



School District 622

NORTH ST. PAUL | MAPLEWOOD | OAKDALE

Ready for tomorrow

SmartBen Life Event Supporting Documentation Instructions

SmartBen is District 622's online benefit system and can be accessed at <http://isd622.smartben.net>. The following instructions will help you complete the online Life Event process and upload the approximate documents. **Benefit changes and documentation must be finalized within 30 days of the life event date.** Elections will not be approved outside of the 30 days Life Event period.

Effective January 1, 2020, documentation will be required to support Qualified Life Event requests. Please see the following page for a list of Qualified Life Events indicating the type of documentation that will be accepted.

A Qualified Life Event

According to IRS rules, once you enroll in your benefits choices, your decisions remain in effect for the rest of the plan year. However, you can make *certain* changes during the year if you have a qualified change in family status/life event.

The following are considered changes in status or life events:

- Marriage, divorce, legal separation or annulment.
- You give birth to or legally adopt a child, you gain guardianship or a child is placed in your home for adoption.
- Your spouse/child dies.
- Your spouse begins/ends employment.
- You/your spouse experiences a change in employment status or work schedule that affects benefits (e.g. going from full-time to part-time or vice versa and taking or returning from an unpaid leave of absence).
- You/your spouse has a significant change in the amount or cost of health coverage attributable to your spouse's employment.
- Your dependent satisfies or ceases to satisfy the eligibility requirements for the plan.

Your change in coverage level must be consistent with a change in status that affects eligibility for coverage - which means your new benefits choices must correspond with a gain or loss of eligibility for coverage. For example, if you have a baby, adding a dependent to your medical coverage would be consistent as your baby would be newly eligible.

To change your coverage, you must enroll within 30 days of the date of your status change and provide the appropriate supporting documentation. Changes made after 30 days and/or if supporting documentation is not received, the change will not be approved. You will then need to wait until the next Annual Open Enrollment period to change coverage.

Qualified Life Events and Accepted Documentation

Contact Kecia in the Benefits Office if you are unsure if your situation is considered a Qualified Life Event or what documentation is needed. Kecia Swinarski kswinarski@isd622.org 651-748-7492

Birth, adoption and legal guardianship: Must be signed by a government or court official or a government-issued or legal document and include the name of the person who became a dependent and the date they became a dependent.

- Birth certificate or application for a birth certificate
- Adoption record or placement for adoption
- Legal guardianship document
- Court order or child support order
- Medical Support Order
- Foster Care papers

Marriage: Must include the name of the people who were married and the date of marriage

- Marriage license
- Marriage certificate
- Official public record of marriage
- Marriage affidavit or affidavit of support

Loss of employer-sponsored group coverage

- Letter or document from employer stating the employer changed, dropped or will drop coverage or benefits for the employee, spouse or dependent, including the date coverage ended or will end
- Letter from health insurance company showing coverage termination date
- COBRA documentation showing length of coverage with beginning and end dates

Divorce or legal separation

- Divorce or annulment papers including the ending of health care responsibility and proof of prior qualifying health coverage within the last 60 days

Death of policyholder

- Death certificate or public notice of death and proof of prior qualifying health coverage within the last 60 days

Loss of Medicaid

- Documentation from Minnesota Department of Human Services indicating the reason for loss and when coverage ended or will end
- Letter from Medicaid or Children's Health Insurance Plan (CHIP) stating when coverage ended or will end

Other events

- Letter from school stating when student health coverage ended or will end
- Dated copy of military discharge papers or Certificate of Release including the date coverage ended or will end due to no longer active military service
- Letter or notice from government program, like TRICARE, Peace Corps, AmeriCorps, or Medicare stating when coverage ended or will end
- Documentation from the Health Insurance Marketplace or state-based exchange showing determination of eligibility and date for the following events:
 - Newly eligible for Advanced Premium Tax Credit
 - Materials violation of the plan contract
 - Unintentional, inadvertent or erroneous enrollment
- Decertified or plan discontinuance letter
- Spouse Open Enrollment held an annual Open Enrollment at a different time than ISD 622
 - Copy of the Open Enrollment Notice with dates

To Submit Supporting Documentation

Step A: Log on to <http://isd622.smartben.net> and enter your Username (Social Security Number, no dashes) and Password (eight-digit date of birth, MMDDYYYY format).

Example 123456789 for Social Security number 123-45-6789

Example: 06101964 for date of birth on June 10, 1964

SmartBen

LOGIN TO YOUR ACCOUNT

Username

Password

HR Professional

SUBMIT

Welcome To SmartBen By Hodges-Mace

[Home](#) [Browser Support](#) [Passwords and Login Help](#) [Security](#) [About Us](#)

Ready to Manage Your Employee Benefits?

SmartBen's mission is to modernize benefit administration and employee self-service by delivering a "smart" information platform that empowers HR and employees to be true consumers of benefits.

Step B: Under *My Benefits*, click *Required Documents*.

MY RESOURCES ✈

- Enrollment Guides
- Calendar of Events
- Forms
- HR
- Newsletters

MY BENEFITS ✈

- View Enrollment Confirmation
- Your Pending Benefits
- Required Documents

MESSAGE BOARD

Welcome to SmartBen

Welcome to SmartBen, ISD 622s online benefit system. SmartBen to review plan summaries and to enroll or change benefits.

Step C: Click *Add Document*.

Your Required Documents

YOUR REQUIRED DOCUMENTS

Document Name	Description	Status	Hard Copy	File	Upload	Date Submitted
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ADD DOCUMENT

Step D: Click *Choose file* to select file, fill in the *Document Name* and *Description* field. Then click *Save*.

ADD DOCUMENT ✕

File Choose File No file chosen

Document Name

Description

Save Cancel

Step E: Click *Add Document* to add additional documents, if necessary.

Your Required Documents

YOUR REQUIRED DOCUMENTS

Document Name	Description	Status	Hard Copy	File	Upload	Date Submitted
Baby Fitz Birth Certificate	For baby born 12/15/19	Pending	No		Upload	12/20/2019

[ADD DOCUMENT](#)

The status will remain *Pending* until Human Resources has reviewed the life event election and the documentation. Once approved, the status will change to *Approved*.

Your Required Documents

YOUR REQUIRED DOCUMENTS

Document Name	Description	Status	Hard Copy	File	Upload	Date Submitted
Baby Fitz Birth Certificate	For baby born 12/15/19	Approved	No			12/20/2019

[ADD DOCUMENT](#)

1/7/20