

## 9. Cafeteria Qualifying Event

Throughout the year and during the enrollment process, you may need to make changes to employees “Current Year” benefits. Once a plan is in effect, any changes to an employee’s current benefit must be done as a “Cafeteria Qualifying Event” within 30 days of the actual event itself.

The IRS will only allow a change to the original election for certain qualifying events. They are:

- Change in the Employee's legal marital status
- Change in the number of dependents
- Change in employment status that affects benefit eligibility
- Dependent satisfies or ceases to satisfy dependent eligibility requirements
- A change in residence that affects the Employee's eligibility for coverage
- Commencement or termination of adoption proceedings
- HIPPA Special Enrollment Rights
- Judgments, Decrees or Orders
- COBRA Events
- Entitlement to Medicare or Medicaid
- Significant changes in cost
- Significant curtailment of coverage
- Significant changes in coverage under the plan of the Employer of a spouse or dependent
- Addition or elimination of a benefit package option
- Separation from service
- FMLA Leave

When a member has a change of status that is qualified under your cafeteria plan, the administrator can capture this information by clicking on the link labeled ‘[New Cafeteria Qualifying Event](#)’ found at the bottom of the screen on the “Current Benefits” link.

This will take you to a screen labeled “New Qualifying Event for xxxxxxxxxx” (xxxxxxx = the employees name). You must fill in a brief description of the qualifying event (Think of it as the ‘Subject’ line in an e-mail). Then check the appropriate change reason & the date the change occurred. (Not the date you are entering the event into the system). In the Additional information field, enter as much information to explain the reason for the change, in case there are questions later. Then click the “Save” button to save your entry.

See the steps on the next few pages to follow along

1. Once you’ve selected the employee in question (in this case Mark F. Benoit), you need to click on the ‘Current Benefits’ link.
2. With the employees ‘Current Benefits’ selected, scroll to the bottom of the screen to find the ‘New Cafeteria Qualifying Event’ link and click on it.
3. This will take you to a blank ‘Cafeteria Qualifying Event’ form (see figure 9.2)

**SMART ISD BENEFITS ADMINISTRATION**

Current User: Mark F Barrio | Current Admin: Patricia R McGlark | Log Out

Home | Members Admin | MBA Admin | Site Admin

**Current Benefits Summary for Mark F Barrio** [Benefits Summary](#)

**Accepted Benefits**

Benefit Name	Coverage	Benefit	Current Deduction	Standard	Action
Health Care - HSA-ActiveCare	L	ACI	\$187.06	Y	<a href="#">Show</a> <a href="#">Close</a>

**Benefits Not Yet Taken**

Benefit Name	Admin Actions
Health Insurance	<a href="#">View More Info</a> <a href="#">Link for Online Disability</a>
Term Life Insurance	<a href="#">View More Info</a> <a href="#">Link for ISGLI</a>
Cancer Insurance	<a href="#">View More Info</a> <a href="#">Link for AG Cancer</a>
Heart Stroke Insurance	<a href="#">View More Info</a> <a href="#">Link for AG CHSM</a>
Accident Plan	<a href="#">View More Info</a> <a href="#">Link for Humana Accident Plus</a> <a href="#">Link for Humana Accident</a>
Dental Plan	<a href="#">View More Info</a> <a href="#">Link for U-Be Dental</a>
Other Life Insurance	<a href="#">View More Info</a> <a href="#">Link for Leaders Life</a>
Vision Plan	<a href="#">View More Info</a> <a href="#">Link for CompBenefits Vision Care</a>
Dependent Child Care Reimbursement	<a href="#">View More Info</a> <a href="#">Link for Child Care Reimbursement</a>
Medical Expense Reimbursement	<a href="#">View More Info</a> <a href="#">Link for Medical Reimbursement</a>
Notice of Universal Availability	<a href="#">View More Info</a> <a href="#">Link for Notice of Universal Availability</a>
Underwriting of Supplemental Insurance	<a href="#">View More Info</a> <a href="#">Link for Underwriting of Supplemental Insurance Policies</a>
Voluntary Health	<a href="#">View More Info</a> <a href="#">Link for Leaders Life - Permanent Life</a> <a href="#">Link for United Way</a> <a href="#">Link for Smart Teachers Credit Union</a> <a href="#">Link for Leaders Life - Term Life</a> <a href="#">Link for YMC</a> <a href="#">Link for Smart Recognition/Performance Plan</a> <a href="#">Link for Smart Hospital</a> <a href="#">Link for Smart Security</a> <a href="#">Link for Smart HSA Foundation</a>

**Caterla Qualifying Event**

Event Name	Effective Date	Admin Actions
<a href="#">New Qualifying Event</a>		

**COBRA Events**

Event Description	Effective Date	Admin Actions
<a href="#">New COBRA Event</a>		

Search Association For:  [Search](#)

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Figure 9.1 – Starting a Qualifying Event for an employee.



