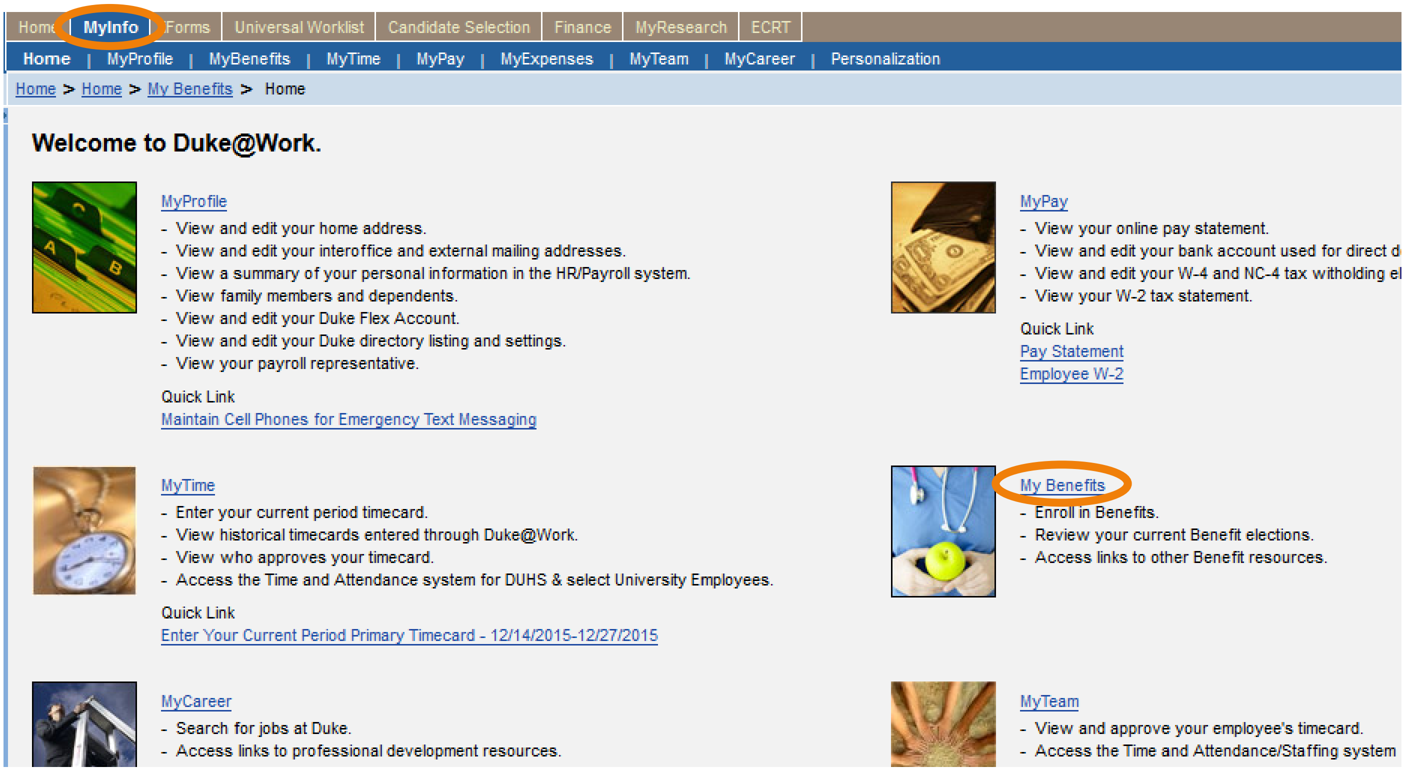
Qualifying Life Events
Online Enrollment Guide

Death of spouse and you are losing your coverage

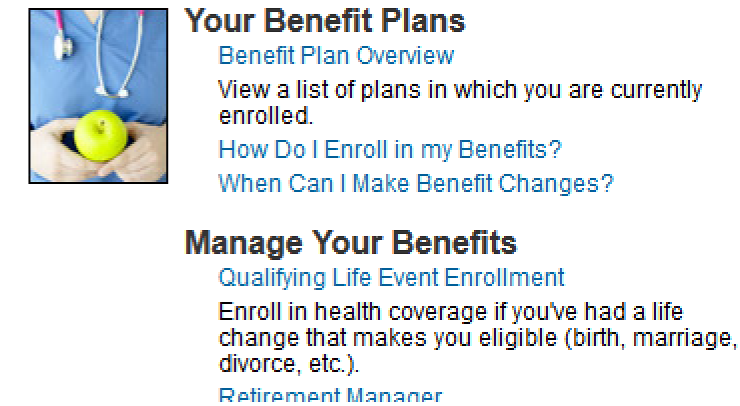
Where do I go to enroll in Duke benefits if my spouse died and I lost coverage under my spouse's plan?



