



# eBenefits Tipsheet



# Completing Benefit Elections on eBenefits

eBenefits is used by employees for online benefits enrollment and qualifying election changes.

---

## Contents

**Making Open Enrollment Elections** **3**

**Life Event Changes** **6**

---

### Need Help?

Contact your agency benefits specialist for help. If you don't know your agency benefits specialist, call a Care Coordinator at 833-740-3258.

## **New Hire Enrollment**

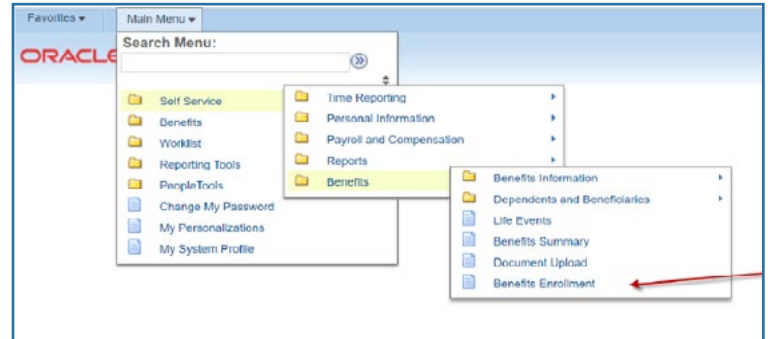
If you are enrolling as a new hire, your election process will be the same as the Open Enrollment process. However, you won't have any prior elections to review.

If you elect basic life insurance coverage, you'll need to select at least one beneficiary. If you waive participation, or fail to enroll within 31 days of hire, and later choose to enroll in life insurance, you will be subject to evidence of insurability guidelines.

# Making Open Enrollment Elections

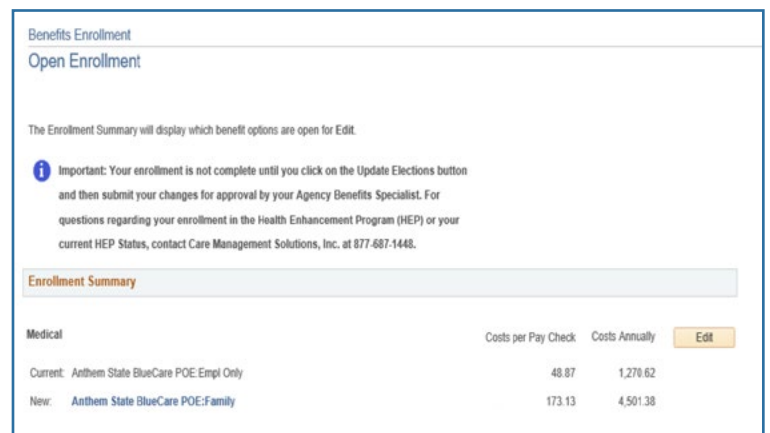
**Step 1:** Visit <https://corect.ct.gov/>. Log in with your user ID and password. Confirm that your primary email is listed in Core-CT. To add a primary email, go to [Main Menu](#), then [My System Profile](#).

**Step 2:** From the [Main Menu](#), select [Self Service](#) > [Benefits](#) > [Benefits Enrollment](#).



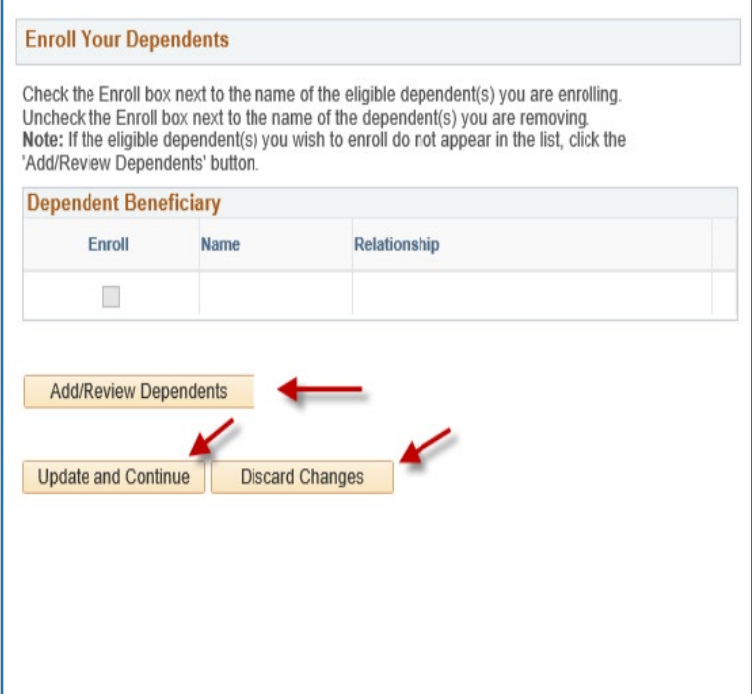
**Step 3:** Click [Select](#) to start the Open Enrollment process. Review the information, then select [Continue](#).

