Qualifying Life Events
Online Enrollment Guide
You or your covered dependent GAINED group insurance coverage

Where do I go to drop Duke coverage if I or one of my covered dependents will be enrolling in another employer-sponsored 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. First, you’ll see your name, Duke Unique ID number, and contact information. Please contact your departmental payroll representative if any of this information is incorrect.

![Your Benefit Plans](image)

**Manage Your Benefits**

Qualifying Life Event Enrollment

Enroll in health coverage if you've had a life change that makes you eligible (birth, marriage, divorce, etc.).

**Employee Details**

<table>
<thead>
<tr>
<th>Employee Name:</th>
<th>CHARLES SALADIN</th>
</tr>
</thead>
<tbody>
<tr>
<td>DUID:</td>
<td>00668</td>
</tr>
<tr>
<td>Home Address:</td>
<td>4325 GLENWOOD AVE</td>
</tr>
<tr>
<td>Email Address:</td>
<td>CHAR</td>
</tr>
<tr>
<td>City/State/Zip:</td>
<td>RALEIGH NC 27612</td>
</tr>
<tr>
<td>Home Phone:</td>
<td>919-684-5600</td>
</tr>
<tr>
<td>Office Phone:</td>
<td>919-68</td>
</tr>
<tr>
<td>Payroll Cycle:</td>
<td>MONTHLY</td>
</tr>
</tbody>
</table>

Click on the drop-down menu to choose the appropriate Qualifying Life Event description; in this case, it is “You or a covered dependent GAINED group insurance coverage”. You’ll also need to indicate the date of your qualifying life event. Charles has indicated that the QLE date is 2/8/2016. His wife, Kimberly, started her new job on that date and became eligible for coverage under her own employer-sponsored plan.
As noted in the exception, Duke does not pro-rate premiums for partial months, so Kimberly will be covered on her Duke plans through 2/29/2016.

Next, you’ll see a list that includes the employee and his or her dependents. To remove the dependent who is gaining other coverage, you’ll need to check the appropriate box. In this case, Charles is dropping Kimberly’s medical and vision coverage. There is no reduction in dental premiums for dropping Kimberly from dental coverage since Charles is already enrolled in employee + family coverage, and an employee + children option is not offered.
Here, Charles, the employee, has selected the boxes under “Drop Medical” and “Drop Vision” beside Kimberly’s name. If you select checkboxes in error, click on the “Refresh Checkboxes” button to clear all of your selections.

Just below this table, you’ll see the current total monthly premium cost for the plans in which you and your dependents are enrolled. Since Charles has not yet requested changes to each health plan, the amounts are the same:

- **Current Benefits Total Cost Monthly (medical, dental and vision):** 591.43
- **Current Reimbursement Accounts Total Cost Monthly (actual cost may differ based on remaining pay periods in calendar year):** 0.00
- **New Benefits Total Cost Monthly (medical, dental and vision):** 591.43
- **New Reimbursement Accounts Total Cost Monthly (actual cost may differ based on remaining pay periods in calendar year):** 0.00

Next, you’ll see the section where you can request changes for medical, dental, vision and reimbursement accounts.

Click on the medical tab, then click the “Available Options for Medical Plan/Coverage” to request changes to your medical plan.
A new screen will pop up showing you the new enrollment options available.

Since Charles indicated he wanted to remove Kimberly from medical and vision coverage, the only available enrollment option is for Duke Select Employee + Children.

Click “OK” on the bottom of this window to select this plan and level of coverage.

Next, click on the Dental tab. Dropping Kimberly from dental coverage will not reduce the monthly premium that Charles is paying, so Kimberly will remain covered by the Duke Dental PPO plan.
When Charles clicks on the “Available Options for Dental Plan/Coverage” button, a new window pops up with the enrollment options available. Since Kimberly will be staying on the plan, the plan type and coverage level remain the same.

Click “OK” to proceed.

Next, click on the “Vision” tab.
Click on the “Available Options for Vision Plan/Coverage” button, which will open a new window.

Kimberly will be covered by her employer’s vision plan, and Charles will continue to cover himself and the children under the Duke vision plan.

With Kimberly returning to work, the family’s after-school care expenses are increasing. Charles plans to contribute the maximum to a dependent care reimbursement accounts for a tax savings on these expenses.

To enroll in the dependent care reimbursement account, Charles clicks on the Reimbursement Accounts tab.
To enroll, check the box beside the Dependent Care plan, then type in the amount of your annual contribution. This amount will be divided equally among the remaining paychecks for the year.

When you are happy with the changes you have requested, click the button to update the screen.

You can now review how the changes you requested will impact your monthly premium payments by scrolling back up the screen a bit:

- Current Benefits Total Cost Monthly (medical, dental and vision): 591.43
- Current Reimbursement Accounts Total Cost Monthly (actual cost may differ based on remaining pay periods in calendar year): 0.00
- New Benefits Total Cost Monthly (medical, dental and vision): 392.92
- New Reimbursement Accounts Total Cost Monthly (actual cost may differ based on remaining pay periods in calendar year): 416.67

The current benefits cost and the new benefits cost have been updated.

Next, you will need to upload your supporting document. In this case, we typically advise people who gain new coverage to contact their employer’s HR office to request a letter documenting their eligibility for coverage, the effective date of coverage, and the name of the plan(s) in which they are enrolled. It should also list any covered dependents, if applicable.
First, you’ll need to scan the required document and save the electronic file. Then, within the online enrollment tool, you’ll need to click the “Browse” button to find that electronic file.

Click the “Upload” button. Your 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 contains an image of the divorce decree and 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.