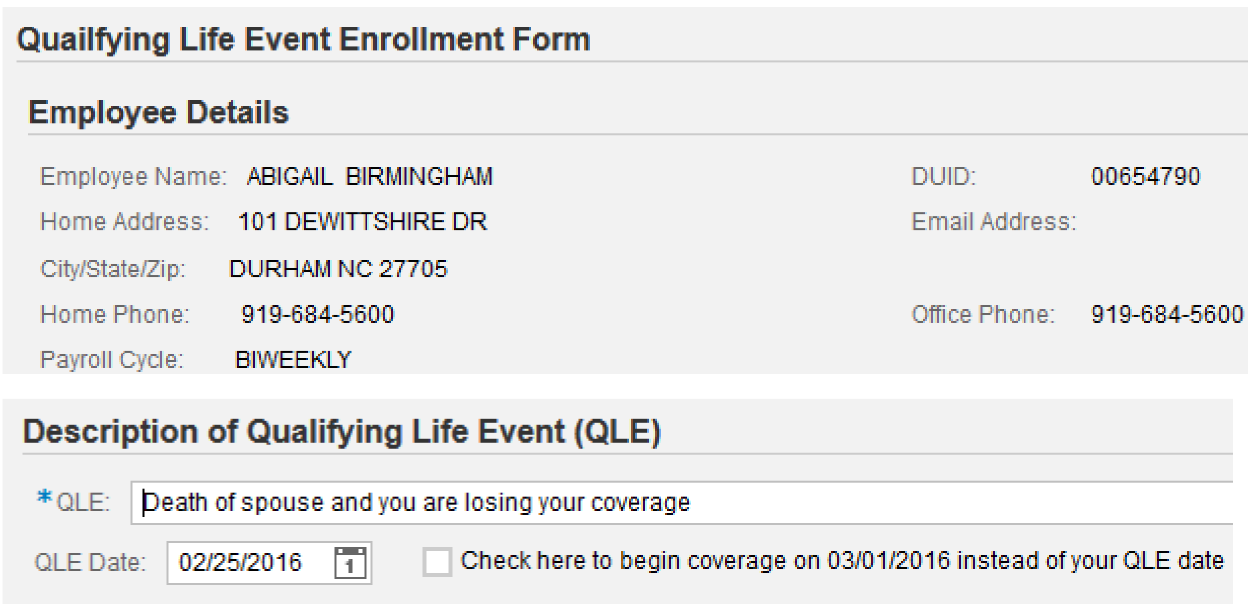
Go to the Duke@Work employee self-service portal found at work.duke.edu and log in with your NetID and password. Make sure pop-ups are enabled.

How do I request changes to my current benefits coverage?

Click on the "MyInfo" tab, then the My Benefits link.



Next, click on the “Qualifying Life Event Enrollment” link. The Qualifying Life Event Enrollment Form will launch in a new window.



Quailfying Life Event Enrollment Form

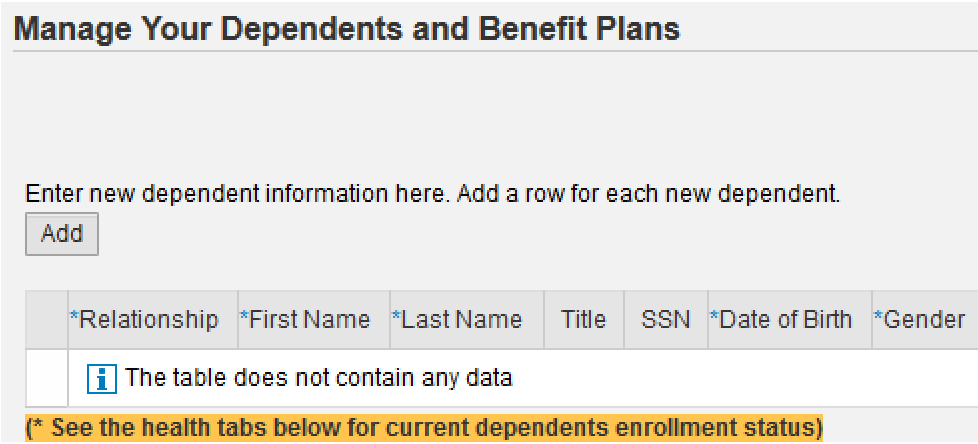
Employee Details

Employee Name: ABIGAIL BIRMINGHAM
DUID: 00654790
Home Address: 101 DEWITTSHIRE DR
Email Address:
City/State/Zip: DURHAM NC 27705
Home Phone: 919-684-5600
Office Phone: 919-684-5600
Payroll Cycle: BIWEEKLY

Description of Qualifying Life Event (QLE)

