

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.

BENEFITS ENROLLMENT

LIFE EVENT ENROLLMENT
Available for qualifying events

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.

Let's Get Started On Your Enrollment

AVAILABLE ENROLLMENTS

The items found in this list require your input for completion. Please select the desired type of enrollment and click the button below to begin this process.



Life Event Enrollment

Life Event / Current Plan Year Change

A change such as a birth, marriage, divorce, etc. can be made through this event type.

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.

Important Information

You have selected Life Event as your reason for changing your enrollment options. Please specify the Life Event that is applicable to you, the date of the life event, and provide any relevant information about this change in status in the comment area below. Click the "Continue" button when finished.

CHOOSE EVENT TYPE

Please check the item that applies to your requested change.

- Marriage of employee.
- Divorce, annulment, or legal separation of employee.
- Divorce, annulment, or legal separation of employee. (AND YOU CURRENTLY DO NOT HAVE THE SPOUSE ENROLLED IN A BENEFIT)
- Death of employee's spouse.
- Birth or adoption of a child of the employee.
- Newly eligible child of employee (not related to birth or adoption).
- Death of a child of the employee.
- Employee's child ceasing to be eligible.
- Beneficiary update/addition.
- The termination of employment (or the commencement of employment) of the employee's spouse.
- A significant change in the health coverage of the employee/spouse/dependent attributable to the spouse or dependents employment.
- Employee status change from benefit ineligible to benefit eligible.
- Moving from part-time to full-time status or full-time to part-time status by the employee.
- Retirement change.
- Other - If none of the above applies to your circumstance please indicate why you are requesting a change.

CONTINUE

LIFE EVENT DATE

Please input the date of the life event occurrence. The date must be less than or equal to a date up to 120 days in the future from today.

06/06/2017

COMMENT

Add any additional information, such as who, when, and where in the comment box below. This information will be reviewed by HR and stored in your file if the event qualifies for a change in coverage.

Additional Information

You must enter between 1 and 256 characters.

INSTRUCTIONS

I hereby authorize Baylor University to make periodic salary redirections from my paycheck to be deposited into my cafeteria plan in amounts equal to premiums required for the elected insurance coverage(s). I agree that Baylor University acts as my agent for purposes of the salary redirections. All notices given to Baylor University are binding upon me. I also agree that my participation in the elected insurance coverage(s), including any amendments thereto, is binding on me for the current and future years unless benefit changes are elected during the annual open enrollment period or outside of the annual open enrollment period due to a qualifying life event. I further agree and authorize Baylor University to make future salary redirections equal to premiums required for the elected insurance coverage(s) until benefit changes are elected during the annual open enrollment period or outside of the annual open enrollment period due to a qualifying life event.

AGREEMENT

Please initial below to indicate agreement.

Agreement

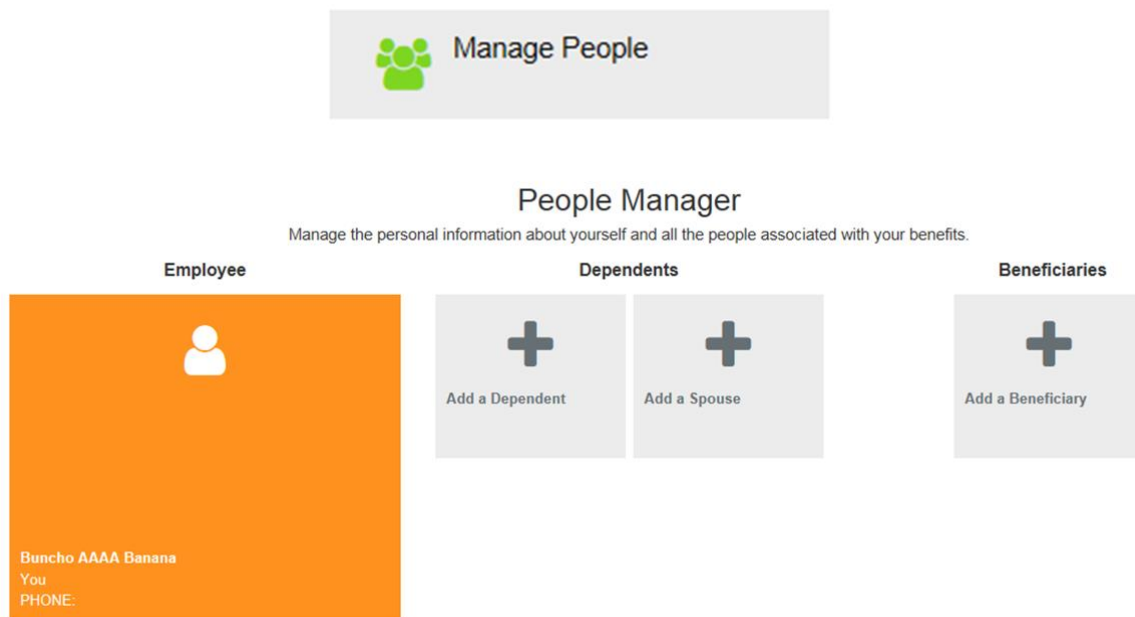
You must enter at least 2 characters.

