

Change Benefit Reasons and Life Event Breakdown

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STEP 1

Mary Free Bed offers a number of Life events or Change Benefits Reasons. Please see a break down below and feel free to reach out to benefits@maryfreebed.com with any questions or concerns.

Add/Update Beneficiary: This should only be used to add or change your beneficiaries on your life and ADD lines. You may not change your enrollment elections on any of those lines of coverage during this event, as you are only eligible to make changes to coverage amounts during a qualifying life event.

Cafeteria Plan Enrollment: This event allows you to opt in to use your badge in the MFB and/or Covenant Cafe for payment that will be automatically deducted from your paycheck. You can opt in to use this at anytime!

HSA Enrollment: This indicates your interest in enrolling in the Health Savings Account. Note: you must be already enrolled in the HDHP 2000 Plan and you will need to complete additional steps with LMCU to set up your account prior to your elections being 'active'.

Mary & Me Opt In: This indicates your interest in participating in the Mary & Me Nurse Concierge program. Additional steps will need to be taken directly with the Mary & Me team to complete all necessary requirements to receive your premium discount. Again, this opting in does NOT guarantee your premium discount. Please contact Mary & Me team for more information on completing all activities necessary to receive your premium discount.

Life Event - Birth/Placement of a Child: you have 30 days from the date of birth or placement to submit and complete enrollment. This event will require an attachment directly to the event; please provide your Child's Birth Certificate and/or Proof of Birth from the hospital. Note: Social Security numbers are eventually required but for newborns this can be provided at a later date.

Life Event - Death of a Dependent: This event allows you to drop coverage in the situation that one of your dependents passes away. You have 30 days from the date of death to complete this event. Proof of death, typically a death certificate, is required and can be attached directly to the event.

Life Event - Dependent Gain or loss of Medicare: Select this option if your dependent gains or loses Medicare and needs to enroll or waive our benefits. You have 30 days from the date of the Medicare event to complete and submit enrollment. Proof of gain/loss of coverage is required and can be attached directly to the event.

Life Event - Divorce: Select this option in the event you experience a divorce and need to drop your Spouse. Proof of Divorce is required and must be attached to the event to begin enrollment. You have 30 days from judgement of divorce to complete and submit your enrollments.

Life Event - Employee/Dependent Gains or Loses Other Coverage: Select this option for any situation in which any of your dependents (spouse or child) experience a gain or loss

of coverage that is NOT related to Medicaid or Medicare coverage. You have 30 days from the date of the dependent event to complete and submit enrollment. You will be required to attach proof of the loss/gain of coverage to the event prior to starting your enrollment.

Life Event - Gain of Medicaid: In the event that you or your dependents gain Medicaid coverage you have 60 days to complete and submit enrollments to waive any applicable coverages. Note you must attach proof to the event to complete enrollment.

Life Event - Loss of Medicaid: In the event that you or your dependents lose Medicaid coverage you have 60 days to complete and submit enrollments to elect any applicable coverages. Note you must attach proof of loss of coverage to the event to complete enrollment.

Life Event - Marriage: You have 30 days from your date of marriage to complete and submit enrollments to add your spouse and/or any applicable dependents gained during the marriage event. Proof of marriage is required to be attached to start enrollment.

Change Benefits [Close]

Errors: 1 [View All]

Alexis Brandenburg

Change Reason * select one must have a value.

- select one
- Add/Update Beneficiary
- Cafeteria Plan Enrollment
- HSA Enrollment
- Life Event - Birth / Placement of Child
- Life Event - Death of a Dependent
- Life Event - Dependent Gain or loss of Medicare
- Life Event - Divorce
- Life Event - Employee/Dependent Gains or Loses Other Coverage
- Life Event - Employee Gain or loss of Medicare
- Life Event - Gain of Medicaid
- Life Event - Loss of Medicaid
- Life Event - Marriage
- Mary And Me Opt In

Instructions

ENROLLMENT INSTRUCTIONS

See More Detailed Instructions Here ([LINK TO EXTERNAL SOP](#))
Select the appropriate benefit event in the **Change Reason** field and enter the **date** the change occurred. Some changes may not be backdated and others must be entered within 30 days of the event.

Most qualifying life events require supporting documentation. You will be asked for the document before submitting your event. If you do not have documentation at this time, you will not be able to proceed. Documentation is needed to submit your event. Please remember you only have 30 days from the date of event to submit documentation and complete enrollment. See below for a list of acceptable documents. If you have questions about the benefit plans or acceptable documentation or do not have documentation, please contact the Benefits Department: benefits@maryfreebed.com

Note! Before initiating a **Divorce/Dissolution of Domestic Partnership**, update your dependent's relationship to Ex-Spouse or Ex-Domestic Partner. Return to your Benefits application on your home page and under the Change section, select Dependents and then edit the appropriate dependent.

- Marriage/Domestic Partnership - Marriage Certificate or License,
- Birth/Adoption of Child - Birth Certificate, Hospital Records, Certificate of Live Birth, Adoption Records
- Death of Child/Spouse - Death Certificate
- Divorce- Divorce Decree, Legal Separation Documentation
- Employee or Dependent Gains/Loses Other Coverage - Proof of New Coverage or Loss of Coverage

enter your c

Submit **Save for Later** **Cancel**