

How to Make Changes to Your Benefits

You can make changes to some benefits at any time and others if you experience a qualifying life event.

TYPES OF CHANGES

The following items can be updated at any time and do not require additional documentation:

- Change of Beneficiary allows you to update your voluntary benefit and life insurance beneficiaries.
- Update Dependent Information allows you to update a dependent's date of birth, SSN, or name
- Update HSA Election allows you to start, stop, or adjust your HSA contribution.
- Update Voluntary Plans allows you to remove dependents or drop coverage through the year; you can only add/increase coverage or dependents during Open Enrollment.

The below list of items can be changed if you experience a qualifying mid-year life event. These events require additional verification which is outlined:

- Gain Access to Medicare/CHIP allows you to drop coverage for yourself and/or dependents due to becoming eligible for Medicare, Medicaid, or state Children's Health Insurance Program. You have 60 days from the date coverage is gained to report this life event and you will need to provide proof of other coverage.
- Gain Benefits Elsewhere allows you to drop coverage for yourself and/or dependents due to gaining coverage somewhere else. You have 30 days from the date coverage is gained to report this life event and you will need to provide proof of other coverage.
- Lose Access to Medicare/CHIP allows you to add coverage for yourself and/or dependents due to becoming ineligible for Medicare, Medicaid, or state Children's Health Insurance Program. You have 60 days from the date coverage is lost to report this life event. You will need to provide a loss of coverage letter and a marriage certificate for spouse and/or birth certificates for children.
- Lose Benefits Elsewhere allows you to add coverage for yourself and/or dependents due to becoming ineligible for coverage somewhere else. You have 30 days from the date coverage is lost to report this life event. You will need to provide a loss of coverage letter and a marriage certificate for spouse and/or birth certificates for children.
- Birth or Adoption allows you to add your new child to insurance. You have 60 days from the date of birth or adoption to report this life event and will need to provide the birth or adoption certificate.
- Death of Dependent allows you to remove a deceased dependent from your insurance. You have 30 days to report this life event and will need to provide the death certificate.
- Divorce allows you to remove your ex-spouse and stepchildren from your insurance. You have 30 days to report this life event and will need to provide a copy of the divorce decree.
- Marriage allows you to add your new spouse and stepchildren to your insurance. You have 30 days to report this life event and will need to provide a copy of the marriage certificate and birth certificates for stepchildren.
- Overage Dependent allows you to change to a different plan due your child turning 26. Benefitsolver will automatically remove your ineligible dependent from coverage. You have 30 days from the date the dependent was removed to make plan changes.

Follow the steps below to make changes in Benefitsolver.

Welcome to the DENSIO Benefits Center

Welcome, Jenny

Change My Benefits

Reason for Change

Search Reasons for Change

Select the reason for change that applies and enter the date of the event.

BASIC INFO

LIFE EVENT

Birth or Adoption

What was the date of birth or date of adoption?

MM/DD/YYYY

08/22/2024

Based on the date entered

- Any add or change in coverage will be effective on: 08/22/2024
- Any coverage dropped or no longer continued will be terminated on: 08/21/2024

Show Plan Exceptions

Cancel Continue

Cancel Continue

Start Change

► LOGIN

Visit our Benefitsolver site at myDENSIObenefits.com.

To reset your password click on the **Forgot your username or password?** link.

► CLICK ON "CHANGE MY BENEFITS"

On your home screen click on **Change My Benefits**. A new page called Reason for Change will appear. You can choose from the drop-down menus or search for the applicable change type listed on Page 1.

► ENTER EFFECTIVE DATE

In the new window the system is asking what date the change is to be effective. Enter the date of the life event or today's date if you are only updating dependent/beneficiary information, HSA contributions, or making changes to your voluntary plans. Click **Continue**.

Once you enter the effective date the system will show you the new effective date as well as the coverage drop or termination date – this simply means the date the new coverage or information starts and the date your old coverage or information ends. Click **Continue**.

The next page is a confirmation that you are making a change to your benefits. Click **Start Change** to continue the process.

► REMINDER: SOFIA AVAILABLE AT ANY TIME

Benefitsolver will next remind you that the chatbot Sofia is available to support you at any time in the process. Click the **Start Enrollment** button to continue.

