

Change Benefit Elections – Divorce or Death of Dependent QUICK REFERENCE GUIDE



PROCESS STEPS:

EE03

This Quick Reference Guide starts from the point the retiree has already initiated a qualifying Life Event and submitted the event to DBM Employee Benefits Division (EBD) for approval. If you have not done this step already, use the [Initiate Life Event Quick Reference Guide](#) to initiate and submit your qualifying Life Event to DBM EBD. **After receiving an email and/or SPS Notification that DBM EBD has approved your qualifying Life Event, start with step #1 of this guide.**

The example in the quick reference guide is for a Life Event of Divorce.

1. After receiving an email and/or SPS Notification that DBM EBD has approved your qualifying Life Event initiation, from the SPS Welcome/Homepage, click the **Go to All Inbox Items**

2. In the Inbox, view to ensure the **Benefit Change – Employee: Divorce** task is highlighted/selected.

Click the **Let's Get Started** button.

The screenshot displays the SPS system interface. At the top, it says "Good Afternoon, On Behalf of: Tom Hardy - E" and "It's Tuesday, October 18, 2022". Below this is a section titled "Awaiting Your Action" with two items: "Benefit Change - Retiree: Divorce : Tom Hardy - E (B1000092) on 10/10/2022" (Inbox - 1 minute(s) ago) and "Open Enrollment Change: Tom Hardy - E (B1000092) on 01/01/2023" (Inbox - 1 month(s) ago). A blue link "Go to All Inbox Items (2)" is circled in red. To the right, there are "Quick Tasks" buttons: "Submit My Time", "Request Time Off", and "Time Off Balance". Below the inbox, there is a "MENU" icon and a home icon. The "Inbox" section shows "Actions" and "Archive" tabs. Under "Actions", there is a "Viewing: All" dropdown and a "Sort By: Newest" dropdown. The "Benefit Change - Retiree: Divorce : Tom Hardy - E (B1000092) on 10/10/2022" item is highlighted with a red box, showing "3 minute(s) ago - Effective 10/10/2022". Below it is the "Open Enrollment Change: Tom Hardy - E (B1000092) on 01/01/2023" item, showing "1 month(s) ago - Effective 01/01/2023". On the right side, there is a "Change Benefit Elections" section with "3 minute(s) ago - Effective 10/10/2022", "Initiated On 10/18/2022", and "Submit Elections By 12/08/2022". At the bottom right, there is a red "Let's Get Started" button circled in red.

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3. **For Divorce and Death of Dependent Life Events the dependent has already been removed from coverage**
4. On the **Enrollment Page** you will see “tiles” for each category/coverage type. The benefit elections are listed by category: Medical, Prescription, Dental, Flexible Spending, Life Insurance, etc. All current elections will display.
 - Select the **Manage** button for each category/coverage type to review your plan, coverage level and dependent list for accuracy.
 - Select the **Enroll** button for each category/coverage type you will be enrolling in due to a loss of coverage tied to your event (additional documentation may be required).

The screenshot displays the 'Employee: Divorce' enrollment page. At the top right, the 'Projected Total Cost (Monthly)' is \$223.00. The 'Health Care and Accounts' section contains five tiles:

Category	Plan Name	Cost (Monthly)	Coverage	Dependents	Action
Medical	CareFirst BCBS EPO (Employee)	\$142.86	Employee + Child	1	Manage
Prescription	Drug - (Employee)	\$59.90	Employee + Child	1	Manage
Dental	Delta Dental DHMO (Employee)	\$15.64	Employee + Child	1	Manage
Healthcare FSA	Waived				Enroll
Dependent Care FSA	Waived				Enroll

At the bottom, the 'Insurance' section includes buttons for 'Review and Sign', 'Save for Later', 'Life Ins - Supplemental', and 'Spouse Life'.

