Qualified Life Events
How to Update Your Benefits Online
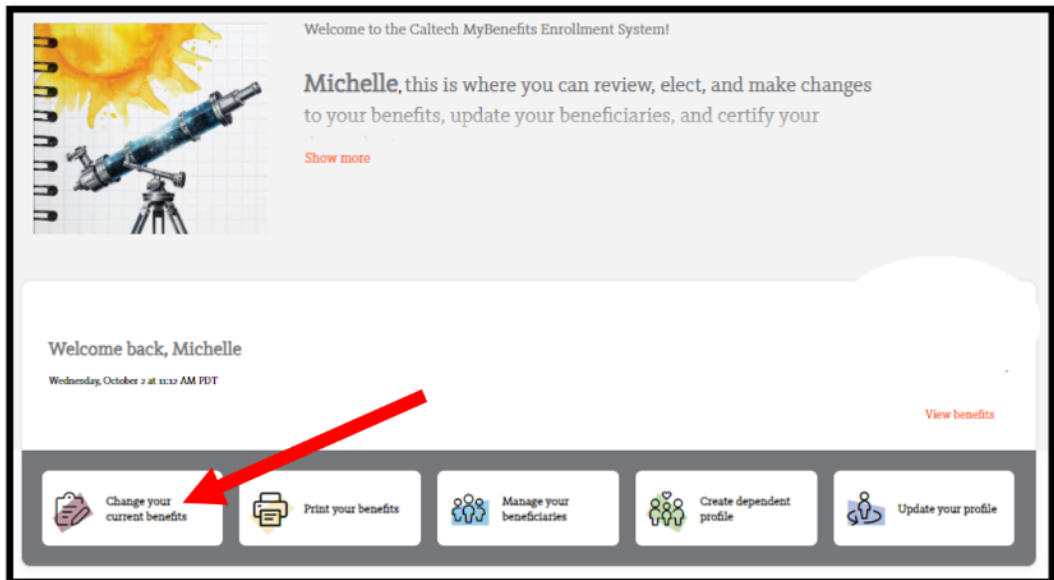
Step 1: Go to mybenefits.caltech.edu

Step 2: Log in with your Caltech credentials. (Same as the Username and Password for access.caltech.edu)

Step 3: Once logged in, click "My Benefits."
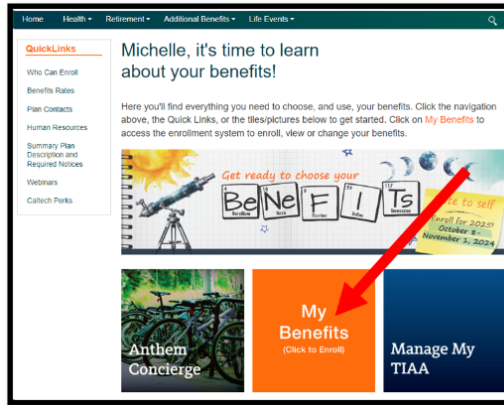
Step 4: On the next page, click "**Change Your Current Benefits**."

IMPORTANT: For all life changes, you only have **31 days** from the event date to make changes to your benefits. After 31 days has passed, you will not be able to make any changes until Open Enrollment or until you have another qualified life event.

Step 5: Select the reason for change and the date of the life event.

*If you are losing other coverage enter the last day you are covered by the other insurance. (For example: If losing coverage on 8/1, enter 7/31 in MyBenefits.)

*If you are gaining other coverage enter the date before your coverage starts.
(For example: If your new coverage starts on 10/1, enter 9/30 in MyBenefits.)

IMPORTANT: If you are adding a dependent to your coverage, please provide the dependent's SSN. If you do not have the dependent's SSN, such as for a newborn baby, please provide it to the HR office once received from the Social Security Administration Office.

Step 6: You will view your profile. to update your information, you must visit access.caltech and access My Personal Information. Click "Continue to next step"

Step 7: Take a moment to review your family. Click "Next"

Step 8: You will see a list of all your benefits. Click "Edit coverage" under each benefit you want to update.

Step 9: Follow the prompts to make the appropriate updates.

