Benefits Updates

A life event represents a change in your life that impacts your health coverage options, such as a birth or adoption of a child, marriage, divorce, or loss of health coverage for you or your dependent.

Available Life Events vary based on your eligibility and existing dependents. For instance, if you are married and have listed your spouse in **My Family**, you will not see the Marriage event option.

Use this reference to help you determine the effective date for Life Events.

Event Type	Effective Date
Marriage	Date of Marriage
Divorce/Legal Separation	Date of Divorce/Legal Separation
Birth/Adoption	Date of Birth/Date of Adoption Placement
End Member or Dependent CHP: other coverage/Medicare/Medicaid	Last day of requested CHP coverage
Enroll member or dependent in CHP after loss of coverage	Last day of previous coverage

The birth of a child will be used in this life event example, but the following steps apply for completing any life event mentioned above.

Benefits Management – Enroll or Make Changes
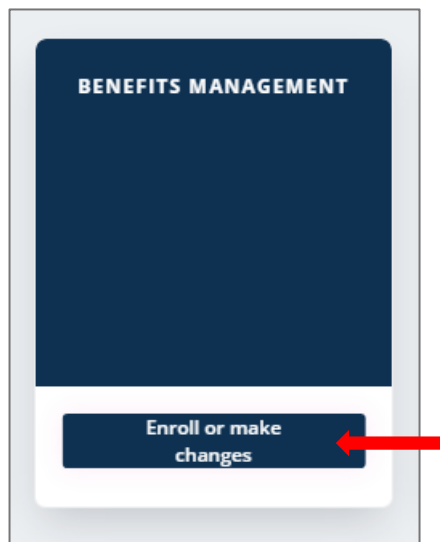
1. Click the **Enroll or Make Changes** button on the Benefits Management card.

The Enroll & Make Changes screen opens.

Enroll & Make Changes

UPDATE YOUR COVERAGE

To make changes to your current selections and/or personal information, choose the applicable link from the table. In some cases, you may need to make your changes within a certain time period.

EVENTS

Description	Eligibility Period	Actions
Life Event		
Birth/Adoption	60 days of the event date	Start >
Divorce	60 days of the event date	Start >
End member or dependent CHP: other coverage/Medicaid/Medicare	30 days of the event date	Start >
Enroll member or dependent in CHP after loss of coverage	60 days of the event date	Start >

2. Click the **Start** link in the **Actions** column of the **Birth/Adoption** event.
   The Birth/Adoption panel displays.

Birth/Adoption

The time limit within which you may make your changes as a result of Birth/Adoption is **60 days of the event date**.

ENTER THE EFFECTIVE DATE *

| MM | DD | YYYY |

Continue   **Cancel**
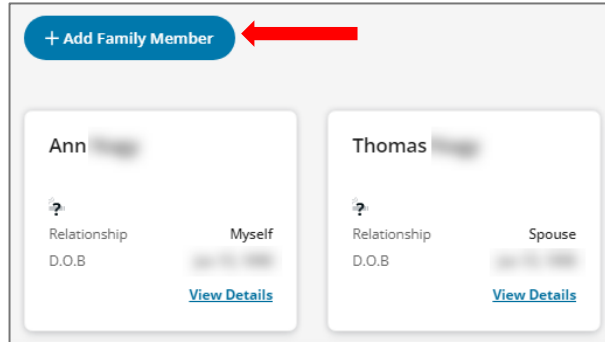
3. Enter the date of the event, such as the birth date or marriage date, and then click the **Continue** button.

