

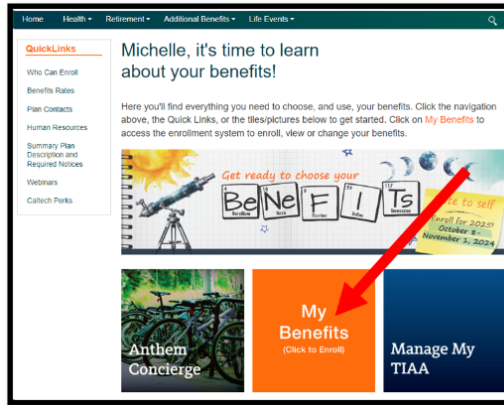
Qualified Life Events

How to Update Your Benefits Online

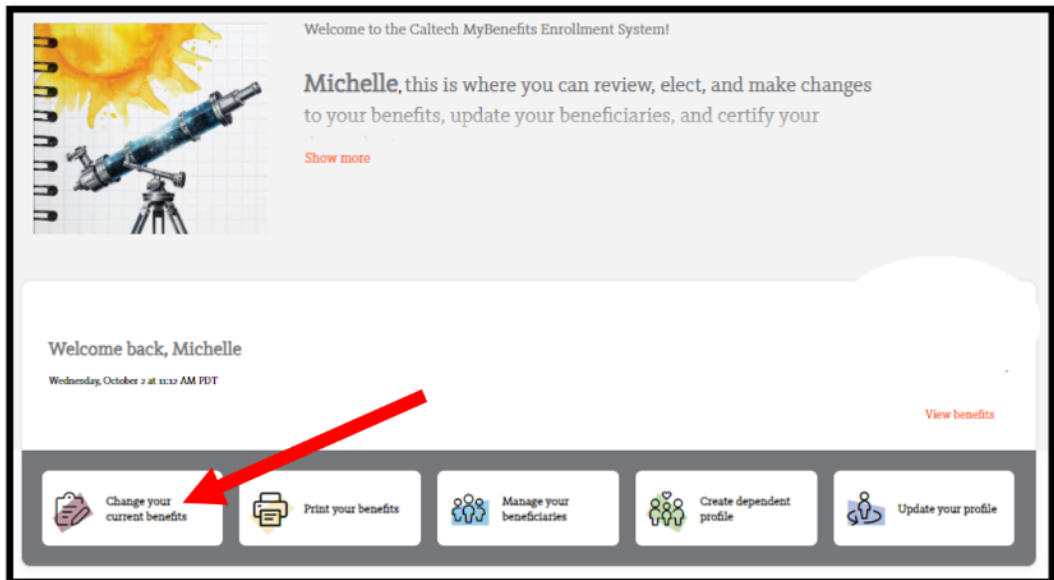
Step 1: Go to mybenefits.caltech.edu

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.)

The screenshot shows a web form titled "Did you recently experience a life event?". Below the title is a sub-header: "Life events are significant moments (e.g. birth of a child) that might require you to make a change to your benefits. A life event is often, but not always, required to make changes to most benefits." The form contains a "Select a Life Event" section with a radio button selected for "New life event (ex. Marriage, birth, death, loss of other coverage, etc.)". Below this are two required fields: "Select reason for change *" with a dropdown menu and "Enter the date of this life event *" with a date picker. At the bottom, there is an "I do not have a specific life event" radio button and two buttons: "Next" (highlighted in orange) and "Cancel". Red arrows point to the "New life event" radio button, the "Select reason for change" dropdown, the "Enter the date of this life event" date picker, and the "Next" button.

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](https://access.caltech.edu) 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.

The screenshot shows a web page titled "Select benefits to update". Below the title is a sub-header: "Now that you've entered your life change information, it's time to update your benefits." There is a profile picture placeholder. Below that, it says "You may want to update these benefits". A red plus sign icon is next to the text "Update your Medical coverage". Below this is a light blue informational banner: "If the name of the newborn is different from the employee, OR the employee's marital status is single, you are required to have a birth certificate on file for this event. (When either of these apply, please provide the county and state of the birth certificate.)". At the bottom, there is a button labeled "edit coverage" with a red arrow pointing to it.