Don't forget to click "Save changes" at the bottom of the page when you are done.
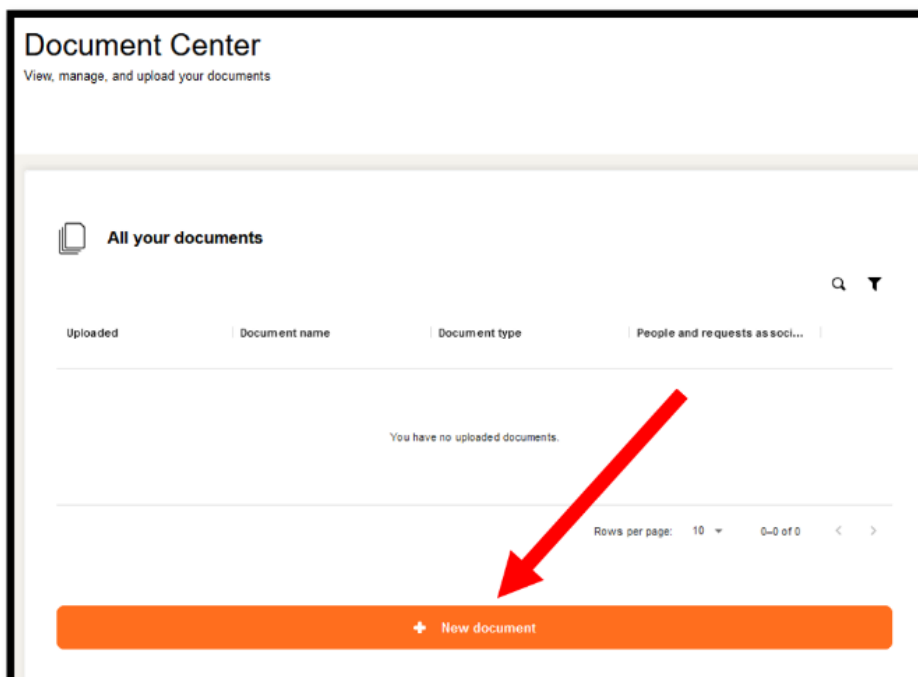
Step 10: Once you have edited all necessary benefits, click the green "Save Changes" button at the bottom of the screen.

How to upload a New Document:
1. Hover over "**Profile**" and then click on "**Document Center**".
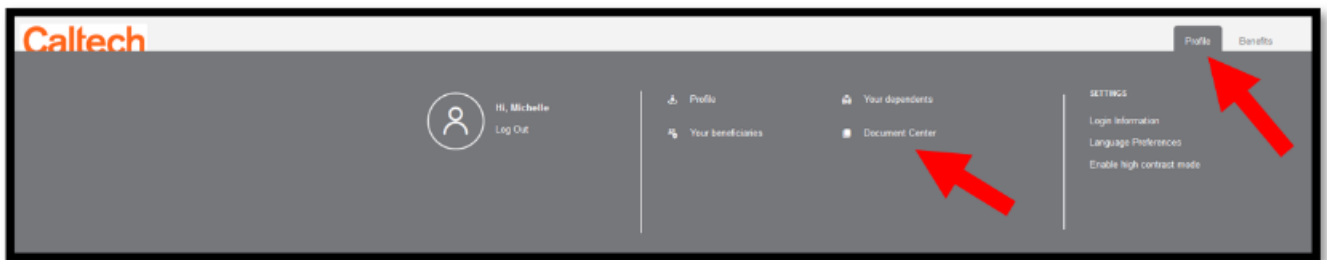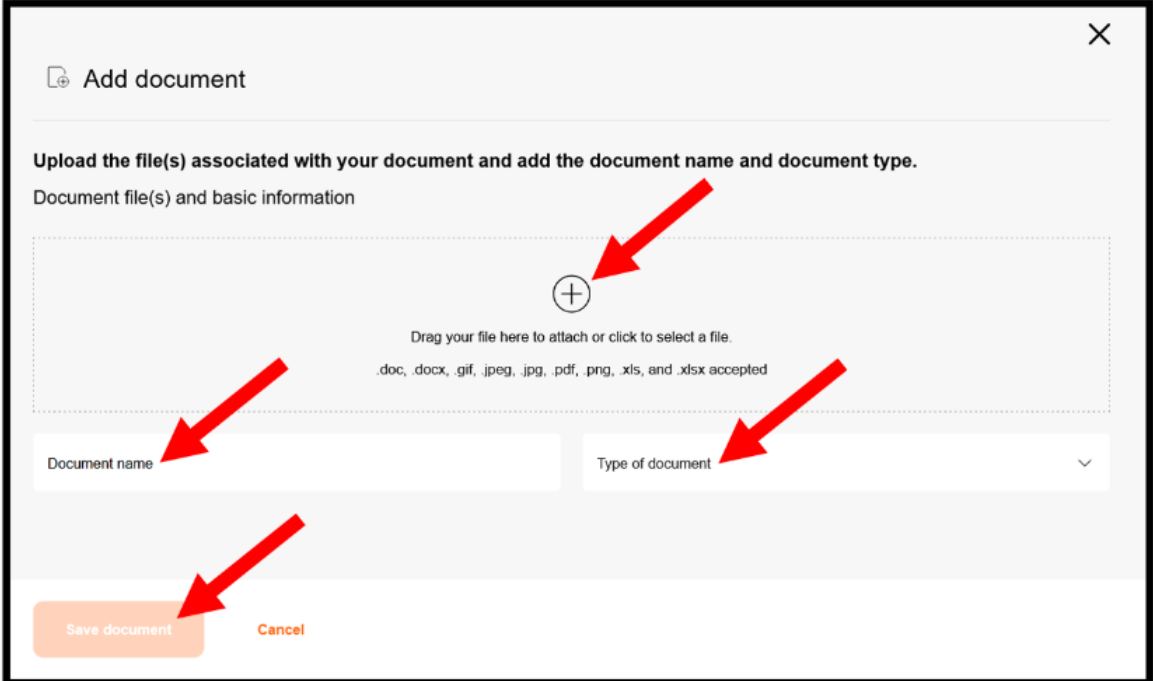
2. You will see the request for document(s). Click on "**New document**".

