contribution per paycheck will be prepopulated in the Per Paycheck field.

e. Click Save to save your selection and return to your main enrollment page.

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17. **Dependent Care Reimbursement Account:**

a. On your main enrollment page, click **Enroll** (or Manage) on the Dependent Care Reimbursement Account tile.

b. Click the **Select** radio button to select the plan.
Note: To opt out of coverage, click **Waive**.

c. Click **Confirm and Continue** to go to the Contribute page.
Note: Dependent Care Reimbursement Account is only available to full-time employees.
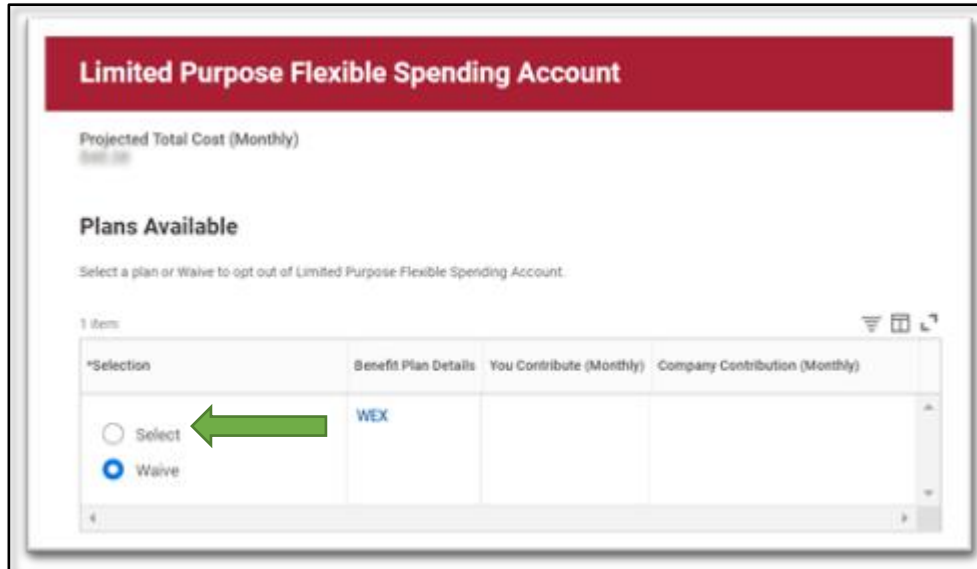

d. In the Annual field, enter the amount you wish to contribute annually.
Note: Your contribution per paycheck will be prepopulated in the Per Paycheck field.

e. Click **Save** to save your selection and return to your main enrollment page.

18. **Basic Life & AD&D Coverage:**
    a. On your main enrollment page, click **Manage** (or Enroll) on the Basic Life & AD&D tile. The available plans display.
    b. Click the **Select** radio button to select the plan. To opt-out of coverage, click **Waive**.
    c. Click **Confirm and Continue**. The plan details will display.
    d. Click Save to save your elections and return to your main enrollment page.

19. **Optional Life & AD&D Coverage:**
    a. On your main enrollment page, click Manage (or Enroll) on the Optional Life & AD&D tile. The available plans display.
    b. Click the Select radio button to select a plan.
    c. Note: To opt-out of coverage, click Waive.
    d. Click Confirm and Continue. The plan details will display.
    e. Click Save to save your elections and return to your main enrollment page.
    Note:
    - Optional Life is only available to full-time employees.
    - Once you enroll in Optional Life, you can opt to enroll in spouse/domestic partner optional life and dependent child life.
    - L95 Union members should reference the [L95 Enrollment Guide [pdf]](#) for guidance on optional life & AD&D coverage eligibility.

20. **Spouse Optional Life & AD&D Coverage:**
    a. On your main enrollment page, click Enroll (or Manage) on the Spouse Optional Life & AD&D tile.
    b. Click the Select radio button to select the plan that equals 50% of the Optional Life & AD&D elected or click Waive to opt out of coverage.
    c. Click Confirm and Continue. The Dependents section of the Spouse Optional Life & AD&D page displays.
    d. Check the box by the name of your spouse/domestic partner or click the Add New Dependent box to add your spouse/domestic partner.
    e. Click Save to return to your main enrollment page.
    Note: Spouse Optional Life is only available to full-time employees. Optional Life & AD&D must be elected to enroll in Spouse Optional Life & AD&D.

21. **Dependent Child Life & AD&D Coverage:**
    a. On your main enrollment page, click Enroll (or Manage) on the Dependent Child Life & AD&D tile. The available plans display.
    b. Click the Select radio button to select a plan or click Waive to opt out of coverage.
    c. Click Confirm and Continue. The Dependents section of the Dependent Child Life & AD&D page displays.
    d. Check the box by the name of your dependent child(ren) or click the Add New Dependent box to add your dependent child(ren).
    e. Click Save to return to your main enrollment page.
    Note: Dependent Child Life is only available to full-time employees. Optional Life & AD&D must be elected to enroll in Dependent Child Life & AD&D.

22. **Voluntary AD&D Coverage:**
    a. On your main enrollment page, click Manage (or Enroll) on the Voluntary AD&D tile. (Only part-time employees have this option.)
    b. Click the Select radio button to select the plan. To opt-out of coverage, click Waive.
    c. Click Confirm and Continue to elect the coverage amount.
    d. Click Save to save your elections and return to your main enrollment page.

23. **Long-Term Disability (LTD) Coverage:**
    a. On your main enrollment page, click Manage on the Long Term Disability (LTD) tile. The available plans display.
    b. Click the Select radio button if you want to select the enhanced LTD plan.
    c. Click Confirm and Continue. The plan details will display.
    d. Click Save to save your elections and return to your main enrollment page.
    Note: All employees are automatically enrolled in the basic LTD plan and must remain enrolled in one of the two LTD plans.

24. **Review and Sign your Benefits Elections:**
    a. When you are finished making your elections, click Review and Sign at the bottom of the main enrollment page.
    b. Review the View Summary page to confirm your elections.
    c. Upload your Life and Family Status Changes documentation and, if you added dependents to your benefits, upload your Dependent Verification Documentation to the Attachments section of this page.
    d. Check the I Accept checkbox in the Electronic Signature section of the View Summary page to accept your elections.
    e. Click Submit. The Submitted page (Success! You're Enrolled) displays.

    Note: If you do not have the required documentation at this time, you can return to Workday within 30 days of submitting your request to upload the documentation. Use the "Submit Enrollment Documentation" reason. Your request will not be finalized until you complete this step.

25. **View Benefits Statement:**
    a. On the Submitted page, click View 20YY Benefits Statement to view your benefits.
    b. To download a printable PDF of your statement, click Print at the bottom of your statement.

26. **HR Employee Services Approval:**
    Once submitted, your benefits elections route to HR Employee Services for review and approval. Note that your elections are not finalized until they have been approved and all required supporting documentation has been submitted.