Life Event Enrollment Instructions

SmartBen is our online enrollment tool. The site is accessible via the Internet at www.baylor.edu/smartben and can be accessed 24 hours a day, seven days a week. The following tips will help you prepare for and complete the online enrollment process.

Before You Begin Your Life Event Enrollment

- When a qualifying life event occurs, you have 30 calendar days from the date of the event to make changes to your benefits elections.
- The insurance benefit elections you make are for the entire calendar year and generally cannot be changed outside of the Annual Open Enrollment period.
- However if you experience a Qualified Life Event you will be able to make benefit changes that are consistent with your life event.
- You will be prompted to provide documentation to verify the life event. Please provide the documentation within the 30 calendar day time period.
- If you need to exit SmartBen before finishing your enrollment elections, click “sign out”

If you do “sign out” before completing your enrollment, please log back in to complete your enrollment within 24 hours. Be sure to click all the way through until you reach the Congratulations page.
Steps to Complete Your Life Event Enrollment

STEP 1

Log on to www.baylor.edu/smartben and enter your username and password that you normally use to login to your email.

⚠️ **TIP:** Use the Tab Key to navigate through the site. DO NOT use the Enter Key. As with all Internet sites, when you use the Enter Key, it is the equivalent of hitting "submit" or "next".

STEP 2

On the home page, you will see a Benefits Enrollment box. In this box, you will see life event enrollment and a Begin Enrollment button. Click the button to begin enrollment.
STEP 3

On the next page, there is a box with *Available Enrollments*, telling you what enrollments are available. You will see a button for Life Event Enrollment. Select the Life Event Enrollment button to begin your enrollment session.

![Available Enrollments](image)

STEP 4

**Life Event Type:** You will enter the Enrollment Process at the Life Event Type page. Click on the button next to the applicable reason for your life event. Next, enter the date of the life event occurrence. Lastly, enter a brief description of the event. To confirm and authorize payroll deductions, put in your initials at the bottom of the page. Click the continue button to make your life event election changes.
Click the green “Continue” button.
STEP 5

Click the Manage People button to add a spouse or dependent, and to add a beneficiary in the People Manager.

You will not be able to “DELETE” dependents or beneficiaries from the People Manager. This is to maintain the history of your dependents and beneficiaries and will not affect your Life Event changes.

People Manager Use this to review your spouse, dependent and beneficiary information. If you will be adding a spouse or dependent due to your life event, or updating your beneficiary, entering their information in the people manager is the first step you will take prior to making your benefit elections.

Personal Info - Review your personal information and make changes if necessary.

Spouse and Dependent Info – Click on the Add a Spouse or Add a Dependent button to add your spouse and dependents’ information if you are enrolling them in a benefit plan. Click Save when you are finished.

Adding spouse/dependent information in People Manager DOES NOT assign your spouse/dependent to coverage. You will assign your spouse/dependent to each plan individually in order for them to be covered.

Beneficiary Info – Click on Beneficiary to add or change your beneficiary. Click Save when you are finished.

Adding your beneficiary information in the People Manager DOES NOT assign a beneficiary percentage. You will assign the percentage later in the enrollment process.

Once you have added your spouse, dependent and beneficiaries in the People Manager you will need to click on the Continue button at the bottom of the screen to begin selecting your benefits.
STEP 6

NOTE: Life Events allow you to make changes to those who are covered by your insurance. Life Events will not allow you the opportunity to elect or make changes to your current insurance plan elections. (Example: If you have Medical Plan A, you may add or drop dependents based on the Life Event. The Life Event does not give you the option to switch to Medical Plan B.)

Click on each benefit you will be making changes to due to your life event.

Once you click on the benefit you plan to adjust, you need to select your coverage under Who’s Being Covered?

Note: Your current selection is identified with a green check mark as well as your current plan.
Next, you will select your new coverage. Once you select your new coverage, the benefit will turn green. Once you have made your selection, click continue.

If you are enrolling a spouse or dependent in medical and/or dental coverage, click on the box next to the dependent you wish to enroll. If you are dropping a dependent from medical and/or dental coverage, you must uncheck the dependent you are dropping. **Note:** If you changed coverage levels (e.g. from family to employee + child(ren) or from family to employee + spouse), your spouse or child is automatically dropped.

To assign a dependent to coverage, click the check box next to the dependent’s name. Click Continue.

Once you click on continue it will bring you back to the Benefits Manager page.
NOTE: The system is programmed to set the Voluntary Flexible Spending Account benefit to Red if you make changes to your medical benefit. You will need to click on this benefit to either elect it or waive it. (If you are enrolled into the HDHP, you will always waive this benefit.)

### INCOMPLETE BENEFITS

<table>
<thead>
<tr>
<th>Plan Title</th>
<th>Employee Cost</th>
<th>Employer Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary Flexible Spending Account – Medical</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>7 Deductions/Year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**STEP 7**

Once your elections are complete, each benefit will have a green light. To proceed to the next step, click the green button labeled “Elect & Continue.”

### COMPLETED BENEFITS

<table>
<thead>
<tr>
<th>Plan Title</th>
<th>Employee Cost</th>
<th>Employer Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical Insurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>BCBS PPO Family</td>
<td>$500.00</td>
<td>$1,016.62</td>
</tr>
<tr>
<td>12 Deductions/Year</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dental Insurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>MotLife PDP Plus Dental Employee + Spouse</td>
<td>$28.17</td>
<td>$66.34</td>
</tr>
<tr>
<td>12 Deductions/Year</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
STEP 8

This page verifies that all information has been correctly entered into the system.

Enrollment Verification Tasks

Review the information thoroughly before clicking "Continue" at the right of the screen.

ITEMS VERIFIED

Please click the "Continue" button to review your enrollment elections on the next screen.

Click the green "Continue" button.

STEP 9

Review Confirmation: Review your elections thoroughly. Once you have completed your review, click continue.

Qualifying Life Event Request For PalmAAAA Coconut

Review the information thoroughly before clicking "Continue" at the right of the screen.

ELECTED BENEFITS

<table>
<thead>
<tr>
<th>Plan Title</th>
<th>Employee Cost</th>
<th>Employer Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Insurance BCBS PPO Family</td>
<td>$502.00</td>
<td>$1,016.62</td>
</tr>
<tr>
<td>Spouse/Dependents:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Oil Coconut (Spouse)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>JellyBean Coconut (Child)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Your Total Cost: $589.87
Per Pay Period

STEP 10
You will now be provided with a Total Compensation statement. **Click Continue** after you have reviewed this statement.

**Total Compensation**

While your salary is the largest part of your employment compensation, your Total Compensation includes the other costs that are incurred by your employer. Below is breakdown of these costs for you to review so you can better understand your true compensation. Review the information below before clicking "Continue" at the right of the screen.

**STEP 11**

You have successfully completed the enrollment process! Select the **Click Here** link for a copy of your Confirmation Statement.

**Congratulations!**

You have successfully completed the enrollment process.

**PRINT YOUR CONFIRMATION STATEMENT**

To get a printer ready copy of your elections, click here and feel free to continue using SmartBen Essentials.

**STEP 12**

It’s time to review your Confirmation Statement! Carefully review your statement to ensure your benefit elections are accurate. Keep in mind, this Confirmation Statement is only a confirmation of your benefit elections. If carrier approvals (e.g., Supplemental Term Life/AD&D Insurance) are required, coverage will be subject to those requirements.

**Note**: *Always remember to print a Confirmation Statement to serve as your confirmation of benefit elections.*