

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

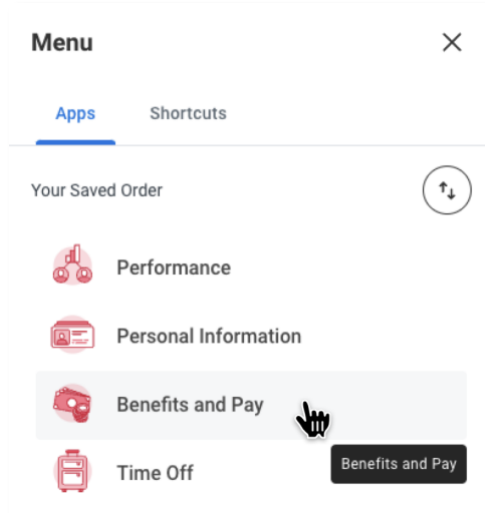
Employees newly eligible for CMU benefits have up to 30 days following the date they become eligible to enroll. For more information and step-by-step instructions, see the [Benefits Elections \(Enrollment\) System Guide \[pdf\]](#).

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.

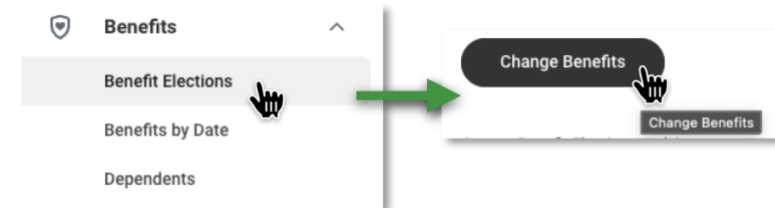
Change Benefits Elections (Qualifying Life Event)

1. Log into [Workday](#) with your Andrew ID and password.
2. Click **Menu** then the **Benefits and Pay** hub.

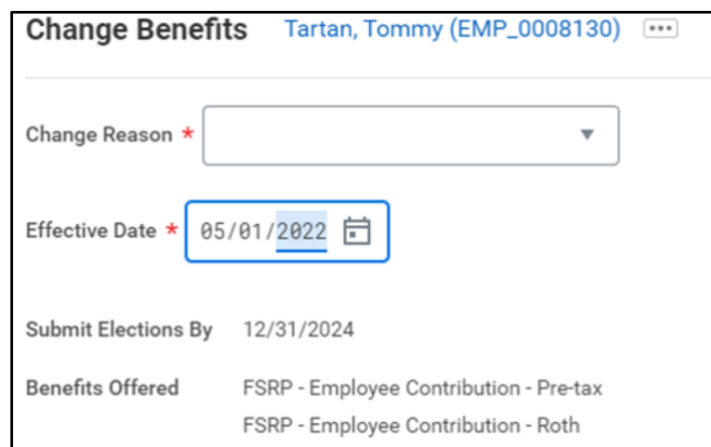


Note: For international locations, click the **Benefits** app, then click **Change Benefits**.

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



4. Your Change Benefits page displays.



Change Benefits Tartan, Tommy (EMP_0008130) ⋮

Change Reason *

Effective Date * 05/01/2022

Submit Elections By 12/31/2024

Benefits Offered
FSRP - Employee Contribution - Pre-tax
FSRP - Employee Contribution - Roth

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.