Please notice in the example below, the two fields with the arrows pointing at them. You must complete both fields, in addition to selecting the ‘Change Reason’, and the date the change occurred. You cannot future date a Qualifying Event more than 30 days from the date you are entering it in BeneBridge. Nor can you make a Qualifying Event entry 30 days after the event has taken place. **\*\*Remember, this not the date you are entering the change.\*\***

**SMART ISD BENEFITS ADMINISTRATION**

Smart ISD  
 Current User: Mark F Benoit | Current Admin: Patrick R. McGuirk | [Logout](#)

Home | [Benefits Admin](#) | [RFA Admin](#) | [Ella Admin](#)

**New Qualifying Event for Mark F Benoit**

If you experienced the Moving Change in status (must be within 30 days), and wish to change (revolve) my existing cafeteria plan election and make a new election for the remainder of the current plan year:

Enter a brief description of this qualifying event

Please indicate the appropriate reason(s) for change and the associated dates:

Change Reason	Date Change Occurred
<input type="checkbox"/> Marriage or Divorce	Month: [v] Day: [v] Year: [v]
<input type="checkbox"/> Death of spouse or dependent	Month: [v] Day: [v] Year: [v]
<input type="checkbox"/> Birth or Adoption of a child	Month: [v] Day: [v] Year: [v]
<input type="checkbox"/> Termination or commencement of employment (self)	Month: [v] Day: [v] Year: [v]
<input type="checkbox"/> Termination or commencement of employment (spouse)	Month: [v] Day: [v] Year: [v]
<input type="checkbox"/> Job status (part time/full time) for employee or spouse	Month: [v] Day: [v] Year: [v]
<input type="checkbox"/> Significant change in insurance premium or coverage	Month: [v] Day: [v] Year: [v]
<input type="checkbox"/> Significant change in cost of dependent care	Month: [v] Day: [v] Year: [v]
<input type="checkbox"/> Administrative (divorce) (explain below)	Month: [v] Day: [v] Year: [v]
<input type="checkbox"/> Other [ ]	Month: [v] Day: [v] Year: [v]

Additional Information

Provide as much detail as possible to justify the change.

I understand that if there is an interruption in my payments I will be terminated until the next open enrollment. I may choose to keep my coverage current, however, I must be personally responsible for making the monthly premium payments to my employer.

I certify that the above information is true and correct to the best of my knowledge. I understand that my benefit election agreement shall remain in effect with regard to other benefit coverages, if any, which are not listed above. I further understand that this change will become effective in fifteen (15) days of the next pay period (which may occur last) after being received by my employer.

[Back](#) [Cancel](#)

Switch Association to: [v] [Save](#)

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Figure 9.3 – Required fields on the Cafeteria Qualifying Event form.

1. Enter a brief description of the qualifying event in the first field.  
(In this example, Mark is changing his status to a Part-Time employee.)
2. Check the appropriate box matching the reason for the change.  
(In this case Mark has a ‘Job Status’ change to Part-Time.)
3. Enter in the date the Qualifying Event began.  
(In this case Mark will become a Part-Time employee on 9/18/2010.)
4. In the ‘Additional Information’ field, fill in as much detail as possible, to justify the change. This will avoid the need to go back to you later for an explanation or justify the change)

**New Qualifying Event for Mark F Benoit**

I have experienced the following change in status (must be within the last 30 days) and wish to change/evok make a new election for the remainder of the current plan year

Enter a brief description of this qualifying event:  
 **Brief description of event**

Please indicate the appropriate reason(s) for change and the associated dates:

Change Reason	Date Change Occurred
<input type="checkbox"/> Marriage or Divorce	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="checkbox"/> Death of spouse or dependent	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="checkbox"/> Birth or Adoption of a child	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="checkbox"/> Termination or commencement of employment (self)	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="checkbox"/> Termination or commencement of employment (spouse)	<input type="text"/> <input type="text"/> <input type="text"/>
<input checked="" type="checkbox"/> Job status (part time/full time) for employee or spouse	2010 <input type="text"/> September <input type="text"/> 18 <input type="text"/>
<input type="checkbox"/> Significant change in insurance premium or coverage	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="checkbox"/> Significant change in cost of dependent care	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="checkbox"/> Administrative Override (explain below)	<input type="text"/> <input type="text"/> <input type="text"/>
<input type="checkbox"/> Other <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/>

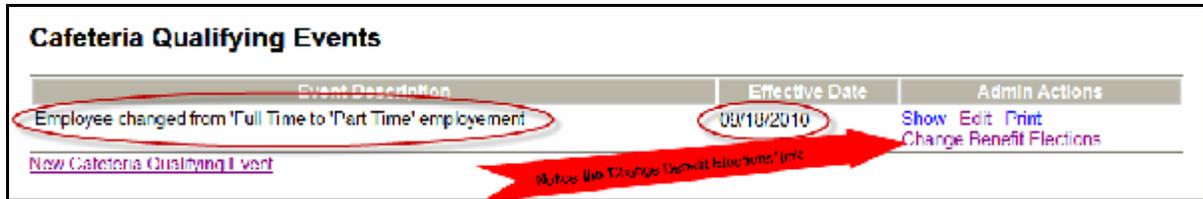
Additional information:  
 **More detailed information as to why the employee is requesting benefit changes**

Figure 9.4 – Example of a properly completed Cafeteria Qualifying Event form.

