# Adding a dependent due to birth



# **Applicable insurance changes**

Changes must be made within 31 days of special eligibility situation. Employee cannot drop coverage; he can only change or add coverage.

#### Effective date of change:

- Health, dental, vision and Dependent Life-Child: date of birth.
- Optional Life and Dependent Life-Spouse: first day of month following request if no medical evidence needed; otherwise, first day of month following approval.
- ☐ Enroll in or change a <u>health plan</u> or change coverage level if adding spouse and/or child.
- ☐ Enroll in a <u>dental plan</u> or change coverage level if adding spouse and/or child.
- ☐ Enroll in the <u>State Vision Plan</u> or change coverage level if adding spouse and/or child.
- ☐ Enroll in or increase <u>Optional Life</u> insurance up to an additional \$50,000 without medical evidence. More than \$50,000 requires medical evidence.
- ☐ Enroll in or increase <u>Dependent Life-Spouse</u> insurance up to \$10,000 or \$20,000 without medical evidence. More than \$20,000 requires medical evidence.
- ☐ Enroll in <u>Dependent Life-Child</u>.
- ☐ Enroll in or increase MoneyPlus flexible spending accounts.
- ☐ Enroll in or change <u>Health Savings Account</u>, if applicable.
- □ Update life insurance beneficiaries, if applicable.

# **Applicable retirement changes**

- ☐ Update retirement plan beneficiaries.
- □ Update <u>State ORP</u> beneficiaries with your service provider, if applicable.
- ☐ Update <u>Deferred Comp</u> beneficiaries with Empower Retirement, if applicable.

### **Employer to-dos**

- ☐ Complete insurance enrollment changes in EBS.
- ☐ Make sure employee submits all required documentation.
- ☐ Provide a copy of the <u>initial COBRA notice</u> for the employee and each covered dependent, if needed.
- ☐ Provide the *Designating Active Member Beneficiaries* flyer.
- ☐ Ensure corresponding payroll deductions are appropriately reported.

#### **Employee to-dos**

- ☐ Review the *Insurance Summary* and *Insurance*Benefits Guide.
- ☐ Elect insurance coverage changes in <u>MyBenefits</u> and submit required documentation.
- ☐ Complete a MetLife *Statement of Health* if medical evidence is required for life insurance.
- ☐ Update life insurance, retirement plan, <u>State</u>

  <u>ORP</u> and <u>Deferred Comp</u> beneficiaries, if applicable.