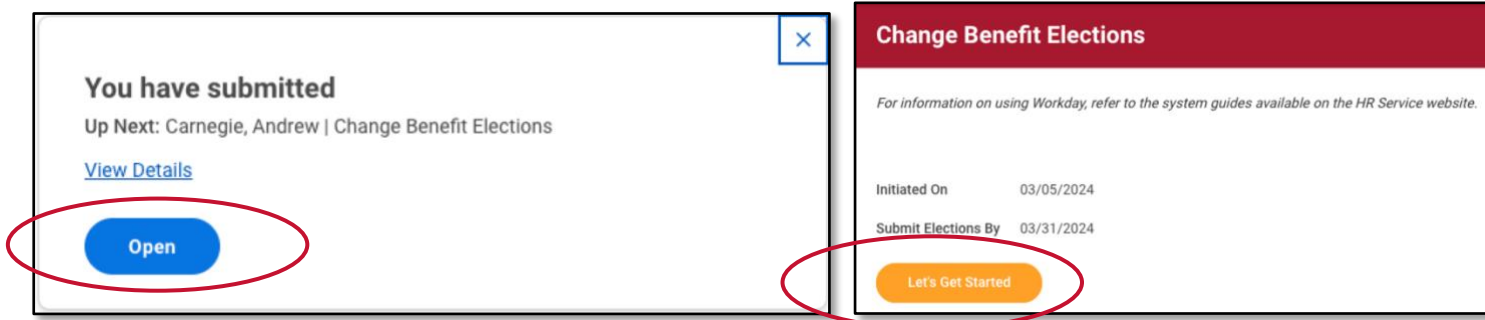
b. In the **Date** field enter the date the qualifying life event occurred.

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.



You have submitted

Up Next: Carnegie, Andrew | Change Benefit Elections

[View Details](#)

Open

Change Benefit Elections

For information on using Workday, refer to the system guides available on the HR Service website.

Initiated On 03/05/2024

Submit Elections By 03/31/2024

Let's Get Started

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.

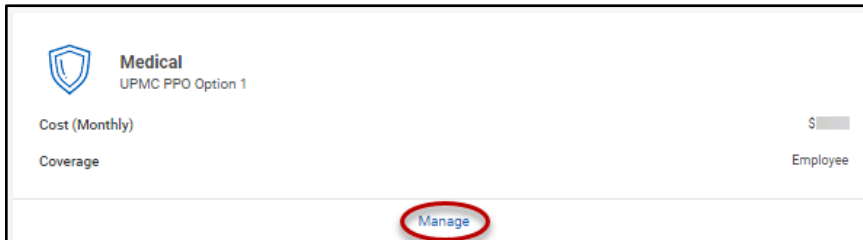
Note:

- If you are not currently enrolled in a plan, “Enroll” displays instead of “Manage.”
- Only changes consistent with the qualifying event can be made.

The screenshot displays the 'Health Care and Accounts' section of an enrollment portal. It features a grid of benefit tiles. Two green arrows originate from the top left: one points to the 'Manage' button on the 'Medical' tile, and the other points to the 'Enroll' button on the 'Health Savings Account' tile.

Health Care and Accounts		
Medical UPMC PPO Option 1 Cost (Monthly) Coverage Manage	Prescription Caremark Option B Cost (Monthly) Coverage Manage	Dental United Concordia Standard Cost (Monthly) Coverage Manage
Vision Davis Vision Option 2 Cost (Monthly) Coverage Manage	Health Savings Account Waived Enroll	Health Care Flexible Spending Account Waived Enroll
Limited Purpose Flexible Spending Account Waived Enroll	Dependent Care Reimbursement Account Waived Enroll	
Insurance		
Basic Life & AD&D Insurance MetLife 1X Salary (Employee) Cost (Monthly) Coverage Manage	Optional Life & AD&D Waived Enroll	Spouse Optional Life & AD&D Waived Enroll