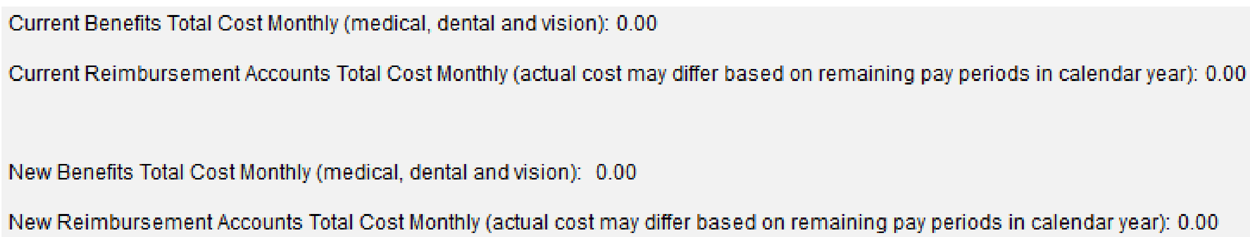
*QLE: Death of spouse and you are losing your coverage
QLE Date: 02/25/2016
Check here to begin coverage on 03/01/2016 instead of your QLE date

Click on the drop-down menu to choose the appropriate Qualifying Life Event description; in this case, it is “Death of spouse and you are losing your coverage”. You’ll also need to indicate the date of your qualifying life event – in this case, the date of your spouse’s death. You have the choice of beginning coverage on the date of your spouse’s dealth, or the first of the month following. Since we do not pro-rate monthly premiums, if you do not access medical care during the time between the date of the death and the first of the following month, you’ll save money by starting coverage on the first of the month following.



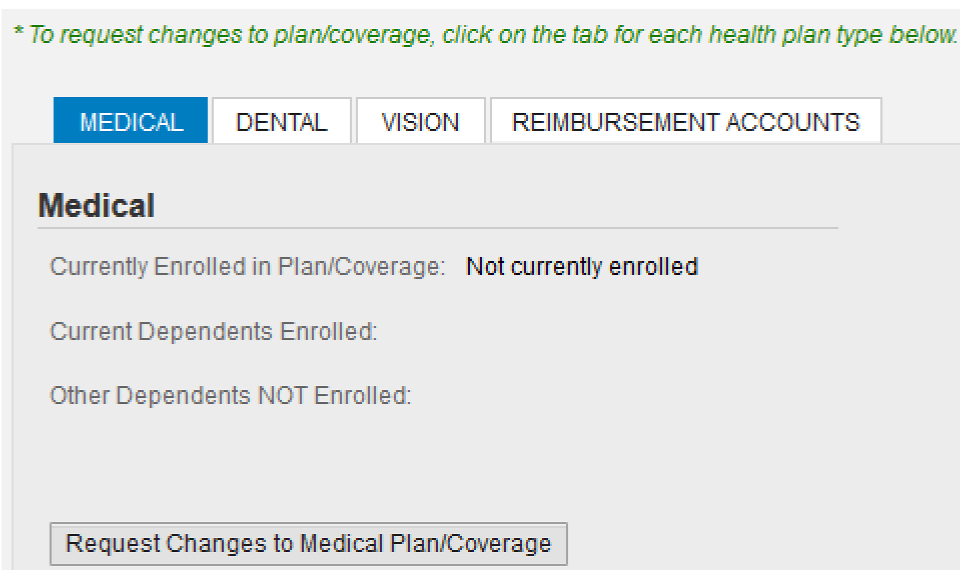
If any of your dependents also lost coverage under your spouse's plan, you'll need to add them to the dependent table. Click on the "Add" button to make changes.

In this example, Abigail does not have any dependents; she is only enrolling in coverage for herself.



Just below the dependent table, there is an overview of your current benefits total monthly cost, and a preview of your new benefits total monthly cost. In our example, Abigail has not yet selected her coverage, so both totals have $0.00 listed as the total monthly cost.

To enroll in coverage, click on the tab for each plan type. Abigail is starting with medical coverage.



First, she clicks on the "Request Changes to Medical Plan/Coverage" button.

A new window pops up, and Abigail can then select in which plan she would like to enroll. She does not have any dependents, so no dependents appear in the table above the list of choices for medical coverage.