► ABOUT YOU

The first page after the Sofia reminder will be a read-only summary of your personal information. You are NOT able to make changes to your personal information in Benefitsolver. These changes must be made in Oracle. Click **Next** to continue.

Hi, I'm Sofia, your trusted benefits advisor!

Consider me your trusted benefits guide as you make your way through your benefits elections. If at any point you have a question, simply click on the "Ask Sofia" link in the upper right hand corner of the page.

As an automated, personal benefits assistant, I'll do my best to answer your questions quickly. However, if I'm unable to assist, I'll get you connected to someone who can.

Let's get started!

Start Enrollment

About You

Your Information

Please review the following personal information for accuracy. Changes to your address or other personal information cannot be made through this site. If corrections to your address or other information are needed, you need to login to Oracle to update. All other personal information is updated through your HRBP.

EXAMPLE

Back Next

Your Family

Review Your Dependents

Please add/edit your dependent information. You cannot delete dependents in Benefitsolver. If a contact is no longer applicable, please reach out to your HR Business Partner.

Name	Relationship	Gender	Date of Birth	
			08/06/1984	Edit
			07/23/2015	Edit
			04/26/2012	Edit

EXAMPLE

[+ Add a New Dependent](#)

Looks Good >

▶ YOUR FAMILY

On the Review Your Dependents page, verify the dependent information is correct. Click the **Edit** button next to the dependent's name if an update needs to be made. You will also add any new dependents, if needed, by clicking **Add a New Dependent**. Click **Looks Good** to continue.

Medical Election Summary

Review Your Election

Enrolled in Medical?
Yes **Edit**

Covered Members

Members	Covered	
	Yes	Edit
	Yes	
	Yes	
	Yes	Edit

EXAMPLE

Plan Selected: OpenRoad

Associate Cost: \$67.54
Your employer will be paying \$511.20 for this benefit. Bi-Weekly - 82

Looks Good >

▶ REVIEW AND EDIT YOUR ELECTIONS

On the next screens you will walk through your benefit elections. Click the **Edit** buttons to enroll/opt-out of the benefits, change who is covered, as well as which plan you are enrolled in.

You will only see the edit screen for benefits that align with the change type you selected at the beginning of the process. For example, updating beneficiaries will only show the beneficiary pages while adding a baby to your insurance will show all the benefit pages.

Click **Looks Good** to continue.

Review Enrollment

Please review your enrollment below.

Approve

EXAMPLE

▶ REVIEW ENROLLMENT

The final page of the enrollment process is Review Enrollment with a summary of your elections. Click **Approve** to complete the process.

If you do not click Approve but back out of your changes or close your window the changes you made will not be saved.

After you Approve/Agree to your enrollments, you will see an action required screen for any dependent or event verifications that may be required due to changes you made. You can upload your verification documents on this screen or from the home page of Benefitsolver.

Action Required

Required Action 1 of 2

You have requested changes to your coverage elections and documentation is required to verify that the requested changes were due to a qualified status change or life event. Until the requested documentation is submitted, your coverage changes will not be approved.

If documentation is not received by the deadline provided in your Verification Initial Letter, your changes will not be approved.

You may submit the document(s) following the steps detailed below. Once all documentation is received, action will be taken to update your elections and send the requested changes to your insurance providers.

- If you have your documentation ready, click **Upload Now**.
- If you need to know which documents to provide, visit your **Personal Documents** and review the **Verification Initial Letter** for detailed requirements. Your Personal Documents can be found by clicking the link under your name at the top of this page.
- Once you have the requested documentation, login to this site and visit your **Message Center**. Your Message Center can be found at the top of this page.
- View the "You need to submit documentation to verify your eligibility" message.
- Upload your document(s) directly to the message (PDF or JPEG file types are recommended).

If you have any questions, click **Sofia** in the lower right-hand corner of this page.

Upload Now **Next >**

▶ MYCHOICE MOBILE APP PROCESS

If using the MyChoice Mobile App, click on **Benefits** at the bottom of the screen, then scroll to the bottom of that page and click **Change Benefits**. Follow the same process outlined above.

Benefits

Current

- Business Travel Accident Covered **Sample Name**
- 2024 PTO Cash Out Covered **Sample Name**
- Healthy Horizons Covered **Sample Name**
- EAP Covered **Sample Name**

Current Benefit Summary

Benefit Summary
Summary of your benefit pricing

Change Benefits

Join Sofia

Benefits