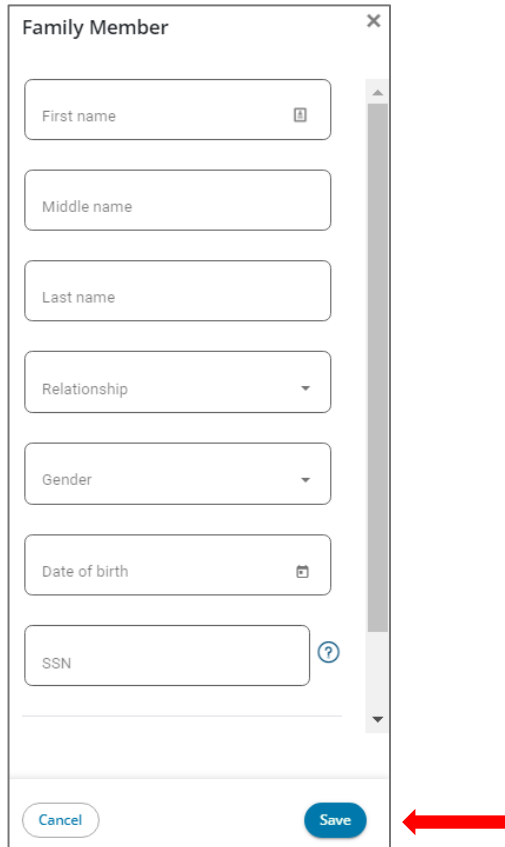The system advances to the Family screen.
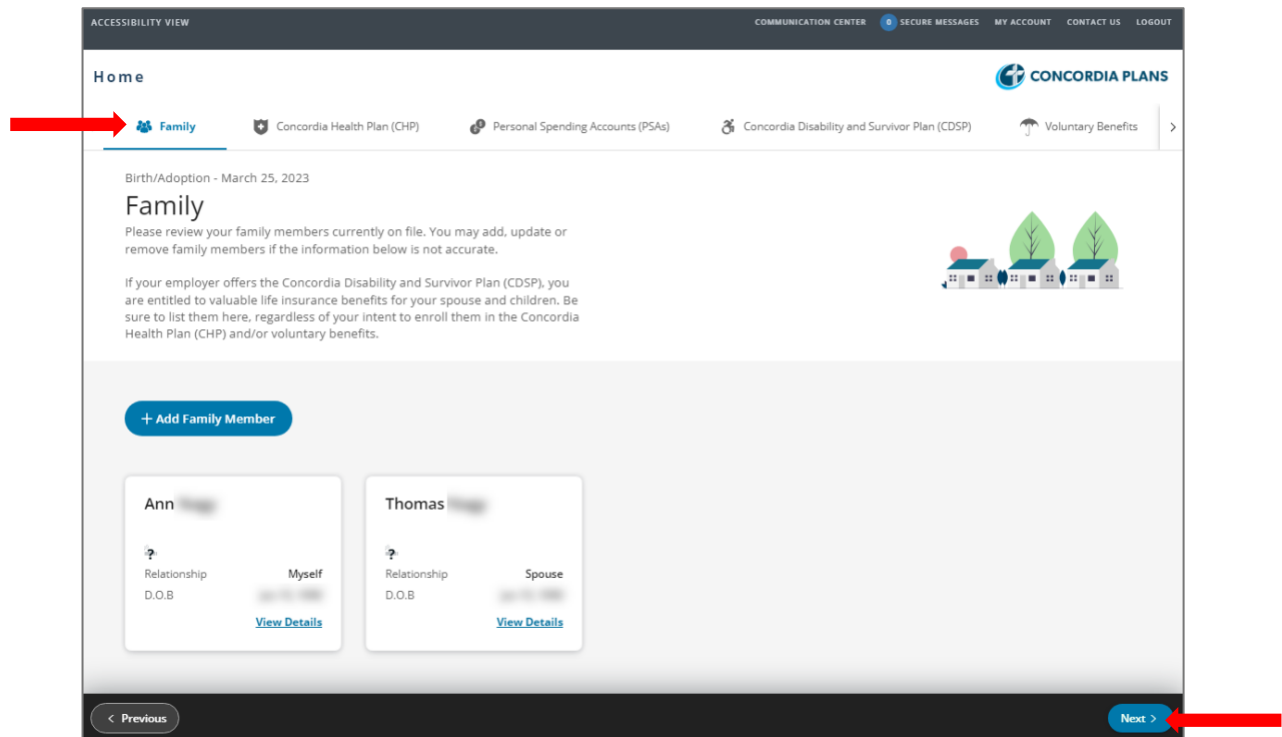
Note the row across the top of the screen that begins with **Family** and the **Next** button in the lower right corner. The Next button advances sequentially across the top row items.
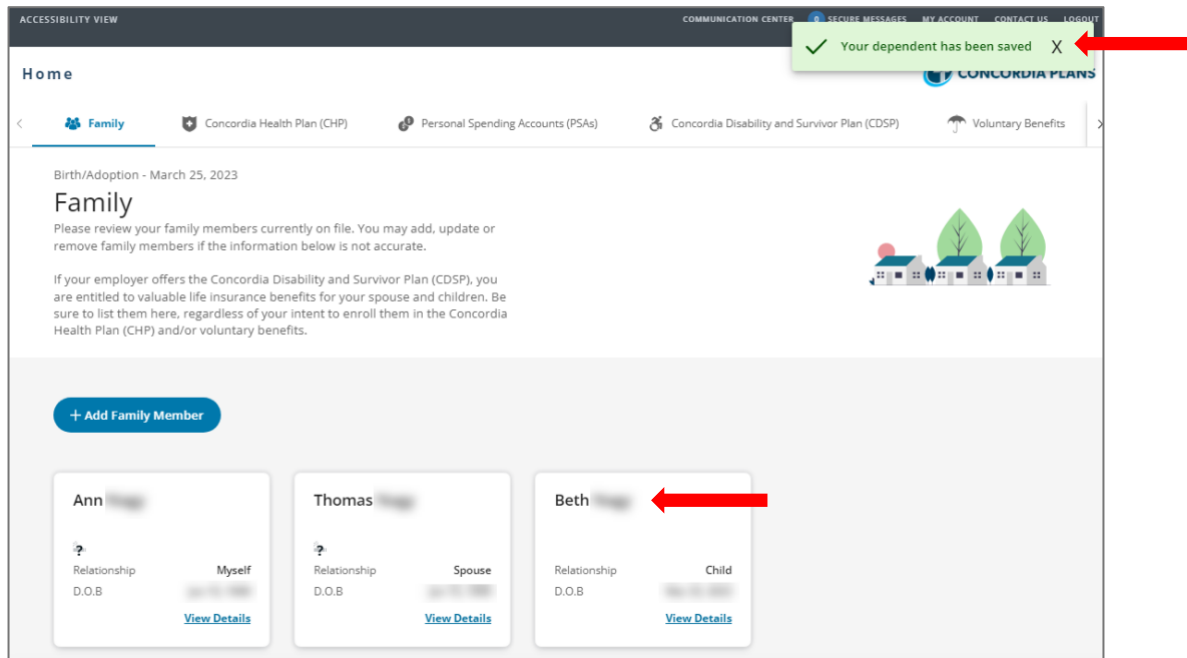
Add a New Dependent