Select Benefit Health Plan and Dependents

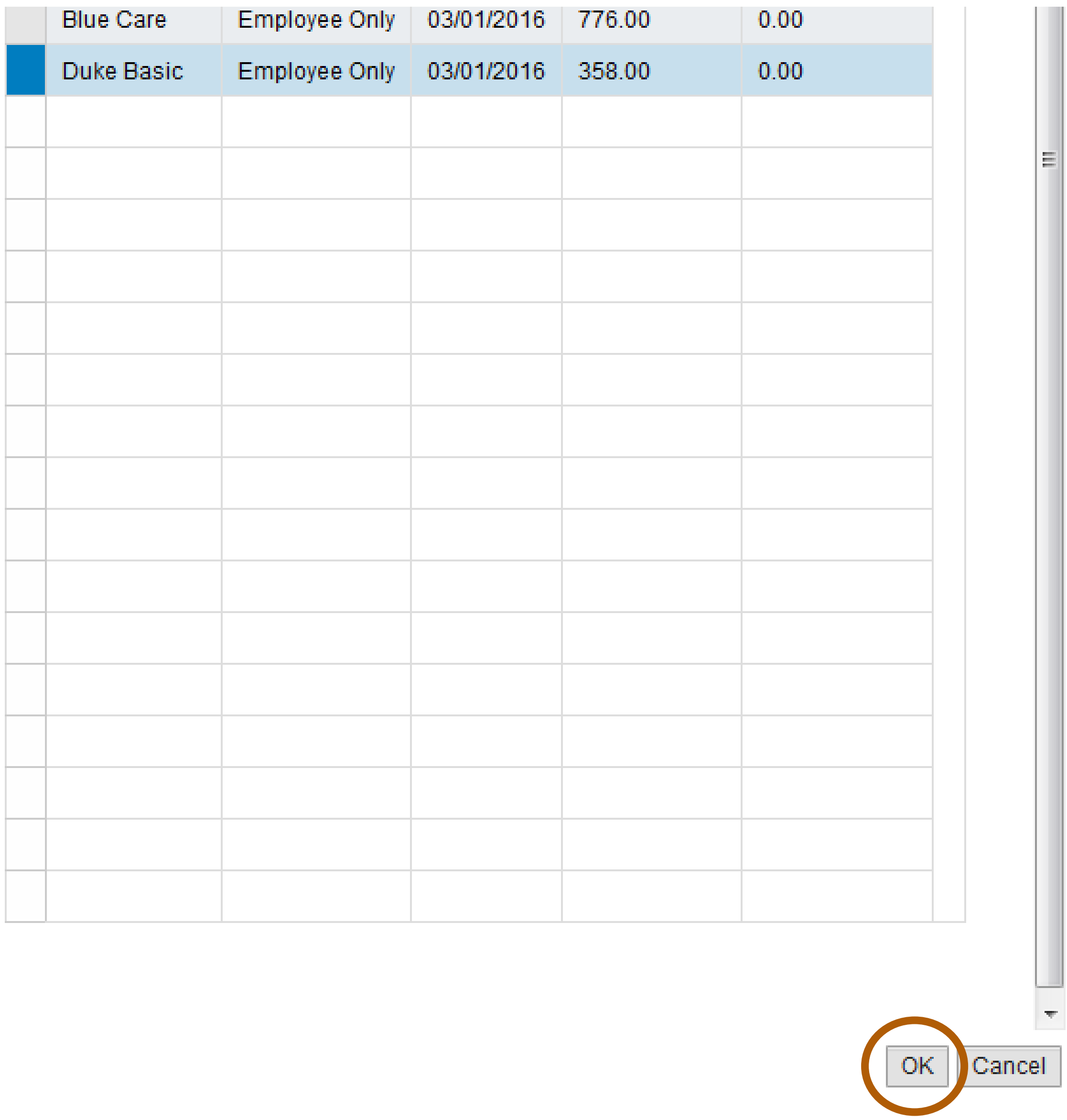
After confirming your new plan below, check the dependents you wish to add to that plan:

	Enroll	Dependent	Relationship

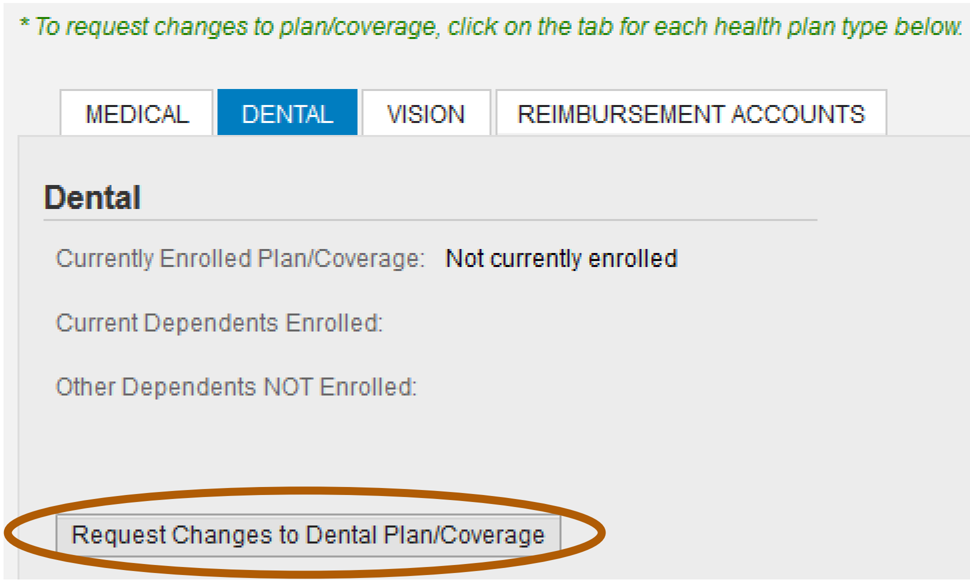
Select Plan Coverage: (Click OK button to confirm plan and dependents)