8. Medical Plans Page:



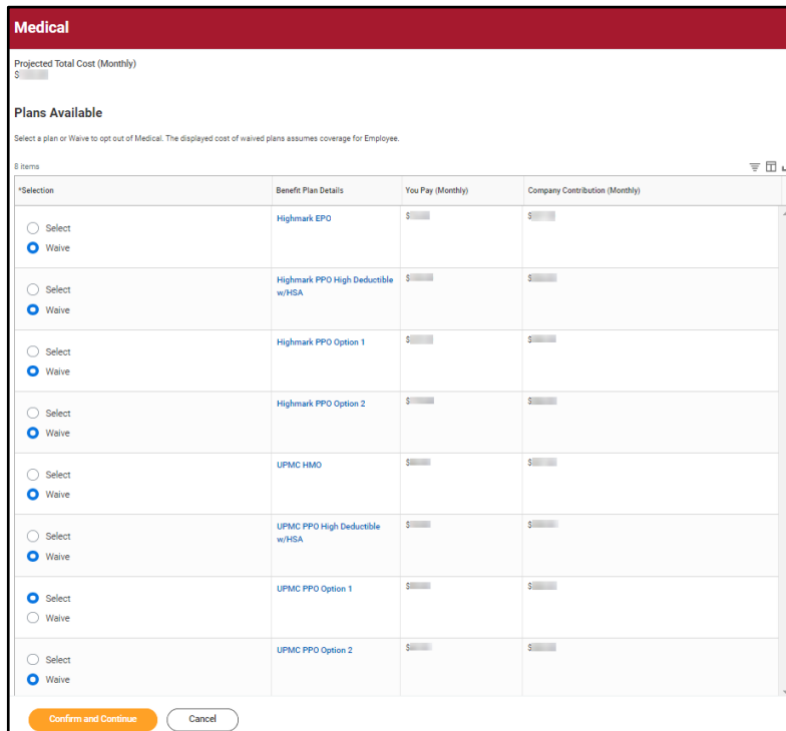
The Medical Plans Page Overview shows a shield icon, the title "Medical", and the plan "UPMC PPO Option 1". It includes fields for "Cost (Monthly)" and "Coverage", both with dollar sign icons. A "Manage" button is circled in red at the bottom center.

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.



The Medical Plans Page Detailed View shows a red header with the title "Medical". Below it, the "Projected Total Cost (Monthly)" is displayed with a dollar sign icon. The "Plans Available" section includes a note: "Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee." Below this, a table lists available plans with columns for "Selection", "Benefit Plan Details", "You Pay (Monthly)", and "Company Contribution (Monthly)". Each row has radio buttons for "Select" and "Waive". The "Confirm and Continue" button is highlighted in orange, and the "Cancel" button is in white.

*Selection	Benefit Plan Details	You Pay (Monthly)	Company Contribution (Monthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Highmark EPO	\$	\$
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Highmark PPO High Deductible w/HSA	\$	\$
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Highmark PPO Option 1	\$	\$
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Highmark PPO Option 2	\$	\$
<input type="radio"/> Select <input checked="" type="radio"/> Waive	UPMC HMO	\$	\$
<input type="radio"/> Select <input checked="" type="radio"/> Waive	UPMC PPO High Deductible w/HSA	\$	\$
<input checked="" type="radio"/> Select <input type="radio"/> Waive	UPMC PPO Option 1	\$	\$
<input type="radio"/> Select <input checked="" type="radio"/> Waive	UPMC PPO Option 2	\$	\$

9. **Dependents Page:**

The screenshot shows the 'Dependents' page. At the top, it says 'Dependents' and 'Add a new dependent or select an existing dependent from the list below.' Below this, there are two radio buttons: 'Coverage' and '* Family'. The 'Plan cost per paycheck' field is highlighted with a red oval. Below this is a button labeled 'Add New Dependent'. At the bottom, there is a section titled 'Add My Dependent From Enrollment' with the text 'Carnegie, Andrew (acarnegie)' and a three-dot menu. Below this is the instruction 'Click OK to add dependent.' and two buttons: 'OK' (highlighted with a red oval) and 'Cancel'.

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:

Add My Dependent From Enrollment

Name

Country *

First Name *

Middle Name

Last Name *

Suffix

Allow Duplicate Name ☐

Check this box only when there is more than one dependent with the same name.

National IDs

Click the Add button to enter one or more National Identifiers for this dependent.

Address

Personal Information

Relationship *

Date of Birth *

Age 24 years, 5 months, 20 days

Gender *

Citizenship Status

Full-time Student ☐

Student Status Start Date

Student Status End Date

Disabled ☐

- 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.