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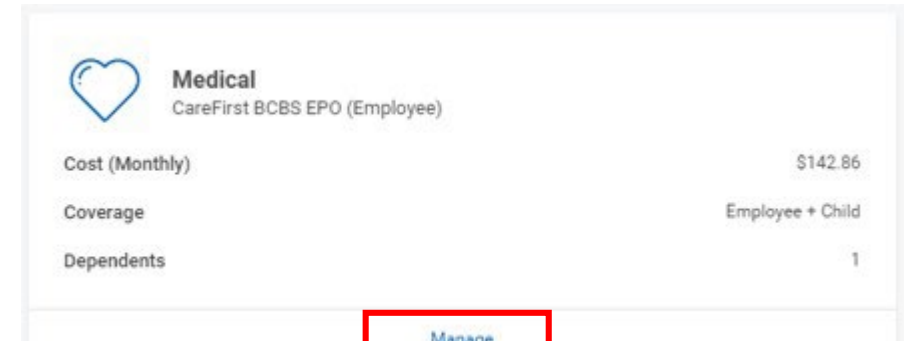


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5. In this example, we will click the **Manage** button in the Medical category.

By clicking the **Manage** button the system will open up the Medical selections where you have options to review your Medical plan and verify the dependents enrolled in this plan.



6. On this page you are reviewing your Medical plan. After reviewing the plan you will have the option to review dependents on the next page.



7. Click the **Confirm and Continue button**  to review the dependents on this plan and return to the **Enrollment Page**.

Plans Available

Select a plan or Waive to opt out of Medical. The displayed cost of waived plans assumes coverage for Employee + Child.

5 items

*Selection	Benefit Plan
<input checked="" type="radio"/> Select <input type="radio"/> Waive	CareFirst BCBS EPO (Employee)
<input type="radio"/> Select <input checked="" type="radio"/> Waive	CareFirst BCBS PPO (Employee)

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8. On the **Dependents** page, your former spouse/dependent should already be removed. Confirm that the remaining dependents have the **Select** box checked next to their name to continue this coverage.

If you want to add a new dependent due to a loss of coverage and that dependent does not appear on the page, click the **Add New Dependent** button (additional documentation may be required).

If you see an issue with one of your current or newly added dependents (i.e., Typo in Name or Date of Birth, Relationship, etc.) **DO NOT add a new dependent.** Proceed with elections with the current dependent and contact your Agency Benefits Coordinator with the dependent data issue; they will assist with correcting the data.

9. Click the  button and proceed.

Medical - CareFirst BCBS EPO (Employee)

Dependents

Add a new dependent or select an existing dependent from the list below.

Coverage * Employee + Child

Plan cost (Monthly) \$142.86

Add New Dependent

1 item

Select	Dependent	Relationship	Date of Birth
<input checked="" type="checkbox"/>	Kay Lawrence - A	Child	05/16/1995

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10. After clicking the **Save button**, you will be returned to the **Enrollment page**. The system will display a message stating your changes have been updated.


You can **now perform the same steps to confirm or make election and/or dependent changes to the remaining categories** (Prescription, Dental, Flexible Spending, Life Insurance and AD&D), if desired.

Special Flexible Spending Account Notes:

- The healthcare FSA covers eligible expenses for you, your spouse and eligible dependents.
- The dependent daycare FSA covers daycare expenses for your eligible dependents while you and your spouse (if applicable) work.

Special Life Insurance Notes:

- Guaranteed Life Insurance elections must be \$50,000 **BEFORE** electing Supplemental Life Insurance.
- Dependents may only have 50% of the member combined total of Guaranteed + Supplemental Life Insurance.

11. After reviewing and updating elections for all categories, click the **Review and Sign button**  to proceed.

The screenshot displays the 'Employee: Divorce' enrollment page. At the top right, it shows 'Projected Total Cost (Monthly) \$223.00'. The 'Health Care and Accounts' section includes three cards: 'Medical CareFirst ECBS EPO (Employee)' with a cost of \$142.86, 'Prescription Drug - (Employee)' with a cost of \$59.90, and 'Dental Delta Dental DHMO (Employee)' with a cost of \$15.64. Below these are 'Healthcare FSA' and 'Dependent Care FSA', both marked as 'Waived'. The 'Insurance' section at the bottom features a 'Review and Sign' button and a 'Save for Later' button. There are also links for 'Life Ins - Supplemental' and 'Spouse Life'.