5. When finished, click on the “Save” button at the bottom of the screen.



You will be taken back to the 'Current Benefits' for the employee. Scroll down to the bottom of the page and you will notice a new link has appeared in the 'Cafeteria Qualifying Event' section, labeled 'Change Benefit Elections'.



Event Description	Effective Date	Admin Actions
Employee changed from 'Full Time' to 'Part Time' employment	09/10/2010	Show Edit Print <a href="#">Change Benefit Elections</a>

[New Cafeteria Qualifying Event](#)

*Notice the 'Change Benefit Elections' link*

Figure 9.5 – Example of the 'Change Benefit Elections' link on the Cafeteria Qualifying Event form.

Now you are ready to make changes to the employee's benefits. For the moment, the employees' enrollment mode has changed to 'Cafeteria Plan Qualifying Event Enrollment'. Simply put, this means, you will do a special Enrollment for the employee, just as you would during a regular Open Enrollment.

All the sections must be completed in order to save your changes. Even if you are only changing one (1) benefit, you must complete the entire 'Qualifying Event Enrollment' before you can finalize the change(s). Otherwise the change(s) are incomplete and will remain in a 'Pending' status.

1. Click on the 'Change Benefit Elections' link.

Notice the Enrollment Mode toward the top of the page (see figure 9.6 below). Although you are in a 'Cafeteria Plan Qualifying Event Enrollment' mode, this is the Standard enrollment screen. Complete sections 1, 2, 3 & 4 (if necessary). Even if certain benefits will not be changed, you still must complete all sections.



# SMART ISD BENEFITS ADMINISTRATION

Current User: Mark F. Beard
Current Action: This Page
Log Out

Name: **Beard, Mark F.** | Site: **Warr**

- [Benefits Admin](#)
- [Enroll/Unenroll](#)
- [Current Benefits](#)
- [Available Benefits](#)
- [Enrollment Status](#)
- [Available Deductions](#)
- [Available Options](#)
- [Available Coverage](#)
- [Available Plans](#)
- [Available Options](#)
- [Available Deductions](#)
- [Available Coverage](#)
- [Current User Benefits](#)
- [Current Benefits](#)
- [Available Deductions](#)
- [Available Options](#)
- [Available Coverage](#)

## Smart ISD Enrollment Assistant - Mode: **Cafeteria Plan Qualified Event Enrollment**

**You are enrolling for Current Year Benefits.**

For each benefit in the below steps, click on the appropriate links in the Enrollment Actions column to select the level of options you desire and change the indicated status for that benefit to Complete. Once the status for enrolling is green, click the Finished Enrolling button to complete your enrollment. If you see yellow or red in the status column, or you have a checked the Finished Enrolling button, you have not completed enrolling yet.

### STEP 1 - REVIEW/UPDATE PERSONAL INFORMATION

Status	Enrollment Actions	Available Items	Final Result
Not Selected	<a href="#">Update Personal Info</a>	Beard, Mark F.	

### STEP 2 - REVIEW/UPDATE CURRENT BENEFITS

Status	Enrollment Actions	Current Benefit	Coverage	Benefit	Deduction	Sheltered	Enrollment Result	
Not Selected	<a href="#">View Info</a> <a href="#">Keep</a> <a href="#">Change</a> <a href="#">Plan</a>	Holidays cover	TR5	AutoCare	F	AC1	\$187.00	Y
Total Amount of Current Deductions:					\$187.00			

### STEP 3 - VIEW OTHER AVAILABLE BENEFIT INFO THEN ENROLL FOR OR DECLINE BENEFIT

*Note: you must click either the "Enroll" or "Decline" link on each status benefit before to Step 3.*

Status	Enrollment Actions	Available Benefit	Enrollment Result
Not Selected	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">Enroll for Automatic Disability</a>	Disability Insurance	
Not Selected	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">Enroll for ACS - Life</a>	Term Life Insurance	
Not Selected	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">Enroll for ACS - Life</a>	Cancer Insurance	
Not Selected	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">Enroll for ACS 2008-14</a>	Local State Insurance	
Not Selected	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">Enroll for Humana Accident Plan - non for Humana Accident</a>	Accident Plan	
Not Selected	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">Enroll for Humana Dental</a>	Dental Plan	
Not Selected	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">Enroll for Child Care Reimbursement</a>	Dependent Child Care Reimbursement	
Not Selected	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">Enroll for Medical License Reimbursement</a>	Medical License Reimbursement	
Not Selected	<a href="#">Options</a> <a href="#">Enroll for Leader's Life - Deceased Life</a> <a href="#">Enroll for United Way</a> <a href="#">Enroll for Smart - Accidents Casualty Losses</a> <a href="#">Enroll for Leader's Life - Term to 100 Life</a> <a href="#">Enroll for YMCA</a> <a href="#">Enroll for Smart - Reimbursement Wilderness Out</a> <a href="#">Enroll for Smart - Hospital Indemnity/Scholarship</a> <a href="#">Enroll for Smart DS Foundation</a>	Miscellaneous Benefits	N/A