**Step 4:** Scroll to the bottom to see estimated premiums. These estimates will change as you make benefit elections. Select [Edit](#) to view the benefit plan options available to you.



# Making Open Enrollment Elections

**Step 5:** If you want to enroll eligible dependents, select **Add/Review Dependents**. **Note:** If the address for the new dependent is different from the employee address, remove the check mark in the **Same Address as Employee** field. Select **Save and Continue** to proceed. If you notice an error in your dependent information, contact your agency benefits specialist to update the information. Do **not** enter the same dependent more than once.



**Enroll Your Dependents**

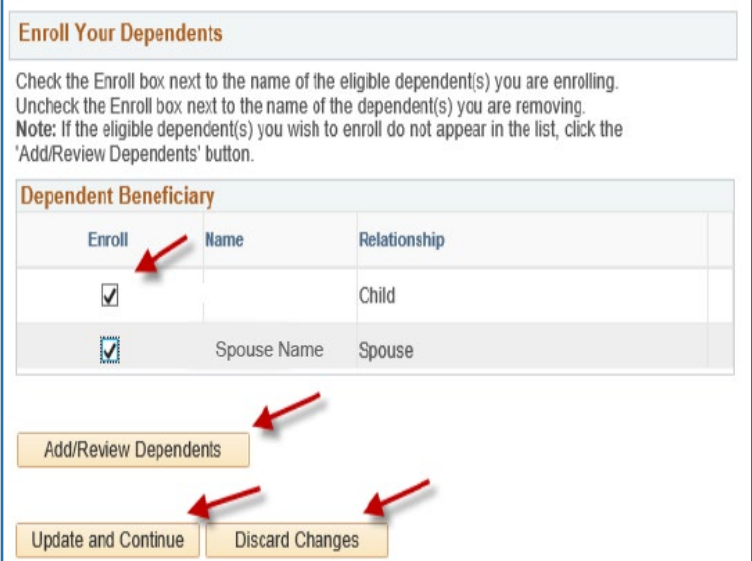
Check the Enroll box next to the name of the eligible dependent(s) you are enrolling. Uncheck the Enroll box next to the name of the dependent(s) you are removing. **Note:** If the eligible dependent(s) you wish to enroll do not appear in the list, click the 'Add/Review Dependents' button.

Dependent Beneficiary		
Enroll	Name	Relationship
<input type="checkbox"/>		

**Add/Review Dependents** **Update and Continue** **Discard Changes**

Red arrows point to the 'Add/Review Dependents', 'Update and Continue', and 'Discard Changes' buttons.

**Step 6:** After adding your dependents, enroll or disenroll them using the check box next to the dependent's name. Select **Update and Continue** to proceed.



**Enroll Your Dependents**

Check the Enroll box next to the name of the eligible dependent(s) you are enrolling. Uncheck the Enroll box next to the name of the dependent(s) you are removing. **Note:** If the eligible dependent(s) you wish to enroll do not appear in the list, click the 'Add/Review Dependents' button.

Dependent Beneficiary		
Enroll	Name	Relationship
<input checked="" type="checkbox"/>		Child
<input checked="" type="checkbox"/>	Spouse Name	Spouse

**Add/Review Dependents** **Update and Continue** **Discard Changes**

Red arrows point to the 'Enroll' checkboxes, the 'Add/Review Dependents' button, and the 'Update and Continue' button.

**Step 7:** You will be returned to the Benefits Enrollment page where you can review your enrollment and costs. Select **Save and Continue** to proceed.

# Making Open Enrollment Elections

**Step 8:** For each dependent you have enrolled, enter the required documentation (e.g., long-form birth certificate, marriage certificate) as an attachment on the Proof Document Upload page. Select **Save** once your document(s) has been uploaded. Repeat this step for each new dependent you are enrolling. Select **Done** to complete the document upload process. If you are not adding documentation, select **Add Note**.

**Step 9:** Review your benefit selections before submitting. Select **Save and Continue** to proceed.

The screenshot displays the 'Enrollment Summary' page. It lists current and new benefit selections with their respective costs per pay check and annual costs. Red arrows highlight the 'New' selection for Medical and Dental, and the 'Save and Continue' button at the bottom.