	Plan Name	Coverage	Starts On	Pre-Tax Costs	Post-Tax Costs
	Duke Select	Employee Only	03/01/2016	422.00	0.00
	Duke Options	Employee Only	03/01/2016	738.00	0.00
	Blue Care	Employee Only	03/01/2016	776.00	0.00
	Duke Basic	Employee Only	03/01/2016	358.00	0.00

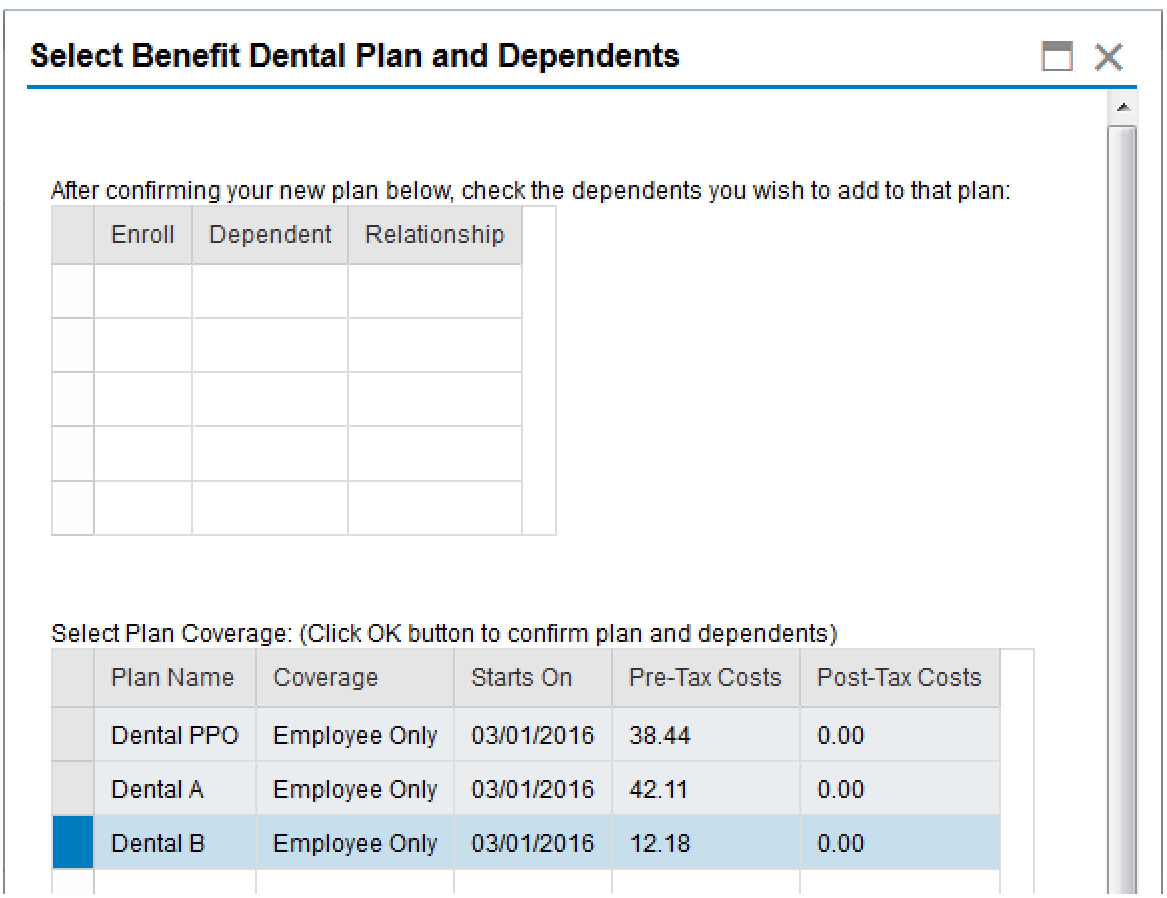
Click the box beside the plan in which you would like to enroll, then click the “OK” button at the bottom of the window.



To enroll in the dental plan, first click on the “Dental” tab, then click on the “Request Changes to Dental Plan/Coverage” button.

