Life Event Benefit Guide: Adding & Removing Coverage

I just got married and want to add my spouse to my benefits.

You have 30 days to add your spouse to your benefits. To add your spouse:

1. Go to https://benefits.plansource.com/logon. If you cannot remember your username or need your password reset, contact the Benefits Team.

2. Once you log in, scroll down until you see the Benefits & Family box and click on "Life Events – Create a new life event."

3. Select "Marriage" under "Select Life Event."

4. Add the Event Date.

5. Click on "Continue."

6. Confirm your personal information and then click on "Next: Review My Family."

7. Add your spouse. After entering your spouse's information, click on "Save" and then click on "Shop for Benefits."

8. You will then go to the current benefit screen. Add your spouse to any of the benefits that you have enrolled in. NOTE: You can also enroll in benefits you have previously declined. For example, if you wanted to enroll in Voluntary Life Insurance for yourself and your spouse, you can do so now.

9. Once you have completed your benefits enrollment, click "Review and Checkout. If all your changes have been reflected, then click "Checkout."   After this step, there will be a document request. You will need to upload a copy of your marriage certificate.

I just got married and want to go on my spouse's benefits.

You have 30 days to drop off of your benefits. To drop your benefits:

1. Go to https://benefits.plansource.com/logon. If you cannot remember your username or need your password reset, contact the Benefits Team.

2. Once you log in, scroll down until you see the Benefits & Family box and click on "Life Events – Create a new life event."

3. Select "Marriage" under "Select Life Event."

4. Add the Event Date.

5. Click on "Continue."

6. Confirm your personal information and then click on "Next: Review My Family."

7. When you get to review my family screen, click on "Next: Shop for Benefits."

8. You will then go to the current benefit screen. You can decline the benefits that you do not want. NOTE: Do not decline any FSA or HSA benefits. Please reach out to benefits@beneschlaw.com after you complete your changes. The Benefits team will handle the FSA/HSA changes.

9. Once you have completed your benefits changes, click "Review and Checkout." If all your changes have been reflected, then click "Checkout."

I just had a baby, adopted a child, or gained custody of a child and want to add the child to my benefits.

You have 30 days to add your baby to your benefits. To add your baby:

1. Go to https://benefits.plansource.com/logon. If you cannot remember your username or need your password reset, contact the Benefits Team.

2. Once you log in, scroll down until you see the Benefits & Family box and click on "Life Events – Create a new life event".

3. Select "Birth, Adoption, Gain Custody of Dependent" under "Select Life Event."

4. Add the Event Date.

5. Click on "Continue."

6. Confirm your personal information and then click on "Next: Review My Family."

7. Add your child. After entering your child's information, click on "Save" and then click on "Shop for Benefits."

8. You will then go to the current benefit screen. Add your child to any of the benefits that you have enrolled in. NOTE: you can also enroll in benefits you have previously declined. For example, if you wanted to enroll in Voluntary Life Insurance for yourself and your child, you can do so now.

9. Once you have completed your benefits enrollment, click "Review and Checkout." If all your changes have been reflected, then click "Checkout." After this step, there will be a document request. You will need to upload a copy of the birth certificate.

My divorce has been finalized and I want to remove my spouse from my benefits.

You have 30 days to remove your spouse from your benefits. To remove your spouse:

1. Go to https://benefits.plansource.com/logon. If you cannot remember your username or need your password reset, contact the Benefits Team.

2. Once you log in, scroll down until you see the Benefits & Family box and click on "Life Events – Create a new life event."

3. Select "Divorce, Annulment, Legal Separation" under "Select Life Event."

4. Add the Event Date.

5. Click on "Continue."

6. Confirm your personal information and then click on "Next: Review My Family."

7. When you get to review my family screen, click on "Next: Shop for Benefits." You will then go to the current benefit screen. You can remove your spouse from your benefits.

8. Once you have completed your benefits enrollment, click "Review and Checkout." If all your changes have been reflected, then click "Checkout." After this step, there will be a document request. You will need to upload a copy of your divorce or legal separation.

My divorce has been finalized and I want to enroll in benefits.

You have 30 days to enroll in benefits. To enroll:

1. Go to https://benefits.plansource.com/logon. If you cannot remember your username or need your password reset, contact the Benefits Team.

2. Once you log in, scroll down until you see the Benefits & Family box and click on "Life Events – Create a new life event".

3. Select "Divorce, Annulment, Legal Separation" under "Select Life Event."

4. Add the Event Date.

5. Click on "Continue."

6. Confirm your personal information and then click on "Next: Review My Family."

7. If you have any dependents, add your dependents at this time. If not, go directly to "Shop for Benefits."

8. You will then go to the current benefit screen. Add you and your dependents to any of the benefits that you want to enroll in.

9. Once you have completed your benefits enrollment, click "Review and Checkout." If all your changes have been reflected, then click "Checkout." After this step, there will be a document request. You will need to upload documentation showing proof of divorce or legal separation.

I lost a loved one and I want to remove my loved one from my benefits.

You have 30 days to remove your loved one from your benefits. To remove your loved one:

1. Go to https://benefits.plansource.com/logon. If you cannot remember your username or need your password reset, contact the Benefits Team.

2. Once you log in, scroll down until you see the Benefits & Family box and click on "Life Events – Create a new life event".

3. Select "Death of Dependent" under "Select Life Event."

4. Add the Event Date.

5. Click on "Continue."

6. Confirm your personal information and then click on "Next: Review My Family."

7. When you get to review my family screen, click on "Next: Shop for Benefits." You will then go to the current benefit screen. You can remove your loved one from your benefits.

8. Once you have completed your benefits changes, click review and checkout. If all your changes have been reflected, then click checkout.   After this step, there will be a document request. You will need to upload a copy of the death certificate.

I lost a loved one and I want to change my benefits.

You have 30 days to change your benefits if a loved one passes. To change your benefits or enroll in benefits that you are not already enrolled in:

1. Go to https://benefits.plansource.com/logon. If you cannot remember your username or need your password reset, contact the Benefits Team.

2. Once you log in, scroll down until you see the Benefits & Family box and click on "Life Events – Create a new life event".

3. Select "Death of Dependent" under "Select Life Event."

4. Add the Event Date.

5. Click on "Continue."

6. Confirm your personal information and then click on "Next: Review My Family."

7. When you get to review my family screen, click on "Next: Shop for Benefits." You will then go to the current benefit screen. You can enroll in benefits that you are not already enrolled in or change existing benefits that relate to the life change.

8. Once you have completed your benefits changes, click "Review and Checkout." If all your changes have been reflected, then click "Checkout." After this step, there will be a document request. You will need to upload a copy of the death certificate.