[View Personal Benefits](#)

### STEP 4 - COMPLETE ACKNOWLEDGEMENTS AND STATEMENTS

*Note: you must read and complete each item listed below.*

Status	Enrollment Actions	Available Benefit	Enrollment Result
Not Selected	<a href="#">Complete Notice of Universal Availability</a>	Notice of Universal Availability	
Not Selected	<a href="#">Complete Understanding of Supplemental Insurance Notice</a>	Understanding of Supplemental Insurance Notice	

### STEP 5 - REVIEW COMPLETED CHANGES

Status	Enrollment Actions	Current Benefit	Coverage	Benefit	Deduction	Sheltered	Enrollment Result	Issuance Status
Total Amount for Adds & Changes:					\$0.00			
Total Amount for All Deductions after Enrollment:					\$187.00			

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Figure 9.6 – Example of the ‘Cafeteria Plan Qualifying Event Enrollment’ form.

For this example, we will be dropping his Health Insurance since he will only be working part-time. Because of his employment status change, we will need to also update his personal information to reflect his new salary & remove him from 'Full Time' status.

2. Click on the 'Review Personal Info' link, under Step 1.

**SMART ISD BENEFITS ADMINISTRATION**

Smart ISD

Current User: Mark F Benoit | Current Admin: Patrick R McGuirk | Log Out

Home | Benefits Admin | BBA Admin | Site Admin

**Review Member Info for Mark F Benoit**

**Personal Information:**

- Name (First MI Last): Mark F Benoit
- SSN: 300315012
- Employee ID: [Redacted]
- Address: 92083 Rickie Ave, Saint Paul, TX 70017
- Contract State: TX
- Telephone: [Redacted]
- E-Mail: [Redacted]
- Birth Date: 07/07/1950
- Birth Place: [Redacted]
- Gender: M
- Marital Status: M
- Employment Start Date: 08/18/1970
- Termination Date: [Redacted]
- Occupation: [Redacted]
- Campus Code: 901
- Payroll Type: Monthly
- Annual Income: \$30,100.00

**Enrollment Information:**

- Enrollment Mode: Cafeteria Plan Qualified Event Enrollment
- Status: Active
- COBRA Start Date: [Redacted]
- COBRA End Date: [Redacted]

[Update Member Info](#) | [Change Login Info](#)

**Dependent Information**

Relation	Name	SSN	DOB	Gender	Actions
SPOUSE	Benoit, Lori X	XXX-XX-5511	09-13-1950	F	<a href="#">Edit</a> <a href="#">Delete</a>
CHILD	Benoit, Patricia O	XXX-XX-1018	03/24/1970	F	<a href="#">Edit</a> <a href="#">Delete</a>
CHILD	Benoit, Kay M	XXX-XX-8238	01/29/1974	F	<a href="#">Edit</a> <a href="#">Delete</a>
CHILD	Benoit, Grady U	XXX-XX-0892	05/07/1977	M	<a href="#">Edit</a> <a href="#">Delete</a>
CHILD	Benoit, Bill	XXX-XX-2367	07/26/1978	M	<a href="#">Edit</a> <a href="#">Delete</a>

[Add New Dependents](#)

Switch Association To: [Dropdown]

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Figure 9.7 – Example of the 'Review Personal Info' form.

3. Click the 'Update Member Info' link.
  - a. We will need to remove the check mark for 'Full Time?' Status.
  - b. We will need to update the 'Annual Income' amount.

**SMART ISD BENEFITS ADMINISTRATION**

Current User: Mark F Benoit      Current Admin: Patrick R McGarrick      Log Out

Home    Benefits Admin    DGA Admin    Site Admin

**Editing Member Mark F Benoit**      ⓘ indicates information you are required to fill in

**Name (First MI Last)**      Mark    JF    Benoit

**SSN**      120116212

**Employee ID**      [Empty]

**Address Line 1**      89655 N. Lake Ave

**Address Line 2**      [Empty]

**City, State Zip**      Scott Hou    ILXAS    62017

**Contract State**      ILXAS

**Telephone**      [Empty]

**E-Mail**      [Empty]      Needed for forgotten login info

**Birth Date**      July    7    1987

**Birth Place (City, St/Prov Country)**      [Empty]

**Gender**       Male     Female

**Marital status**       Married     Single

**Employment Start Date**      August    18    1975

**Occupation**      [Empty]

**Full Time?**            Both of these fields will need to be updated!

**Campus Code**      551

**Payroll Type**      Monthly

**Annual Income**      22102.00      ⓘ Make sure you enter your Annual Income - not monthly or hourly!

**Enrollment Mode**      Default Plan - Qual'ed Part

**Employment Status**      Active

**Terminate Date**      [Empty]

**COBRA Start Date**      [Empty]

**COBRA End Date**      [Empty]

**Comments**      [Empty]

Save    Cancel

Switch Association To: [Empty]    Switch

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Figure 9.8 – Example of the 'Update Member Info' form.