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12. On the **View Summary page**, do a final review of the Selected and Waived benefits.

- **Verify the Plans selected are accurate**
- **Verify all dependents you want covered for each Plan are listed in the Dependents column next to the Plan**

If you identify an error click your browser back button and you will return to the **Enrollment page**.

13. In the **Attachments sections**, you **MUST** attach required supporting documentation if you have added a new dependent(s). If you have not added any new dependent(s), no attachment/documentation is required.

To attach a document(s), click the **Select Files** button and then browse to find the files that need to be uploaded, select and attach. Note that LEGIBLE photos of documents are acceptable. Use the **Upload button** to attach more than one document.

View Summary

- Your Benefit Elections will not take effect unless you check the "I AGREE" box below and click the "SUBMIT" button.
- **IMPORTANT** - If a new dependent has been added, the required supporting documentation **MUST** be submitted/ attached to your enrollment event. Any new dependent added without having the
- If you have any questions on the correct/required documentation please review the [New Dependent Required Supporting Documentation](#) link on the SPS Benefits Help Center (<https://dbm.mary.nation.pdf>) or contact your Agency Benefits Coordinator (ABC) for assistance prior to submitting your enrollment elections.

Selected Benefits: 4 items

Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Dependents
Medical	09/01/2020	09/01/2020	Employee + Child	Kay Lawrence - A
CareFirst BCBS EPO (Employee)				
Prescription	09/01/2020	09/01/2020	Employee + Child	Kay Lawrence - A
Drug - (Employee)				
Dental	09/01/2020	09/01/2020	Employee + Child	Kay Lawrence - A
Delta Dental DHMO (Employee)				
AD&D	09/01/2020	09/01/2020	\$200,000	Kay Lawrence - A
MetLife (Employee + Family)				

Attachments

Drop files here

or

Select files

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14. Scroll down the page to the **Electronic Signature section**.
Read the Electronic Signature section.

Electronic Signature

ELECTRONIC SIGNATURE/LEGAL NOTICE/DEPENDENT ATTESTATION:

Your Name and Password are considered to be your "Electronic Signature" to this submission, with all the legal effect of any other signature by you. The electronic signature will serve as your confirmation of the accuracy of

1. You understand that your benefit elections are legal and binding transactions and you authorize payroll deductions from your paycheck or pension allowance, if applicable, for the cost of your benefit elections.
2. For those waiving health insurance coverage: You understand that you have been provided with the opportunity to enroll in group health coverage, but you are declining enrollment for yourself and any eligible dependents
3. You are making the following attestation:
 - I understand that I cannot cancel or change my enrollment elections except during an Open Enrollment period or as the result of a qualifying change in status permitted by COMAR 17.04.13.04 and IRS Section 125 (2)
 - I certify that I am not covered under another State of Maryland employee's or retiree's membership for any coverage for which I am enrolling during this Open Enrollment period;
 - For those enrolling any new dependents: I certify that my covered dependents are not covered under another State of Maryland employee's or retiree's membership for any coverage for which they are being enrolled
 - For those enrolling any new dependents: I certify that the required supporting documentation is submitted/attached to my open enrollment event.
 - I understand that any new dependent added in an Open Enrollment event without having the correct documentation attached will be removed from coverage following a review of additions in early 2020.
 - I understand that any new dependent added in a Life Event without having the correct documentation attached will not be enrolled in benefit elections.

I understand that if I willfully misrepresent my eligibility or the eligibility of my dependents during this enrollment, or fail to take the necessary action to remove ineligible dependents timely, or in any way obtain benefits to which I am not entitled, I may face criminal investigation and prosecution.