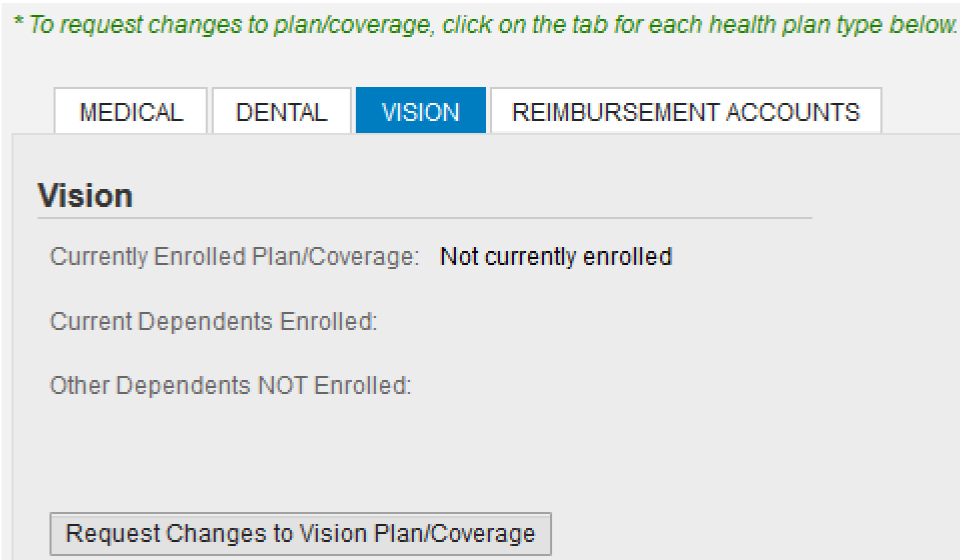


A new window pops up, and Abigail can then select in which plan she would like to enroll.

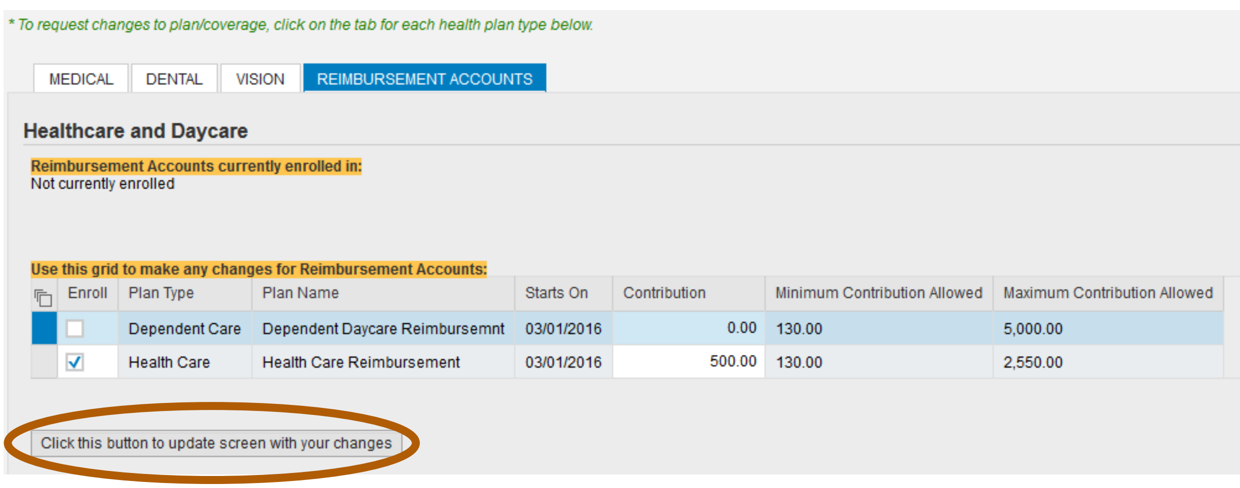


Abigail chooses to enroll in Dental Plan B Employee Only coverage. She clicks the box next to that plan, then clicks “OK” at the bottom of the window.

Abigail does not currently wear glasses or contact lenses, so she chooses not to enroll in the vision plan at this time. If she did want to enroll, she would click on the vision plan and follow the same steps as she did to enroll in medical and dental coverage.



Abigail has surgery scheduled, so she decides to enroll in the health care reimbursement account to save some money on the inpatient admission copay she’ll be paying soon.