Category	Current Selection	Costs per Pay Check	Costs Annually	Action
Medical	Current: Anthem State BlueCare POE:Empl Only	48.87	1,270.62	
	New: Anthem State BlueCare POE:Family	173.13	4,501.38	Edit
Dental	Current: Enhanced Dental:Empl Only	0.00	0.00	
	New: Enhanced Dental:Family	10.37	269.62	Edit
Life	Current: BasicGrp.L: Salary X 1	7.60	197.60	
	New: BasicGrp.L: Salary X 1 : \$38,000	7.60	197.60	
Supplemental Life	Current: Waive			
	New: Waive			

This table summarizes estimated costs for your new benefit changes

Summarized estimates for new Benefit Elections	Costs per Pay Check	Costs Annually
Costs	191.10	4,968.60
Your Costs	191.10	4,968.60

**Save and Continue**

Select the Save and Continue button to send your final changes to your Agency Benefits Specialist

**Step 10:** Read the important Authorize Elections information on the Submit Benefit Choices page. Select **Submit** to authorize and submit your elections. On the following page, select **OK** to submit your enrollment.

Once you have submitted your elections, you will receive an email notification confirming that your agency benefits specialist has received your request. If you have any questions about the enrollment process, contact your agency benefits specialist.

# Life Event Changes

Once you make your benefit elections during Open Enrollment, they remain in effect from July 1 through June 30 of the following plan year, unless you have a qualifying life event, such as:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Death of a dependent
- Change in residence that affects your or your dependent's benefits eligibility
- Loss of your or a dependent's coverage under another plan (e.g., your spouse's plan)
- Change in your spouse's employment that results in a loss or gain of medical and/or dental coverage through their employer
- You and/or your dependent has Medicaid or Children's Health Insurance Program (CHIP) coverage that has been terminated, or you and/or your dependent becomes eligible for a state premium-assistance subsidy through one of these programs
- A significant midyear increase in the cost of coverage
- You enroll in Medicare, Medicaid or health insurance through a Marketplace/Exchange

## Submitting Your Qualifying Life Event Election Change

**IMPORTANT!** To make a midyear coverage change, you must complete the steps below and provide required documentation within 30 days of the event.

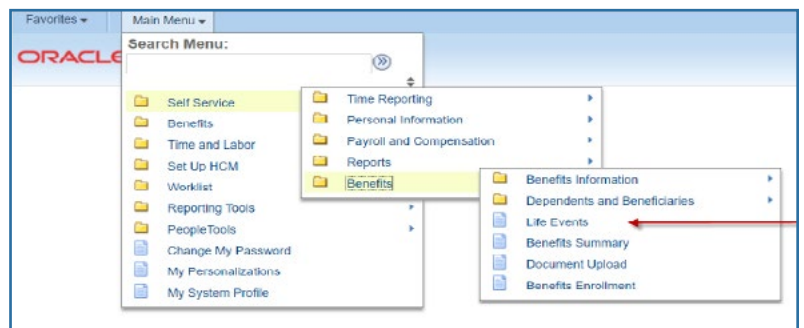
The change you make must be consistent with the life event. For example, if you get married, you can add your spouse to your health benefits. Plan changes can only be made during open enrollment. The change will be effective the 1st of the month following the date of the qualifying event.

---

**Step 1:** Visit <https://corect.ct.gov/>. Log in with your user ID and password.

---

**Step 2:** From the **Main Menu**, select **Self Service > Benefits > Life Events**.



---

**Step 3:** Review the information, then select the applicable life event from the list. On the following page, enter the life event date and select **OK**.

---

# Life Event Changes

**Step 4:** Use the Next button to navigate through the benefit election options. On the Add/Review Dependent/Beneficiary page, use the steps on pages 4-5 of this tipsheet to add a new dependent.

**Step 5:** Once you're done adding new dependents, select **Next** and then **Start My Enrollment**. Click **Select** next to the event description to continue.

**Step 6:** Select **Edit** to enroll in coverage, and add or remove dependents based on your life event. Enroll or disenroll dependents by using the check box next to the dependent's name. Select **Update and Continue** to proceed.

**Step 7:** Review your changes or new enrollment. Select **Update Elections** to continue. Scroll to the bottom to see estimated premiums. Select **Save and Continue** to complete your enrollment.

Current: Waive  
New: Waive

This table summarizes estimated costs for your new benefit changes

Election Summary		
Summarized estimates for new Benefit Elections	Costs per Pay Check	Costs Annually
Costs	191.10	4,968.60
Your Costs	191.10	4,968.60

Save and Continue

**Step 8:** Read the Authorization Elections page. Select **Submit** to authorize and submit your elections.

**Step 9:** Select **Next** in the upper right corner to complete your life event change. Follow the steps on page 5 of this tipsheet to upload required documentation.

**Step 10:** Select **Complete** to finalize your life event changes.

Once you have submitted your elections, you will receive an email notification confirming that your agency benefits specialist has received your request.