By filing this form electronically for your enrollment elections you are consenting to submission by electronic means and agree that electronic filing does not invalidate your submission in any way. Pursuant to Maryland Code, Title 19, Subtitle 10, Section 10-101, a signature cannot be denied legal effect merely because it is in electronic form.

15. After reading the **Electronic Signature section**. Click the **I Accept** checkbox to certify your elections and click the **Submit** button.

I Accept

Submit

Save for Later

Cancel

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16. On the **Submitted** page you will get a message that you have enrolled in benefit elections with the option to print a copy of your elections.

Submitted

Success, You're Enrolled

Your elections have been submitted to the DBM Employee Benefits Division (EBD) for review.

- **Important to note**, if EBD has any questions/issues with this event it will be sent back to you noting the reason for return. Keep watch of your email or the
- You may print this form for your records. If you do not print it now, you can view your elections online after EBD approval, but cannot print this form at a la

Click on the **View Benefits Statement** button.

View 2020 Benefits Statement

17. On the **Submit Elections Confirmation** page, click the **Print** button.

Submit Elections Confirmation

Employee: Divorce for Jennifer Lawrence - A (B1000001) [Actions](#)

Initiated On 06/03/2020
Submit Elections By 08/08/2020
Event Date 06/10/2020

You have successfully submitted your benefits enrollment. Select Print to launch a printable version of this summary for your records.

Your elections have been submitted to the DBM Employee Benefits Division (EBD) for review.

- **Important to note**, if EBD has any questions/issues with this event it will be sent back to you noting the reason for return. Keep watch of your email or the SPS Benefits system Inbox until yo
- You may print this form for your records. If you do not print it now, you can view your elections online after EBD approval, but cannot print this form at a later date.

Elected Coverages 4 items

Benefit Plan	Coverage Begin Date	Deduction Begin Date	Coverage	Calculated Coverage	Dependents
Medical - CareFirst BCBS EPO (Employee)	09/01/2020	09/01/2020	Employee + Child		Key Lawrence - A
Prescription - Drug - (Employee)	09/01/2020	09/01/2020	Employee + Child		Key Lawrence - A
Dental - Delta Dental DHMO (Employee)	09/01/2020	09/01/2020	Employee + Child		Key Lawrence - A
AD&D - MetLife (Employee + Family)	09/01/2020	09/01/2020	\$200,000	\$200,000.00	Key Lawrence - A

Print

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18. Your elections have now been submitted to DBM Employee Benefits Division (EBD) for review and approval.

- **Your elections will not go into effect until DBM EBD has completed the review/approval.**
- If there are any issues or questions, DBM EBD will return your event to you.
- **If your event is returned**, you will receive a Notification in your **SPS Notifications**.
- **When your event is approved**, you will receive a Notification in your **SPS Notifications**.
- **If you have a Work email address in SPS** you will also receive an email Notification at the Work email address. **If you do not have a Work email address in SPS**, only a Personal email address, you will receive the notification at your Personal email address.

A screenshot of the SPS Notifications interface. The top section is a blue header with the word 'Notifications' in white. Below the header, there are two dropdown menus: 'Viewing: All' and 'Sort By: Newest'. Below these is a link that says 'From Last 30 Days'. The main content area shows a notification card with the following text: 'Benefit Change - Employee: Divorce : Jennifer Lawrence - A (B1000001) on 06/10/2020'. Below this is a sub-header 'A Benefit Event requires your attention Employee: Divorce' and a timestamp '2 minute(s) ago'. To the right of the notification card, there is a larger section with the title 'Benefit Change - Employee: Divorce : Jennifer Lawrence - A (B1000001)' and a timestamp '2 minute(s) ago'. Below this is a message: 'Your Benefit Event for Employee: Divorce has been approved. You can log into Workday to review your benefits'. At the bottom of this section, there is a 'Details' link followed by the text 'Benefit Change - Employee: Divorce : Jennifer Lawrence - A (B1000001) on 06/10/2020'.