# Has Something in Your Life Changed? Let Human Resources Know!

There are a lot of changes that happen in life...a new address, a new baby, a new spouse, a new graduate, etc. Many of these life events have an impact on your benefits coverage. At the time of your life event change, you may need to update your coverage *level*, (i.e., go from Single to Team Member & Spouse Coverage). You also can make a change to any of the benefits *plans* in which you participate to be sure you have the benefits coverage you need. It's important to keep your Meridian records current, so here's the information you need to know!

## **Change of Address**

We know there are so many things to remember when you move, but be sure to visit your local Human Resources office and complete a Team Member Action Form with your new address.

- Human Resources will update the HRIS/Payroll system and notify the medical, dental, prescription and vision benefit carriers of your new address.
- Even if you are leaving Meridian, let us know your address change so your important year-end tax and COBRA information can be delivered to you.

# Marriage, Death or Divorce

If your marital status has changed due to marriage, a death or divorce, visit your local Human Resources office and complete a Benefit Enrollment Change Form to update your benefits coverage by adding or deleting your spousal information.

- Submit the Benefit Enrollment Change Form along with the necessary documentation:
  - Copy of marriage certificate
  - Death certificate
  - Copy of divorce decree
- Your Benefit Enrollment Change Form and supporting documentation must be submitted within 31 days of your marriage or divorce date. If you miss the 31 day deadline, your next opportunity to make a change in your coverage will be during Fall Benefits Open Enrollment.
- Your change in benefit coverage will take effect on the first of the month following your life event change date.



## **Name Change**

As a result of a life event change like marriage or divorce, your name may change. Visit your local Human Resources office and complete a Team Member Action Form so your new name will appear on all your Meridian records and information.

- Submit the Action Form along with the *required* documentation:
  - Copy of Social Security Card showing new name
- Human Resources will update the HRIS/Payroll system and notify the medical, dental, prescription and vision benefit carriers of your new name.

#### **Birth or Adoption**

A new addition to your family? If you are adding your new dependent to your benefits coverage, visit your local Human Resources office and complete a Benefit Enrollment Change Form.

- Submit the Benefit Enrollment Change Form with a copy of the supporting documentation:
  - Copy of your dependent's Social Security card.
  - Birth certificate/Adoption papers
- Your new dependent will be added to your benefit coverage as of his/ her date of birth or date of adoption.

(Please see other side for more information.)



#### Status Change Eligibility for Benefits

Changing employment status? If you are currently working Per Diem and change to a benefit eligible status, you may enroll in benefits at that time. You do not need to wait until Benefits Open Enrollment.

- Your leader must complete and submit a Team Member Action Form detailing your Status Change in order to complete your benefits enrollment.
- Upon receipt of the Team Member Action Form, the HR team will mail a Benefit Enrollment Form to your home address.
- Complete the Benefit Enrollment Form and return your completed enrollment form to the Benefits Team in the self-addressed, stamped envelope. Information about your benefit options can be found online at www.myMeridianHealth.com.
- You have 31 days from the date of your Status Change to enroll in Meridian's benefits plans.

#### **Loss of Benefit Coverage**

Change of employment? Has your spouse become eligible for benefits at a new job? Perhaps your spouse has lost benefits due to a layoff or change in employment. If you or your spouse have a change in benefits coverage as a result of a change in employment, you have 31 days to enroll in or to stop your coverage in Meridian's benefits plans.

Visit your local Human Resources office and complete a Benefit Enrollment Change Form to drop or add benefit coverage.

- Submit the Benefit Enrollment Change Form and the Flexible Benefits Enrollment Form with a copy of the supporting documentation:
  - Copy of a Credible Coverage Certificate or letter from other employer who previously provided coverage.
- Your change in coverage will take place on the first of the month following your change in employment life event.

#### **Dependent Fulltime Student Status Change**

 Your dependent children may continue coverage on your benefits plans until age 23, as long as they remain a fulltime student. If your covered dependent is no longer a fulltime student, visit your local Human Resources office and complete a Benefit Enrollment Change Form.

- Your change in coverage will take place on the first of the month following your child's change in student status.
- If your dependent is not covered under your plan, but returns to school as a fulltime student (and is under the age of 23), you may add your child to your benefits coverage.
- Complete a Benefit Enrollment Change Form and submit with the supporting documentation:
  - Proof of payment for 12+ credits at an accredited school or institution of learning.

### **Change of Beneficiary**

As life event changes occur, you may also need to change or update your beneficiary(ies) for your Life Insurance and Retirement Plans. Visit your local Human Resources office and complete the appropriate Beneficiary Election form. The Cash Balance Plan and Life Insurance Beneficiary forms are also available online by visiting www.myMeridianHealth.com and clicking on Benefit forms. 403(b) and 401(k) Beneficiary Change forms can be obtained by calling MetLife at 1-877-948-4638.

#### **Voluntary Forms**

If you participate in any voluntary benefits program and have a life event change, the voluntary benefit carriers require you *to contact them directly*.

MetLife 403(b) and 401(k): 1-877-948-4638
Farmington: 1-800-621-0067
MetLife Home and Auto: 1-800-438-6388
Scholars Choice 529 Plan: 1-888-572-4652
Hyatt Legal Plan: 1-800-821-6400
HEFCU Credit Union: 1-800-624-3312
FAFCU Credit Union: 732-380-3600

First Financial Federal

Credit Union: 732-312-1500

For further assistance and information please call the Meridian Health Benefits Hotline at 732-751-3553 or visit our website at www.myMeridianHealth.com.