- Click the checkbox for Full Time?' to remove the checkmark from the checkbox  
Change the Salary to reflect the Part-Time rate

SMART ISD BENEFITS ADMINISTRATION

Current User: Mark F Benoit | Current Admin: Patrick R McGuirk | Log Out

Home | Benefits Admin | BBA Admin | Site Admin

Editing Member Mark F Benoit

Indicates information you are required to fill in

Name (First MI Last): Mark F Benoit

SSN: 338315012

Employee ID: [Empty]

Address Line 1: 92501 Acadia Ave

Address Line 2: [Empty]

City, State Zip: Greenfield VT 05647

Contract State: VT

Telephone: [Empty]

E-Mail: [Empty] Needed for langaller sign-ins

Birth Date: July 7, 1992

Birth Place (City, St/Prov, Country): [Empty]

Gender: Male

Marital status: Married

Employment Start Date: August 28, 1996

Occupation: [Empty]

Full Time?:

Campaign Code: 801

Payroll Type: Hourly

Annual Income: 15151.00 Make sure you enter your Annual Income - not monthly or hourly!

Enrollment Mode: General Plan General Fund

Employment Status: Active

Terminate Date: [Empty]

COBRA Start Date: [Empty]

COBRA End Date: [Empty]

Comments: [Empty]

Save Cancel

Switch Association To: [Empty] Switch

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Logo: SMART ISD BENEFITS ADMINISTRATION

Figure 9.9 – Changes applied to the ‘Update Member Info’ form.

Notice the check mark has been removed from the ‘Full Time?’ checkbox and the Salary has been reduced as well. Now you need to save your changes.

- Click on the ‘Save’ button.

You will be taken back to the ‘Review Member Info’ page.

Mark F Benoit was successfully updated. **Notice the changes were successfully updated**

### Review Member Info for Mark F Benoit

**Name (First MI Last)** Mark F Benoit  
**SSN** 300015012  
**Employee ID**  
**Address** 92603 Nickle Ave  
 Saint Paul, TX 76017  
**Contract State** TX  
**Telephone**  
**E-Mail**  
**Birth Date** 07/07/1952  
**Birth Place**  
**Gender** M  
**Marital Status** M  
**Employment Start Date** 08/18/1975  
**Termination Date**  
**Occupation**  
**Campus Code** 901  
**Payroll Type** Monthly  
**Annual Income** \$15,150.00

**Enrollment Mode** Cafeteria Plan Qualified Event Enrollment

**Status** Active

**COBRA Start Date**  
**COBRA End Date**

[Update Member Info](#) [Change Login Info](#)

### Dependent Information

Relation	Name	SSN	DOB	Gender	Actions
SPOUSE	Benoit, Lori X	XXX-XX-5511	09/13/1950	F	<a href="#">Edit</a> <a href="#">Delete</a>
CHILD	Benoit, Patricia O	XXX-XX-1018	03/24/1973	F	<a href="#">Edit</a> <a href="#">Delete</a>
CHILD	Benoit, Kay M	XXX-XX-8238	01/29/1974	F	<a href="#">Edit</a> <a href="#">Delete</a>
CHILD	Benoit, Cris	XXX-XX-0092	06/07/1977	M	<a href="#">Edit</a> <a href="#">Delete</a>
CHILD	Benoit, ...	XXX-XX-2354	07/25/1978	M	<a href="#">Edit</a> <a href="#">Delete</a>

[Add New Dependents](#)

**Finished** **Finish Later**

Figure 9.10 – Finishing changes to the ‘Update Member Info’ form.

- Review the information for accuracy & click the ‘Finished’ button.

This will take you back to the Enrollment screen for the ‘Cafeteria Plan Qualifying Event Enrollment’. Notice the status has changed for Step 1 – Review/Update Personal Information, to ‘Complete’.

Smart ISD Enrollment Assistant - Mode: Cafeteria Plan Qualified Event Enrollment

**You are enrolling for Current Year Benefits**

For each benefit in the below steps, click on the appropriate links in the Enrollment Actions column to elect the benefit options you desire and change the indicated status for that benefit to **Complete**. Once the status for everything is green, click the 'Finished Enrolling' button to complete your enrollment. If you see yellow or red in the status column, or you haven't clicked the 'Finished Enrolling' button, you haven't completed enrolling yet.