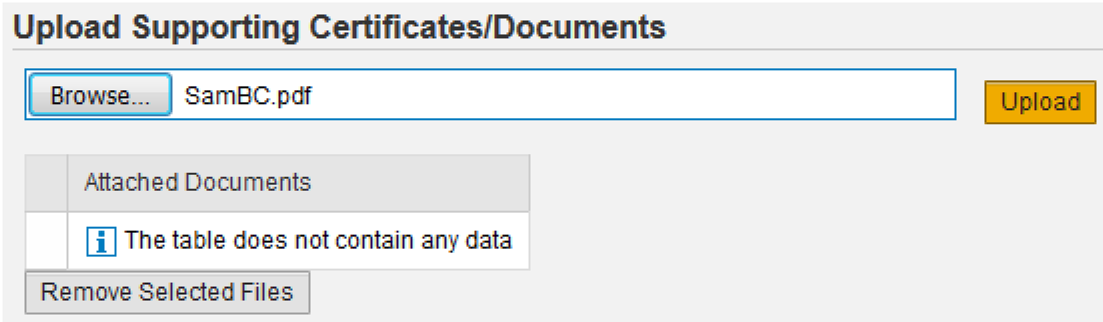


Enroll	Plan Type	Plan Name	Starts On	Contribution	Minimum Contribution Allowed	Maximum Contribution Allowed
☐	Dependent Care	Dependent Daycare Reimbursemnt	03/01/2016	0.00	130.00	5,000.00
☑	Health Care	Health Care Reimbursement	03/01/2016	500.00	130.00	2,550.00

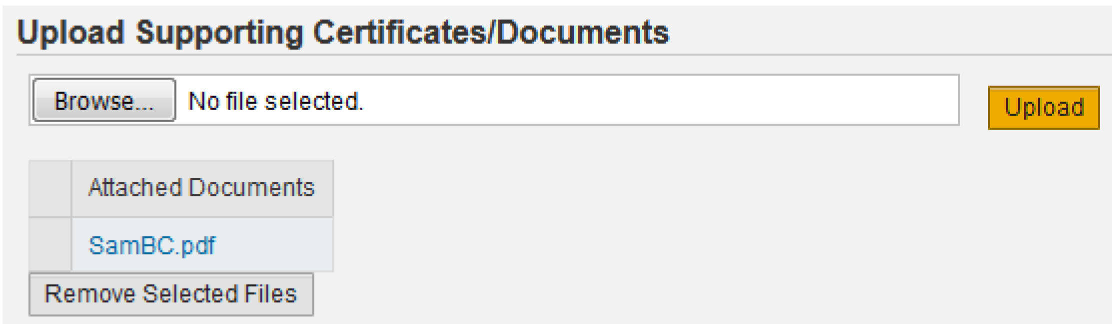
She first clicks on the Reimbursement Accounts tab, then checks the “Enroll” box beside the Health Care Reimbursement Account. She types in $500 in the “Contribution” box, which is the amount she will contribute for the year. This amount will be withdrawn over the remaining calendar year in equal amounts from each paycheck. Finally, she clicks on the “Click this button to update the screen with your changes” button.

Next, Abigail needs to upload a copy of the death certificate. First, she scans the document, then she saves the file on her computer.

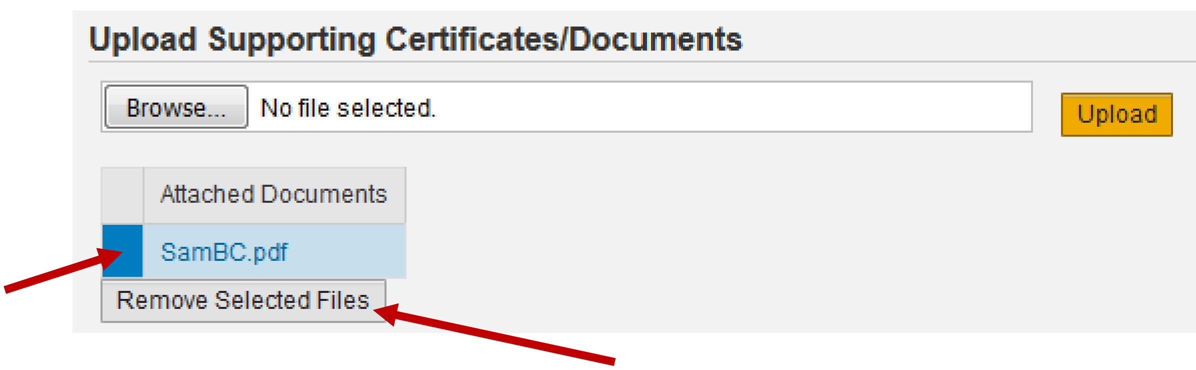
She clicks the browse button to find the file she just saved.



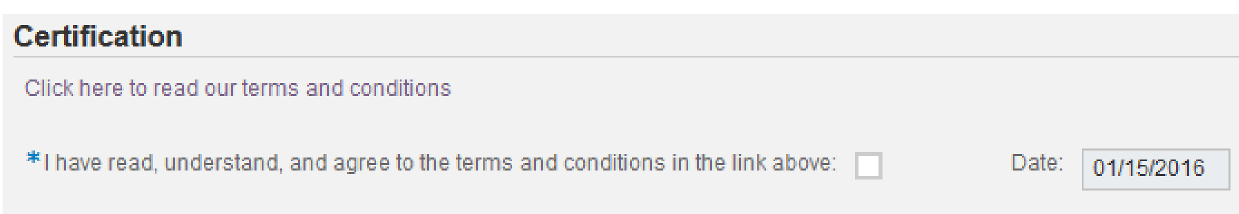
She clicks the “Upload” button. Her document will now appear in the “Attached Documents” table.