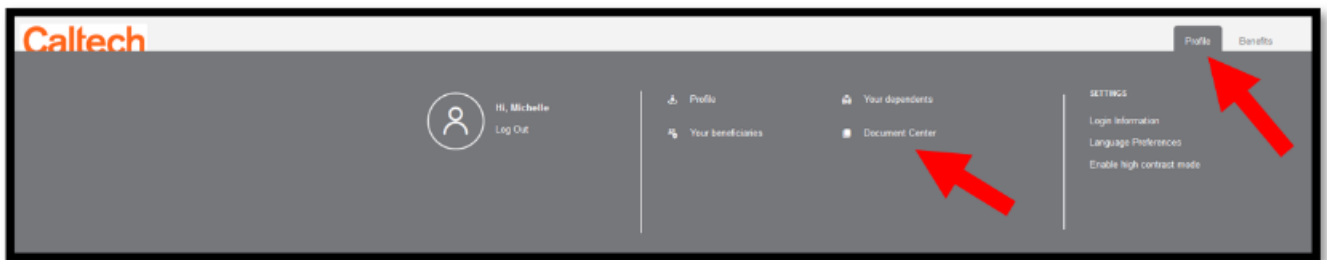
Step 9: Follow the prompts to make the appropriate updates.

Don't forget to click "Save changes" at the bottom of the page when you are done.

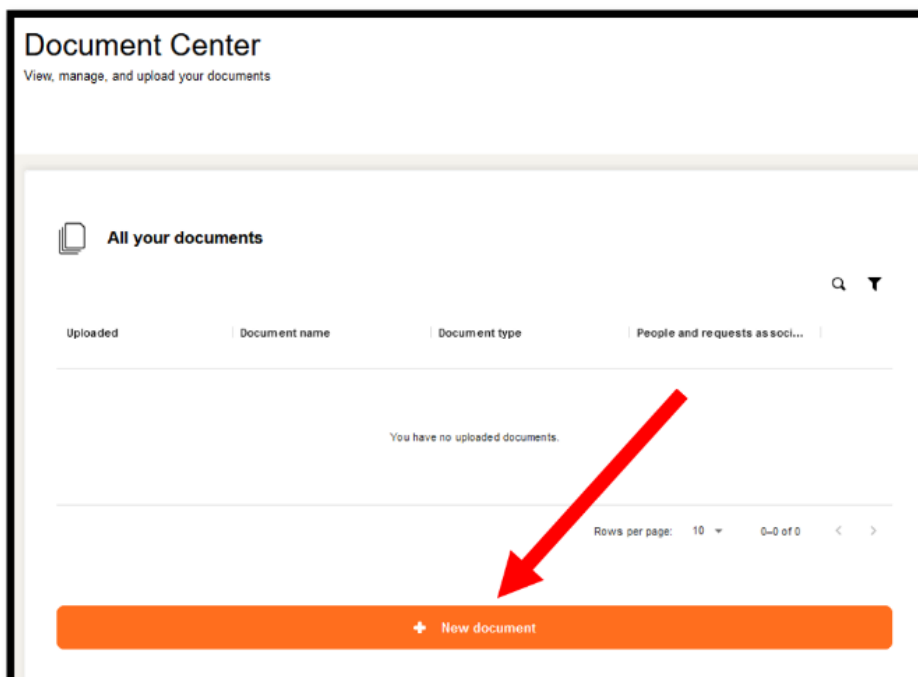
Step 10: Once you have edited all necessary benefits, click the green "Save Changes" button at the bottom of the screen.

How to upload a New Document:

