Life Event Enrollment Instructions

SmartBen is our online enrollment tool. The site is accessible via the Internet at **https://tuscaloosa.smartben.net/** *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 Enroll

Review Your Options & Make Your Choices

Take time to review the information in the *Plans* section. It will help you understand your benefit choices. Discuss it with your family, too!

Consider This!

- ■ **All dependents must be verified once added to coverage.** Should you add a dependent during new hire or open enrollment, you will receive a dependent verification packet in the mail requesting additional documentation to verify your dependents. In addition, dependents such as stepchildren or adopted children that are added during a qualified life event (i.e. marriage) will also need to be verified once added to coverage.
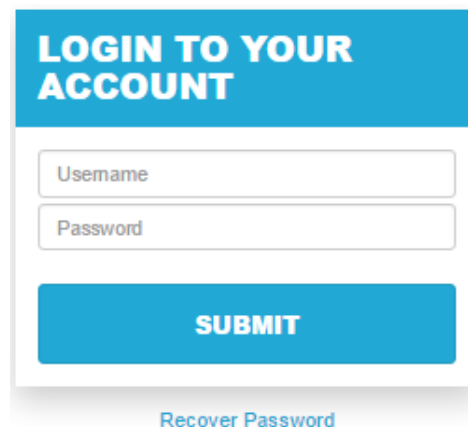
Click on the *Plans* link at the top of your home page and select a plan to review the plan details.

Steps to Complete Your Enrollment

STEP 1

Log on to **https://tuscaloosa.smartben.net/** and enter your Username (COT+5-Digit Munis Employee ID #, Located on your paycheck stub) and Password (eight-digit date of birth, MMDDYYYY format).

- Example Username: COT12345 for Munis Employee ID # 12345
- Example Password: 06101964 for date of birth June 10, 1964

LOGIN TO YOUR ACCOUNT

Username

Password

SUBMIT

Recover Password

⮌ **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, there is a Begin Enrollment button. Click the button to begin enrollment.
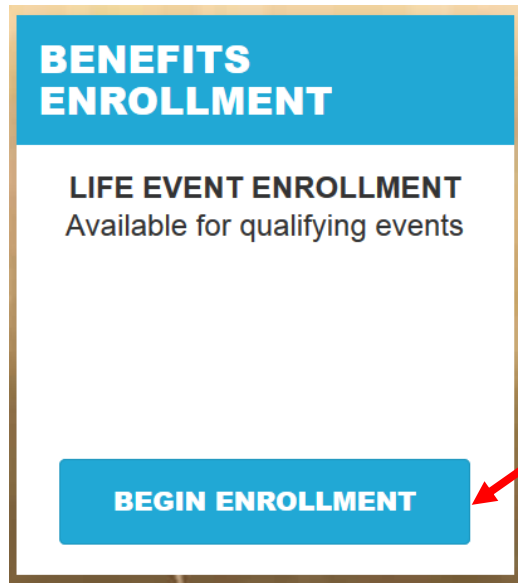
STEP 3

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.
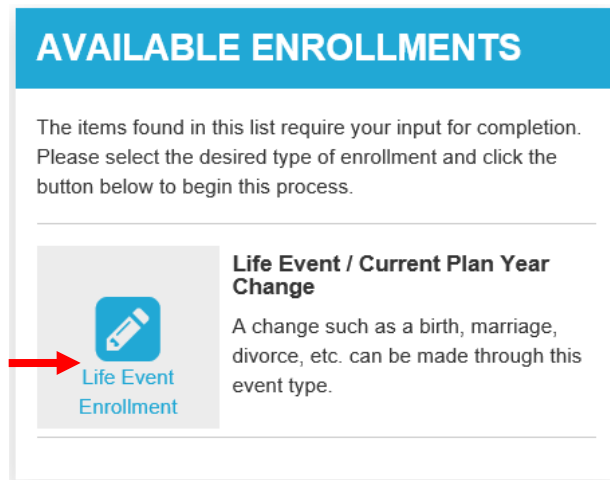
STEP 4

Life Event Tasks: You will enter the Enrollment Process at the Life Event Task 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, put in your initials at the bottom of the page. Click the green *Continue* button to move forward with the enrollment.

CHOOSE EVENT TYPE

CONTINUE

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.

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.

09/17/2015

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.

Got married

AGREEMENT

jc

STEP 5

Review and Elect Benefits: After selecting your life event reason you will move on to the Benefit Manager page.

Benefit Manager: Use this to review your enrollment options and make your benefit elections. To enroll or make changes to a benefit, click on a benefit name.

To make a change, click on the option you want to elect. You will first need to select which individuals are being covered by making your selection in the Who Is Being Covered box on the right. Your current level of coverage will display underneath the coverage level options for your reference.

If you are changing your coverage level option (i.e. going from Employee Only coverage to Employee and Spouse coverage), you will need to select the plan you wish to elect, by clicking the blue *Select* button in the bottom left corner of the plan.

The selection you made will turn green. Click the green *Continue* button at the top right of the page to move

forward with the enrollment.

If you want to keep your current coverage option, but add or remove a dependent from coverage, simply click the green *Continue* button to move forward with the enrollment.

If you wish to waive your current coverage, simply click the grey *Waive Coverage For This Benefit* button at the bottom of the screen.

If you are adding 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 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 add a new spouse/dependent/beneficiary, click on the *Add a Person* button to be taken to People Manager to add them.

People Manager: This is where your Personal, Spouse/Dependent, and Beneficiary information is stored.

Employee 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 –*If you are electing Supplemental Term Life/AD&D coverage,* 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 or dependent in the People Manager you will need to assign them to coverage. Click on the *Continue* button at the bottom of the screen after adding the dependent.

Once you click on Manage Benefits it will bring you back to the benefit election screen. To assign a dependent to coverage, click the check box next to the dependents name. Click Continue.

STEP 6

Once you have made the necessary changes to your benefit elections, click the green *Elect & Continue* button to move forward in the enrollment process.

STEP 7

Verify Required Data: If you have not entered all required information, SmartBen will not process your enrollment. Click on each item in the Enrollment Task List and SmartBen will take you to the required page for

corrections. Make your corrections, click *Submit*, *Enroll* or *Save*, whichever is applicable. Be sure to review any items in the Information box on this task page, click on the *Click Here* link to make changes, and then click the green *Continue* button to move forward with the enrollment.

Enrollment Verification Tasks

Information is missing required to complete your enrollment. Click on the link(s) provided below to complete the necessary information.

SPOUSE INFORMATION

The spouse information for April aaaTester is incomplete! Click here to return to the Manage People section and complete the required information.

STEP 8
Review Confirmation: Review your elections thoroughly.

Qualifying Life Event Request For New Employee AaaaaTester

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

ELECTED BENEFITS

Plan Title	Employee Cost
Medical Insurance OAMC - EE + Family *52 Deductions/Year* Spouse/Dependents: Joe Miles (Spouse) April Miles (Daughter) Ashlyn Miles (Daughter)	$46.15
Dental Insurance PPO - Family *12 Deductions/Year* Spouse/Dependents: Joe Miles (Spouse) April Miles (Daughter) Ashlyn Miles (Daughter)	$5.00

CONTINUE

♀ Return To Lights

Your Total Cost
$53.15
Per Pay Period

Manage People

To confirm your enrollment, click *Continue*.

If you need to make a change to your elections, click the *Return To Lights* button to go back and make changes. Do not click your browser's back button.

STEP 9

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

STEP 10

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.