

## How to Make a Change in your Health Benefits

### Steps:

1. You must have a Qualifying Event to open a 30-day Qualifying Event window to make a change. Qualifying events are defined on [HealthCare.gov](https://www.healthcare.gov).
2. Go to [epc-online.benelogic.com/](https://epc-online.benelogic.com/) and log into your account.
3. Click on "Make a Change"
4. Select Submit a Qualifying Status Change.
5. Choose your Qualifying Event Reason and the Date of Event. This is the actual date of the event ie: loss of coverage date, date of marriage/birth.
6. Personal Information-Confirm all Personal Information is correct. Make any corrections as needed. This is the address that will be used to send any ID Cards.
7. Dependent Information- Add and verify all dependent information is correct. If mandatory fields are left blank, dependent will not be added.
8. Plan Selection- Select if you would like to enroll into the medical plan or select waive, if you do not want to enroll. You must also select the coverage level (single, family, etc.) AND checkmark the individuals who should have coverage. This is the same for dental and vision plans on the next pages.
9. Board Provided Basic Life Insurance- Indicate or update Beneficiaries
10. Voluntary Term Life- Select any Voluntary Term Life policies. These benefits are paid for by the employee and are 100% voluntary.
11. Update Record- Closely look over all changes that you make to ensure everything is correct. If you find an error, click on the pencil icon in that row to edit. Once you have confirmed everything is correct, click the "Save" button. You will be able to attach required documentation on the next page.
12. Attachments- The following are required to process your change request and can be uploaded to Benelogic. This can be done via the Attachments section on the Update Records page. Your change request will not be approved without the following on file:
  - a. Proof of the Qualifying Event ie: Marriage license/Cobra Notice/ Notice of Loss of coverage. The date of the event must be on the documentation.

If you are adding dependents you must provide:

- b. Spouse: Copy of Marriage License AND Front page of most recent tax form
  - c. Children: Copy of Birth Certificates for each child
13. Once all documentation has been attached to the change request via the Attachment section, click the "Next" button. Employees are able to upload any additional documents in their File Cabinet.
  14. Review Changes- This is the final page in the change request. Review all changes and documents attached to the change request. Click the "Submit" button to submit the change request.
  15. The change request will be reviewed by the EPC and if any additional information is needed, you will receive an email.
  16. Contact [payroll@mcesc.org](mailto:payroll@mcesc.org) and let them know of the changes that you are making. The sooner you complete your elections the better. Payroll will need to look at the changes and make the necessary changes to your deductions. Insurance is paid for a month in advance and we may need to take out additional funds from your paycheck to get you up-to-date on your premium payments.

If you are electing coverage for the first time with the MCESC, you must meet with American Fidelity to set up your HSA account. You can email our American Fidelity Representative [Christina Howard](#) or [Click Here to Schedule a Virtual Appointment](#).