**STEP 1 - REVIEW/UPDATE PERSONAL INFORMATION**

Status	Enrollment Actions	Associate name	Enroll Result
<b>Complete</b>	<a href="#">Review Personal Info</a>	Benoit, Mark F	Changed

Figure 9.11 – Example of the ‘Review/Update Personal Information’ update.

Now we need to drop the current Health Insurance benefit for the employee.

7. Click the ‘Drop’ link under Step 2 for the Health Benefit.

Enrollment Actions	Current Benefit	Coverage	Benefit	Deduction	\$
<a href="#">View Info</a> <a href="#">Keep</a> <a href="#">Change</a> <a href="#">Drop</a>	Health Insurance - TRS-ActiveCare	F	AG1	\$187.86	
Total Amount of Current Deductions:				\$187.86	

Figure 9.12 – Example of the ‘Review/Update Current Benefits’ update.

The status has changed to ‘Complete’ and the Enrollment Result has changed to Dropped.

**STEP 1 - REVIEW/UPDATE PERSONAL INFORMATION**

Status	Enrollment Actions	Associate name	Enroll Result
<b>Complete</b>	<a href="#">Review Personal Info</a>	Benoit, Mark F	Changed

**STEP 2 - REVIEW/UPDATE CURRENT BENEFITS**

Status	Enrollment Actions	Current Benefit	Coverage	Benefit	Deduction	Sheltered	Enrollment Result
<b>Complete</b>	<a href="#">View Info</a> <a href="#">Keep</a> <a href="#">Change</a> <a href="#">Drop</a>	Health Insurance - TRS-ActiveCare	F	AG1	\$187.86	Y	<b>Dropped</b>
Total Amount of Current Deductions:					\$187.86		

Figure 9.13 – Example of the ‘Review/Update Current Benefits’ update.

Even though the employee has no more benefits he needs to change, you still need to finish Step 3 (View Other Available Benefit Info then Enroll For or Decline Benefit) by declining the remaining benefits. You have a choice of either declining each benefit one-at-a-time, or declining them all in one entry. Since declining all the remaining benefits at one time is easier, we will use this method.

8. Click the ‘Decline Remaining Benefits’ link at the bottom of Step 3.

**STEP 3 - VIEW OTHER AVAILABLE BENEFIT INFO THEN ENROLL FOR OR DECLINE BENEFIT**

Note: you must click either the 'Decline' or 'Enroll for...' links on each of the benefits listed in Step 3.

Status	Enrollment Actions	Available Benefit	Enrollment Result
Not Started	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for RCRS TRS ActiveCare 1</a> <a href="#">* Enroll for RCRS TRS ActiveCare 2</a> <a href="#">* Enroll for RCRS TRS ActiveCare 3</a> <a href="#">* Enroll for RCRS TRS Scott &amp; White Health Plan</a>	Health Insurance	
Not Started	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for Anthem Disability</a>	Disability Insurance	
Not Started	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for DFS Life</a>	Term Life Insurance	
Not Started	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for AIG C3055d</a>	Cancer Insurance	
Not Started	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for AIG C30814</a>	Heart/Stroke Insurance	
Not Started	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for Humana Accident Plus</a> <a href="#">* Enroll for Humana Accident</a>	Accident Plan	
Not Started	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for Litchfield Dental</a>	Dental Plan	
Not Started	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for Child Care Reimbursement</a>	Dependent Care Reimbursement	
Not Started	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for Medical Reimbursement</a>	Expense Reimbursement	
Optional	<a href="#">View Info</a> <a href="#">Decline</a> <a href="#">* Enroll for Leader's Life - Permanent Life</a> <a href="#">* Enroll for United Way</a> <a href="#">* Enroll for Smart Leaders Direct Life</a> <a href="#">* Enroll for Leader's Life - Term</a> <a href="#">* Enroll for YMCA</a> <a href="#">* Enroll for Smart Rewards Business Cli</a> <a href="#">* Enroll for Smart Rewards Community/Scholarship</a> <a href="#">* Enroll for Smart Rewards Foundation</a>	Miscellaneous Benefits	N/A

[Decline Remaining Benefits](#)

Figure 9.14 – Using the Declining Remaining Benefits’ link.

You will notice that status of each remaining benefit in Step 3 has been changed to ‘Complete’, and the Enrollment Results have all been change to ‘Declined’. (This was faster than declining each benefit one-at-a-time.)

STEP 1 - REVIEW/UPDATE PERSONAL INFORMATION							
Status	Enrollment Actions	Associate name				Enroll Result	
Complete	<a href="#">Review Personal Info</a>	Denoit, Mark F				Changed	

STEP 2 - REVIEW/UPDATE CURRENT BENEFITS							
Status	Enrollment Actions	Current Benefit	Coverage	Benefit	Deduction	Sheltered	Enrollment Result
Complete	<a href="#">View Info</a> <a href="#">Keep</a> <a href="#">Change</a> <a href="#">Drop</a>	Health Insurance - TRS ActiveCare	F	AC1	\$187.86	Y	Dropped
					Total Amount of Current Deductions	\$187.86	

**STEP 3 - VIEW OTHER AVAILABLE BENEFIT INFO THEN ENROLL FOR OR DECLINE BENEFIT**

Note: you must click either the "Decline" or "Enroll for..." links on each of the benefits listed in Step 3.