If you selected the wrong file by mistake, you can remove the file by clicking the box beside the document name in the table, then clicking the “Remove Selected Files” button.

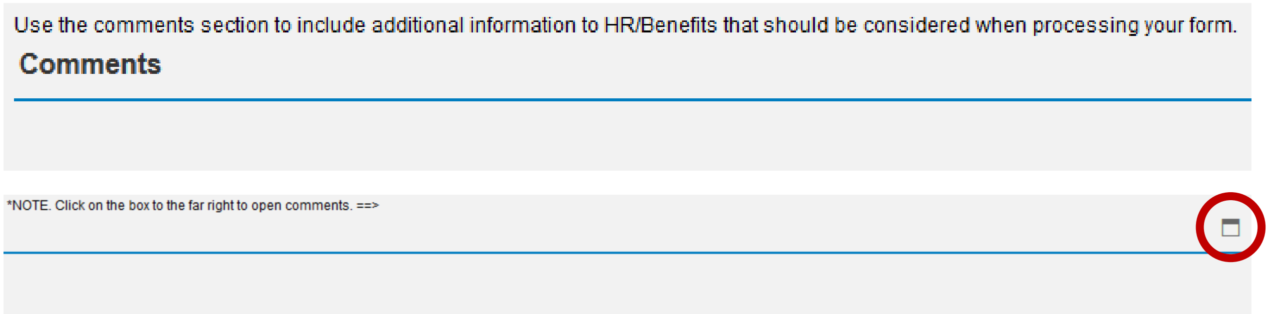


This file is the file the employee intended to attach.

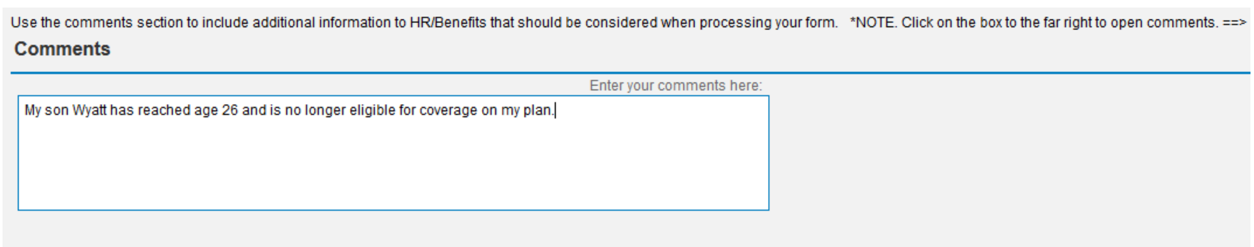


The employee will first click the link to review the terms and conditions, and will then check the box indicating she has read, understands, and agrees to them. The date is entered automatically.

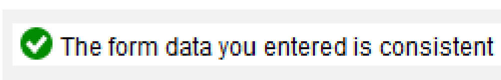
If you would like to include additional comments or clarifications, use the “Comments” section by clicking the box on the far right.



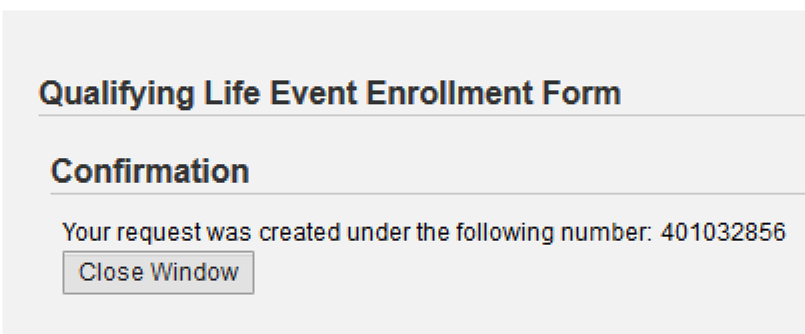
Once you click the box, that section will expand and you can type in the box.



Please use the “Check” button to find any errors. When you see the following message at the top of the screen, you can proceed.



Finally, click the “Submit” button. You will then see this screen:



Your request has been forwarded to the HR Information Center team. It will be reviewed to make sure you have requested changes within 30 days of the event, and that the changes you requested are permitted by plan rules, and consistent with the event.

For assistance while completing this online form, or to check on the status of a request you submitted, please contact the HR Information Center at 919-684-5600.