1. Click the **Add Family Member** button.
   The Family Member panel displays.

2. Enter the First name, Middle name, Last name, Relationship, Gender, Date of birth and click the **Save** button.

The **Your dependent has been saved** message displays at the top of the screen, and the new dependent displays with the original family member(s).

3. Click the **X** to close the **Your dependent has been saved** message.

4. Click the **Next** button at the bottom of the screen.
   The **Concordia Health Plan** screen displays, with the Medical option showing.

Add and Update Benefits

Continue the event by adding and updating coverages and benefits for you and your dependents.

Scroll down to see the coverages. An empty checkbox indicates that the named participants do not have Concordia Health Plan coverage.

1. Click the checkbox to select the newly added child.

The child has the Concordia Health Plan coverage and applicable per month and annual deductions are updated below.

2. Click the **Next** button and continue to the **Complete Enrollment** screen.

3. Scroll down to view your **Family Members** and **Your Coverage**.

4. Scroll down to view the **Terms and Conditions** section.

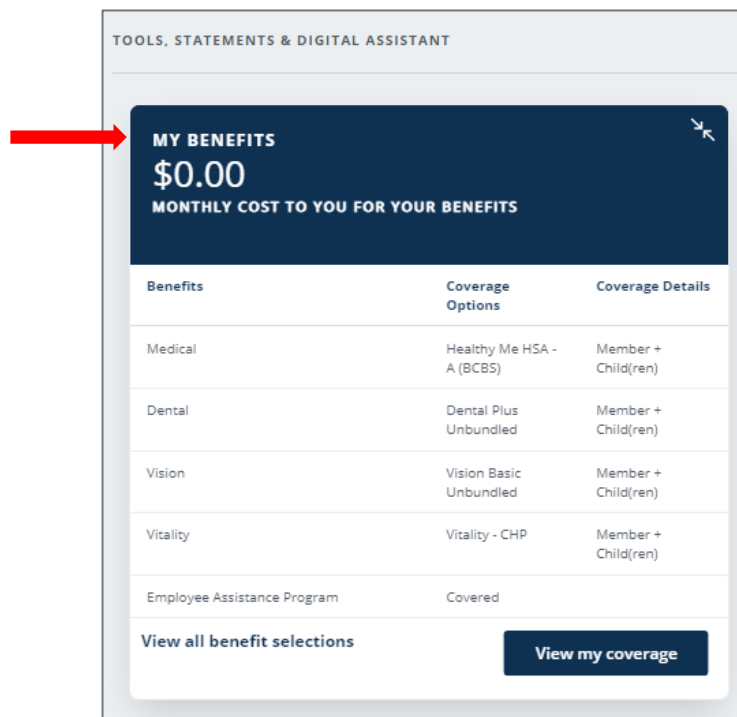5. Read the Terms and Conditions and click the **I agree to the Terms and Conditions** checkbox to indicate you agree, then click the **Complete Enrollment** button.

The Enrollment Confirmed screen displays.
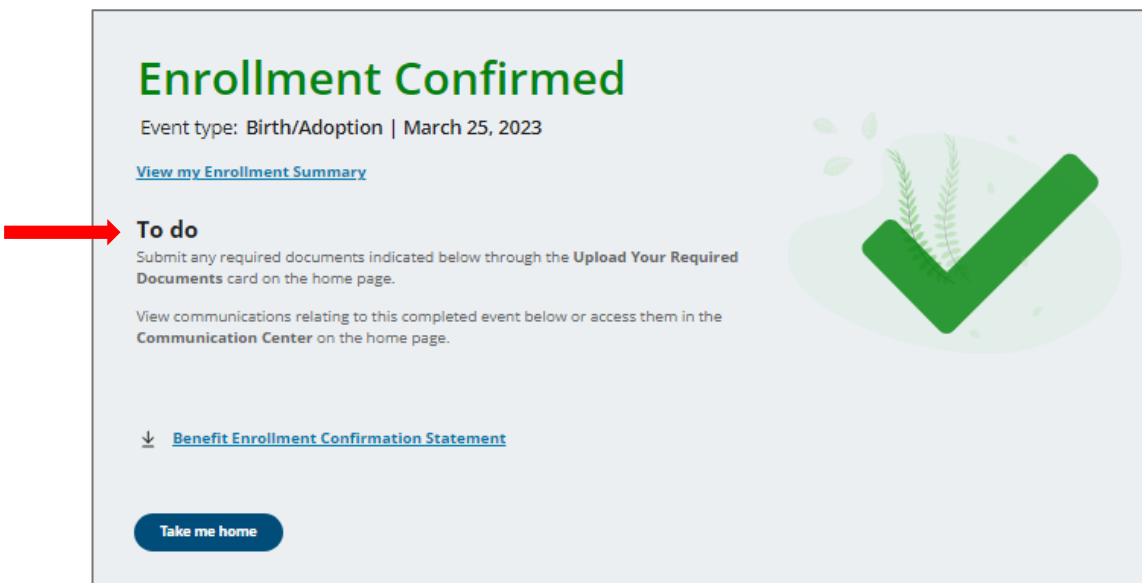
Note the **To do** section. Here you can view or print your confirmation statement.

5. Click the **Take me home** button.
The system returns to the Home screen.

Note the My Benefits card on the Home screen. This shows a summary of your benefit selections.