Status	Enrollment Actions	Available Benefit	Enrollment Result
Complete	<a href="#">View Info Decline</a> <a href="#">Enroll for UCLUS TRS ActiveCare 1</a> <a href="#">Enroll for BCBS TRS ActiveCare 2</a> <a href="#">Enroll for BCBS TRS ActiveCare 3</a> <a href="#">Enroll for UCLUS TRS Small &amp; White Health Plan</a>	Health Insurance	Declined
Complete	<a href="#">View Info Decline</a> <a href="#">Enroll for Anthem Disability</a>	Disability Insurance	Declined
Complete	<a href="#">View Info Decline</a> <a href="#">Enroll for BCBS Life</a>	Term Life Insurance	Declined
Complete	<a href="#">View Info Decline</a> <a href="#">Enroll for AIG C30551</a>	Cancer Insurance	Declined
Complete	<a href="#">View Info Decline</a> <a href="#">Enroll for AIG C30514</a>	Heart-Stroke Insurance	Declined
Complete	<a href="#">View Info Decline</a> <a href="#">Enroll for Humana Accident Plus</a> <a href="#">Enroll for Humana Accident</a>	Accident Plan	Declined
Complete	<a href="#">View Info Decline</a> <a href="#">Enroll for LifeRe Dental</a>	Dental Plan	Declined
Complete	<a href="#">View Info Decline</a> <a href="#">Enroll for Child Care Reimbursement</a>	Dependent Child Care Reimbursement	Declined
Complete	<a href="#">View Info Decline</a> <a href="#">Enroll for Medical Reimbursement</a>	Medical Expense Reimbursement	Declined
Optional	<a href="#">View Info Decline</a> <a href="#">Enroll for Leader's Life - Permanent Life</a> <a href="#">Enroll for United Way</a> <a href="#">Enroll for Smart Teachers Credit Union</a> <a href="#">Enroll for Leader's Life - Term to 100 Life</a> <a href="#">Enroll for YMCA</a> <a href="#">Enroll for Smart Recreation Wellness Ctr</a> <a href="#">Enroll for Smart Hospital Indemnity/Scholarship</a> <a href="#">Enroll for Smart PS Foundation</a>	Miscellaneous Benefits	N/A

Figure 9.15 – Example of Declining Remaining Benefits’.

This employee has to also complete ‘Step 4 - Complete Acknowledgements and Statements’ in order to finish the ‘Cafeteria Plan Qualified Event Enrollment’. Once this is done, the ‘Finish Enrolling’ button will appear allowing you to complete the changes.

**STEP 4 - COMPLETE ACKNOWLEDGEMENTS AND STATEMENTS**

Note: you must select and complete each item listed below.

Status	Enrollment Actions	Available Benefit	Enrollment Result
Not Started	<a href="#">Complete Notice of Universal Availability</a>	Notice of Universal Availability	
Not Started	<a href="#">Complete Underwriting of Supplemental Insurance Notice</a>	Underwriting of Supplemental Insurance Notice	

**STEP 5 - REVIEW COMPLETED CHANGES**

Status	Enrollment Actions	Current Benefit	Coverage	Benefit	Deduction	Sheltered	Enrollment Result	Issuable Status	
					Total Amount for Adds & Charges:	\$0.00			
					Total Amount for All Deductions after Enrollment:	\$0.00			

[Finish Later](#)

Figure 9.16 – Complete Acknowledgements and Statements.

You will need to click the ‘Enrollment Actions’ link for each item to complete this step.

9. Click the first link under ‘Enrollment Actions’ (in this case: ‘Complete Notice of Universal Availability’).
  - a. Choose the appropriate Radio button (if available).
  - b. Enter the Employees PIN number in the agreement field
10. Click on the ‘Save’ button

Site Admin

**Add Notice of Universal Availability**

I understand that a 403b retirement plan is available to all employees of the district and:

- I already have a 403b
- I'm not interested in saving for my retirement in a 403b
- I'm not currently contributing to one, but I would like information regarding enrolling in a 403b

Enter your PIN number to indicate agreement with the above selections and statements.

[Save](#) [Cancel](#)

*You MUST enter their PPS number to indicate agreement.*

Figure 9.17 – Example of completing an Acknowledgements and Statements form.

This employee has an additional acknowledgement to complete before the ‘Cafeteria Plan Qualified Event Enrollment’ is completed.

11. Click the ‘Complete Underwriting of Supplemental Insurance Notice’ link.

This screen just requires the employees PIN number to indicate agreement, and that they have read this screen.