You have dependents covered under your health care plan without a Social Security Number. Enter their Social Security Number (SSN) or Reason SSN is Not Available if you don't have access to their number at this time.

Dependent Social Security Numbers 1 item

Dependent	*Social Security Number
Carnegie, William	<input type="radio"/> Social Security Number (SSN) <input type="text"/> <input type="radio"/> Reason SSN is Not Available <input type="text"/>

- 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.



11. Prescription Plans:

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

12. Dental Plans page:

*Selection	Benefit Plan Details	You Pay (Monthly)	Company Contribution (Monthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	United Concordia DHMO	\$0.00	\$0.00
<input type="radio"/> Select <input checked="" type="radio"/> Waive	United Concordia Enhanced	\$0.00	\$0.00
<input checked="" type="radio"/> Select <input type="radio"/> Waive	United Concordia Standard	\$0.00	\$0.00

- On your main enrollment page, click **Enroll** (or Manage) on the Dental tile.
- 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.
- Click **Confirm and Continue**.
- On the Dependents page, select or add the dependents you wish to be covered by your dental plan.
- 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.
- 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:

*Selection	Benefit Plan	You Pay (Monthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Davis Vision Option 1	\$0.00
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Davis Vision Option 2	\$0.00
<input type="radio"/> Select <input checked="" type="radio"/> Waive	Vision Benefits of America Option 1	\$0.00
<input checked="" type="radio"/> Select <input type="radio"/> Waive	Vision Benefits of America Option 2	\$0.00

- On your main enrollment page, click **Enroll** (or Manage) on the Vision tile. The available vision plans display.
- 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.
- Click **Confirm and Continue**.
- On the Dependents page, select or add the dependents you wish to be covered by your vision plan.
- Click **Save** to save your selection and return to your main enrollment page.

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

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.

*Selection	Benefit Plan Details	You Contribute (Monthly)	Company Contribution (Monthly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	WEX - 55 and Over		

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.

Health Savings Account - WEX - 55 and Over	
Projected Total Cost (Monthly) \$48.28	
Contribute	
Per Paycheck	0.00
Annual	0.00
Total Paychecks: 26	
Maximum Annual Amount: \$4,850.00	
Summary	
Contribution (Monthly)	\$0.00
Annual Company Contribution	\$250.00
Total Annual HSA Contribution	\$250.00

15. Health Care Flexible Spending Account page:

Health Care Flexible Spending Account

Projected Total Cost Per Paycheck
\$0.00

Plans Available

Select a plan or Waive to opt out of Health Care Flexible Spending Account.

1 item

*Selection	Benefit Plan Details	You Contribute (Monthly)	Company Contribution (Monthly)
<input checked="" type="radio"/> Select <input type="radio"/> Waive	WEX		

- On your main enrollment page, click **Enroll** (or Manage) on the Health Care Flexible Spending Account tile.
- Click the **Select** radio button to select the plan or click **Waive** to opt out of coverage.
- 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.