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.

Life Event Enrollment

COMPLETED BENEFITS			
	Plan Title	Employee Cost	Employer Cost
<input checked="" type="checkbox"/>	Medical Insurance BCBS PPO Family <i>12 Deductions/Year</i>	\$502.00	\$1,016.62
<input checked="" type="checkbox"/>	Dental Insurance MetLife PDP Plus Dental Employee Only <i>12 Deductions/Year</i>	\$0.00	\$56.34

Turn All The Lights Green

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

ELECT & CONTINUE

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

Who's Being Covered?

- Employee Only
- Employee and Spouse
- Employee and Child
- Family

Current Coverage Level:
MetLife PDP Plus Dental
Employee Only

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.

METLIFE PDP PLUS DENTAL EMPLOYEE ONLY
CURRENTLY ENROLLED

\$50/individual \$150/family <small>Deductible</small>	Annual:\$2,000 Orthodontia:\$1,500 <small>Maximum Benefit</small>	100%/80% /50%/50% <small>Preventive/Basic/ Comprehensive/Ortho%</small>	\$0.00 <small>Per-Pay-Period</small>
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SELECT
MORE INFO

METLIFE PDP PLUS DENTAL EMPLOYEE + SPOUSE
CURRENTLY SELECTED

\$50/individual \$150/family <small>Deductible</small>	Annual:\$2,000 Orthodontia:\$1,500 <small>Maximum Benefit</small>	100%/80% /50%/50% <small>Preventive/Basic/ Comprehensive/Ortho%</small>	\$28.17 <small>Per-Pay-Period</small>
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SELECTED
MORE INFO

CONTINUE

Return To Lights

Who's Being Covered?

Employee Only

Employee and Spouse

Employee and Child

Family

Current Coverage Level:
MetLife PDP Plus Dental
Employee Only

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 dependents name. Click Continue.

ASSIGN A DEPENDENT

Tim aaatester (07/01/2005)


CONTINUE

ADD A PERSON

Return To Lights

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			
	Plan Title	Employee Cost	Employer Cost
	Voluntary Flexible Spending Account –Medical \$0.00 <i>7 Deductions/Year</i>	\$0.00	\$0.00

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.”

Life Event Enrollment

COMPLETED BENEFITS			
	Plan Title	Employee Cost	Employer Cost
	Medical Insurance BCBS PPO Family <i>12 Deductions/Year</i>	\$502.00	\$1,016.62
	Dental Insurance MetLife PDP Plus Dental Employee + Spouse <i>12 Deductions/Year</i>	\$28.17	\$56.34

Turn All The Lights Green

Click on the "Elect & Continue" button or click on a benefit name to make changes. Note: All benefits must reflect a completed status ("Green Light") in order for the "Elect & Continue" button to be active.

ELECT & CONTINUE

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.

CONTINUE

Return To Lights



Manage People

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 Palm AAAA Coconut

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

ELECTED BENEFITS

Plan Title	Employee Cost	Employer Cost
Medical Insurance	\$502.00	\$1,016.62
BCBS PPO Family		
<i>12 Deductions/Year</i>		
Spouse/Dependents:		
Oil Coconut (Spouse)		
JellyBean Coconut (Child)		

CONTINUE

Return To Lights

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.



Your Total Compensation

CONTINUE

Return To Lights

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

RETURN TO START

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.