12. Enter the Employees PIN number in the agreement field
13. Click on the 'Save' button.

**Add Underwriting of Supplemental Insurance Notice**

I acknowledge that my application(s) for coverage under the supplemental health insurance plans, including Cancer, Accident, Heart/Stroke, and Individual Life Insurance, offered through Smart ISD are subject to underwriting and coverage is not guaranteed to be issued. I understand that a change in my health condition, as represented in my responses to the health questions on my application(s) for coverage, may result in my application for coverage being declined. I agree to contact Hay Bridge Advisors, Inc. (HBA) at (800) 277-6276 in the event my health condition changes prior to the proposed effective date.

**IMPORTANT NOTICE:** In the event your application(s) for coverage under the Cancer, Accident, Heart/Stroke, and Individual Life Insurance is declined due to a change in your health condition prior to the effective date of coverage, Hay Bridge Advisors, Inc. (HBA) may recommend that you contact your insurance carrier to make arrangements to continue your policy premium payments on an individual basis.

Enter your PIN number to indicate agreement with the above selections and statements: [\*\*\*\*\*]

[Save](#) [Cancel](#)

Figure 9.18 – Example of completing an additional Acknowledgements and Statements form.

Because you have completed the entire enrollment form, there are no more Acknowledgements and/or Statements to complete & Step 5 shows the acknowledgements from step 4 that are now completed. Additionally, the 'Finished Enrolling' button has appeared, along with the '[Salary Reduction Agreement](#)' link is now available.

It is suggested that you print a new copy of the employees 'Salary Reduction Agreement' so that the employee may file it with their records. Now finish the enrollment!

14. Click on 'Finished Enrolling' button

**STEP 4 - COMPLETE ACKNOWLEDGEMENTS AND STATEMENTS**

Note: you must select and complete each item listed below.

Status	Enrollment Actions	Available Benefit	Enrollment Result
Complete	Change Drop	Notice of Universal Availability	Approved
Complete	Change Drop	Underwriting of Supplemental Insurance Notice	Approved

Total Amount for Adds & Changes: \$0.00  
Total Amount for All Deductions after Enrollment: \$0.00

[Salary Reduction Agreement](#) [Finished Enrolling](#) [Finish Later](#)

Figure 9.19 – Example of completed 'Cafeteria Plan Qualified Event Enrollment' form.

This will take you to a screen that indicates you have successfully completed your cafeteria plan qualified event enrollment for current benefits. If there is a valid e-mail address entered in their 'Personal Information' the employee will receive a link to their updated Salary Reduction Agreement in their InBox.

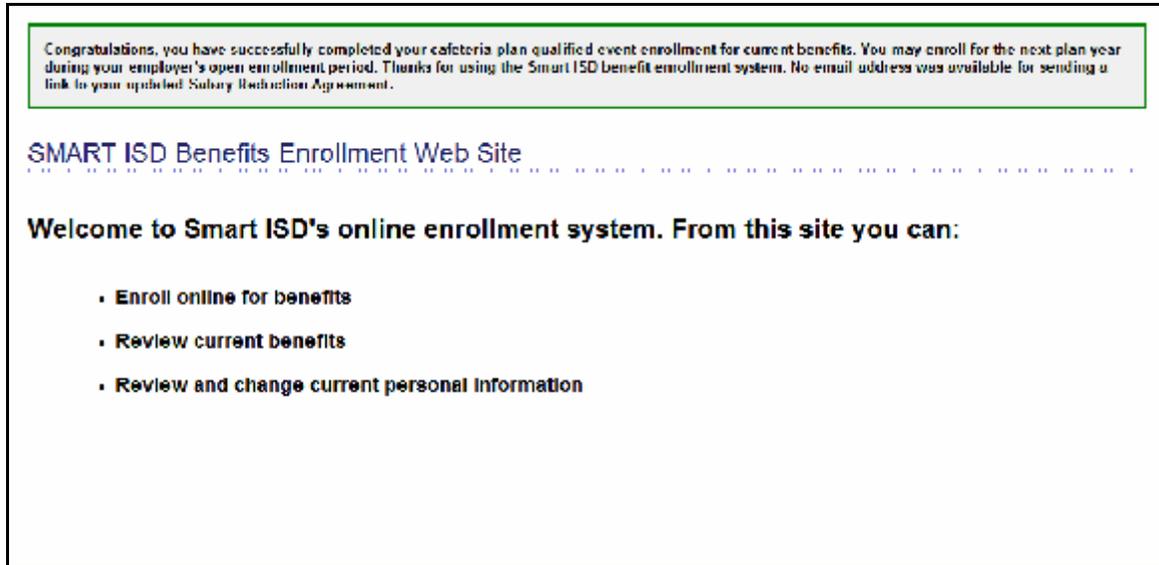


Figure 9.20 – Example of completing an Acknowledgements and Statements form.

You have successfully completed a 'Cafeteria Plan Qualified Event for the employee!