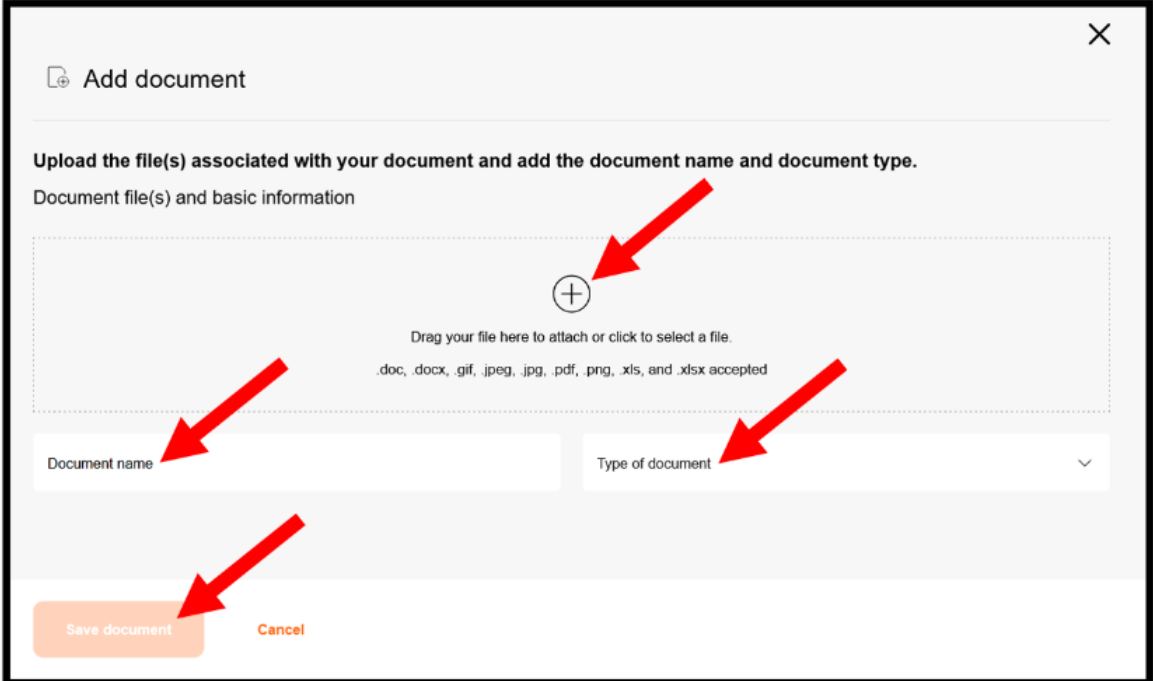
1. Hover over "Profile" and then click on "Document Center".



2. You will see the request for document(s). Click on "New document".

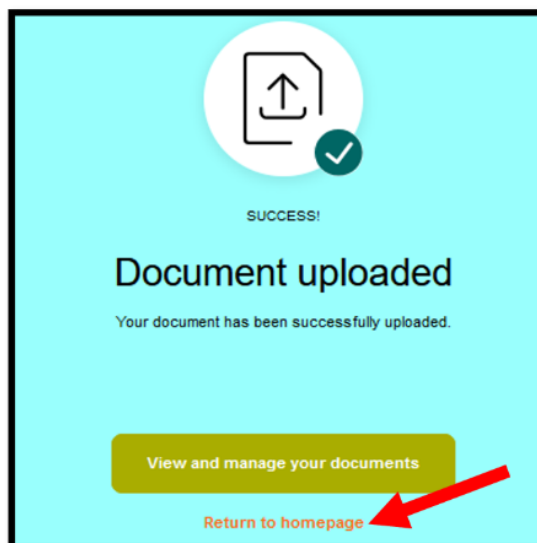


3. Click on the “+” sign to search for a file from your computer or smart phone and upload the file. Then type in a “**Document Name**” and select the “**Document Type**” from a drop-down menu of options. Once you have successfully uploaded a document, typed a document name and selected a document type,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



The screenshot shows a form titled "Add document" with a close button in the top right corner. Below the title is a horizontal line. The main instruction reads: "Upload the file(s) associated with your document and add the document name and document type." Below this is the sub-heading "Document file(s) and basic information". A large dashed box contains a central plus sign icon with the text "Drag your file here to attach or click to select a file." and a list of accepted file formats: ".doc, .docx, .gif, .jpeg, .jpg, .pdf, .png, .xls, and .xlsx accepted". Below the dashed box are two input fields: "Document name" and "Type of document" (a dropdown menu). At the bottom left is an orange "Save document" button, and at the bottom right is a "Cancel" link. Four red arrows point to the plus sign icon, the "Document name" field, the "Type of document" dropdown, and the "Save document" button.

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

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Dependent

Spouse

Documentation Required

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.