3. Click on the "**+**" sign to search for a file from your computer or smart phone and upload the file. Then type in a "**Document Name**" and select the "**Document Type**" from a drop-down menu of options. Once you have successfully uploaded a document, typed a document name and selected a document type, click "**Save document**"

4. After you click "**Save document**" you will receive the following message below indicating you have successfully uploaded all documents.   You can view your documents or you can click on "**Return to homepage**"
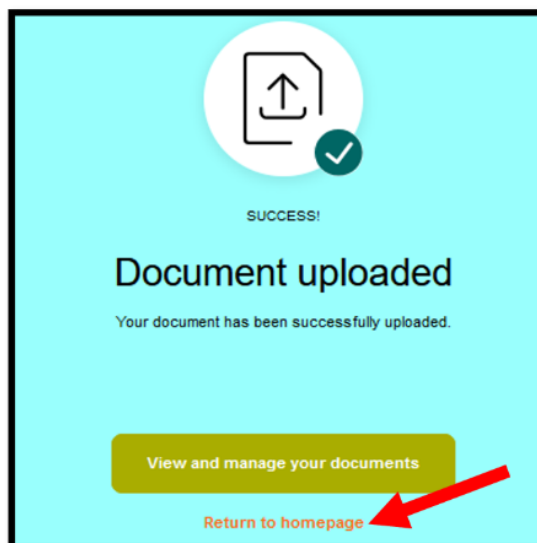
List of Qualified Life Events and Required Documents

Below is a list of the most common Qualified Life Events (QLE) where you can change your benefits mid-year:

- ❑ Getting Married
- ❑ Starting a Domestic Partnership
- ❑ Birth of a Child
- ❑ Child Turning Age 26
- ❑ Loss of Other Coverage
- ❑ Gain Other Coverage
- ❑ Divorced
- ❑ Ending a Domestic Partnership

You will need to provide documentation to support the QLE. Documentation can in multiple forms depending on the QLE. Examples of documentation are:

- ❑ Marriage Certificate
- ❑ Hospital birth announcements for newborns
- ❑ Losing or Gaining Coverage:
    - ❖ Letter from a Human Resources department outlining insurance enrollment or enrollment system screenshot.
    - ❖ The document must state what coverage is affected (medical/dental/vision), the date, and the name of the person experiencing the QLE.
- ❑ Divorce Decree

If you are unsure if you are experiencing a QLE, please contact the Benefits Team at 626-395-6443 or hrbenefits@caltech.edu. A full list of life events can be viewed at www.benefits.caltech.edu/spd.

IMPORTANT: For all life changes, you only have **31 days** from the event date to make changes to your benefits. After 31 days has passed, you will not be able to make any changes until Open Enrollment or until you have another qualified life event.

Acceptable Dependent Eligibility Documents

Acceptable Dependent Eligibility Documents

<u>Dependent</u>

Documentation Required

Spouse

Documentation must support the current spousal relationship and include the date of marriage. Submit one of the following documents:

- Copy of presently valid legal or religious marriage certificate, which must include the date of marriage. (If you can't submit a certified copy within 31 days, you can temporarily submit copy of the marriage license signed by the officiant.)

- Copy of presently valid state-issued civil union registration.

Registered Domestic Partner

Documentation must support the current relationship and include the date of registration. Submit the following document:

- Copy of the State of California Certificate of Registration of Domestic Partnership

Dependent Child

Documentation must support the parental relationship and provide the child's date of birth. Submit any of or a combination of the following documents:

- Copy of the child's legal or hospital birth certificate naming you, your spouse or your domestic partner as the child's parent. Hospital certificate will only be accepted if child was born within the last 31 days.

- Copy of a final court order (divorce decree/custody agreement) naming you, your spouse or your domestic partner as the child's parent. All documents must include the following information: names of the child and parent, official signature and/or court seal/stamp.

- Copy of legal adoption papers issued by the courts naming you, your spouse or your domestic partner as the adoptive parent. All documents must include the following information: names of the child and parent, official signature and/or court seal/stamp.

- Copy of legal guardianship papers issued by the courts naming you, your spouse or your domestic partner as the child's guardian. All documents must include the following information: names of the child and guardian, official signature and/or court seal/stamp.

- Copy of an order naming you, your spouse or your domestic partner as the child's foster parent. All documents must include the following information: names of the child and foster parent, official signature and/or court seal/stamp.

- Copy of a Qualified Medical Child Support Order (QMCSO) showing you're required to provide medical coverage for the child. Documentation must state your current employer's name and include the names of the child and parent.

If you are an employee providing documentation for a child of your spouse or domestic partner, documentation must also include the required documentation listed for the spouse or registered domestic partner.