Health Care Flexible Spending Account - WEX

Projected Total Cost Per Paycheck
\$0.00

Contribute

Per Paycheck

Annual Total Paychecks 12

Minimum Annual Amount: \$60.00

Maximum Annual Amount: \$2,850.00

Summary

Total Annual Contribution \$0.00

Save **Cancel**

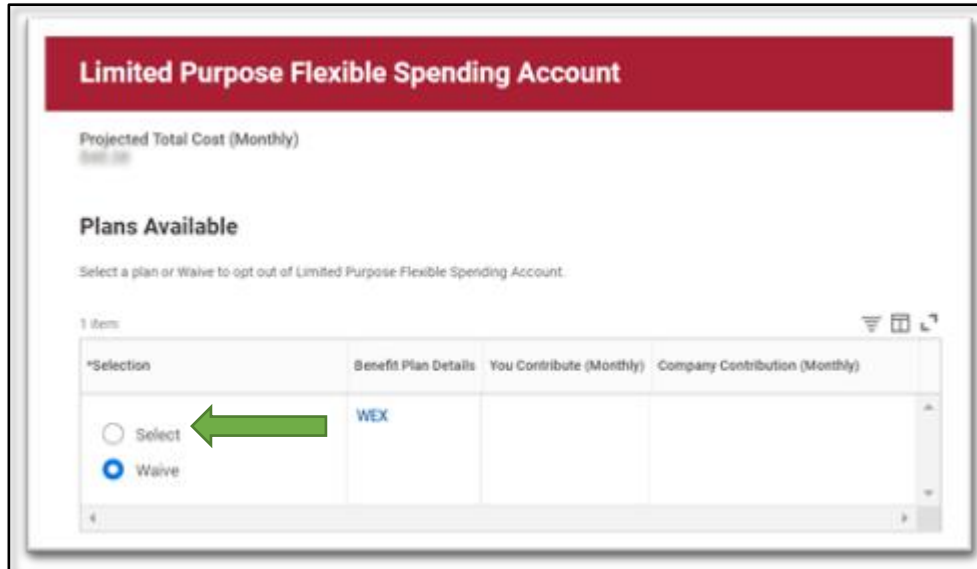
- In the Annual field, enter the amount you wish to contribute annually.

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

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

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.




Limited Purpose Flexible Spending Account

Projected Total Cost (Monthly)
\$0.00

Plans Available

Select a plan or Waive to opt out of Limited Purpose Flexible Spending Account.

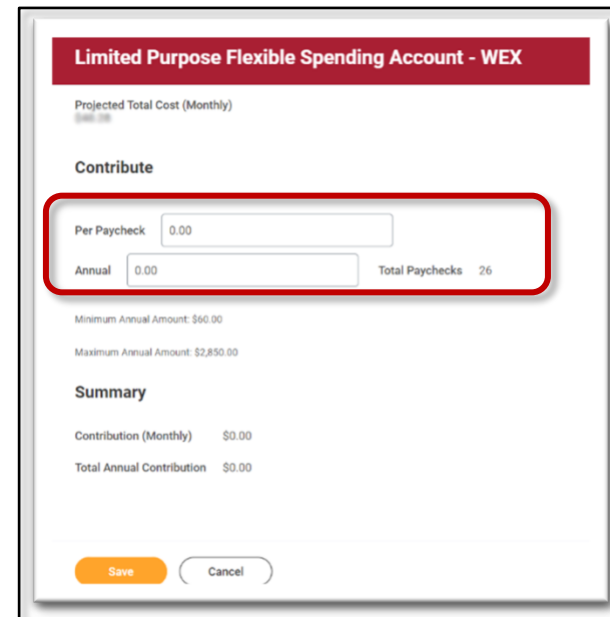
1 item:

*Selection	Benefit Plan Details	You Contribute (Monthly)	Company Contribution (Monthly)
<input type="radio"/> Select 	WEX		
<input checked="" type="radio"/> Waive			

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.



Limited Purpose Flexible Spending Account - WEX

Projected Total Cost (Monthly)
\$0.00

Contribute

Per Paycheck 0.00

Annual 0.00 Total Paychecks 26

Minimum Annual Amount: \$60.00
Maximum Annual Amount: \$2,850.00

Summary

Contribution (Monthly)	\$0.00
Total Annual Contribution	\$0.00

Save **Cancel**

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.

17. Dependent Care Reimbursement Account:

Dependent Care Reimbursement Account

Projected Total Cost Per Paycheck
\$0.00

Plans Available

Select a plan or Waive to opt out of Dependent Care Reimbursement Account.

1 Item

*Selection	Benefit Plan Details	You Contribute (Monthly)	Company Contribution (Monthly)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	WEX		

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.

Dependent Care Reimbursement Account - WEX

Projected Total Cost Per Paycheck
\$0.00

Contribute

Per Paycheck

Annual Total Paychecks 12

Maximum Annual Amount: \$5,000.00

Summary

Total Annual Contribution \$0.00

Save **Cancel**

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.