

Life Event: How to Make Changes

QUALIFYING LIFE EVENT ENROLLMENT INSTRUCTIONS

If you have a *Qualifying Life Event (QLE), you can make mid-year changes to your benefits that are consistent with your life event, if you complete your enrollment, including submitting appropriate documentation during your QLE Window, which is **no later than 31 days from the date of the event.**

*Under IRS rules, an election change is "consistent with" an event only if the election change is on account of and corresponds with a change in status that affects eligibility for coverage.

In order to open a QLE window, you will need to log into the WEX Benefit Portal. Depending on the type of qualifying life event, you may be required to provide additional documentation, which can be loaded to the Benefits Portal, see upload instructions on the coming pages.

Please note: it may take 5-10 business days from your status change for your information to be available in the enrollment system. If that is the case, you will have 31 days from the date your record is available to make your elections.

You **MUST** complete the enrollment process during your QLE Window, which is within 31 days of the date of your status change to elect or waive benefits. If you do not take action, you will not have coverage other than the Saks Global provided benefits.

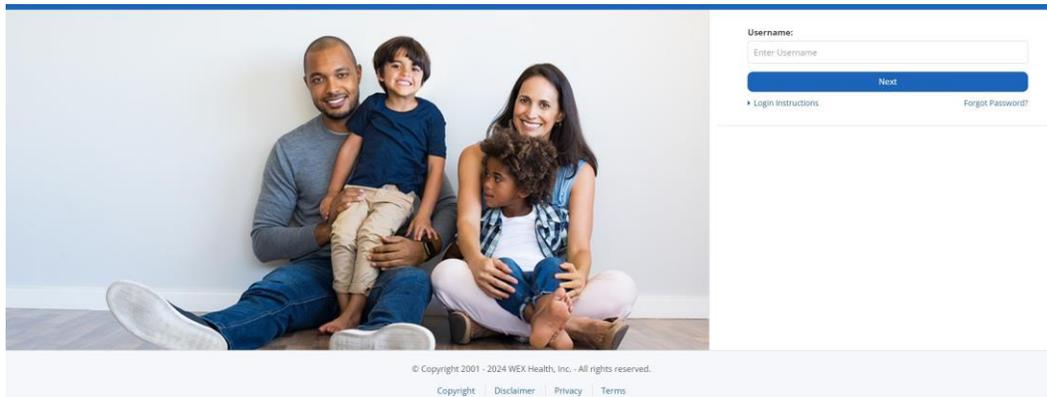
CONFIRMATION STATEMENT

All full-time and part-time Associates eligible for Saks Global health insurance benefits have access to a confirmation statement online. Be sure to review the confirmation statement carefully to ensure it accurately reflects your elections. If any corrections are necessary, **call the Saks Global Benefits Service Center at 1-800-498-8705.** You can access a summary of your most current elections at any time.

QUALIFYING LIFE EVENT DOCUMENT SUBMISSION INSTRUCTIONS

The following will walk you through the steps on the Benefits Portal, of how and where to upload required documentation to support your qualifying life event.

Step 1: Navigate to the [WEX Benefits Portal](#).



Your username is **HBC + the first initial of your first name + the first 4 characters of your last name + the last 4 digits of your social security number**. Then click **Next**.

Example: If your name is **John Smith** and your social security number is **123-45-6789**, then your username would be **HBCJSMIT6789**.

Please note: usernames are **not** case sensitive, passwords are case sensitive.

Username:

Your initial password is the **capitalized first initial of your first name + the lower case first 4 characters of your last name + your date of birth in MMDDYYYY format**. Then click the **Login** button.

Example: If your name is **John Smith** and your date of birth is **01/01/2000**, then your password would be **Jsmi01012000**.

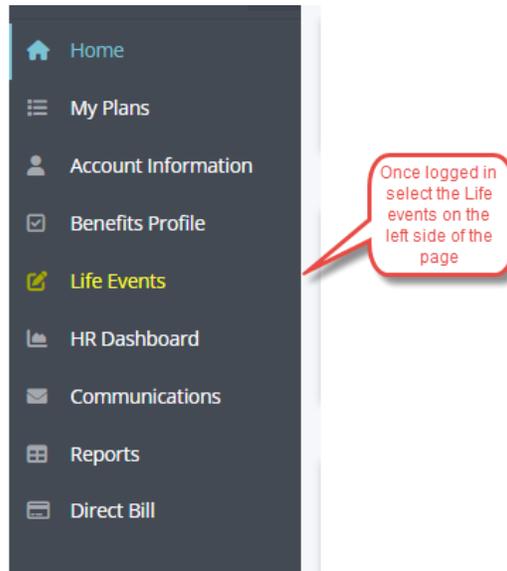
Please note: passwords **are** case sensitive.

Password:

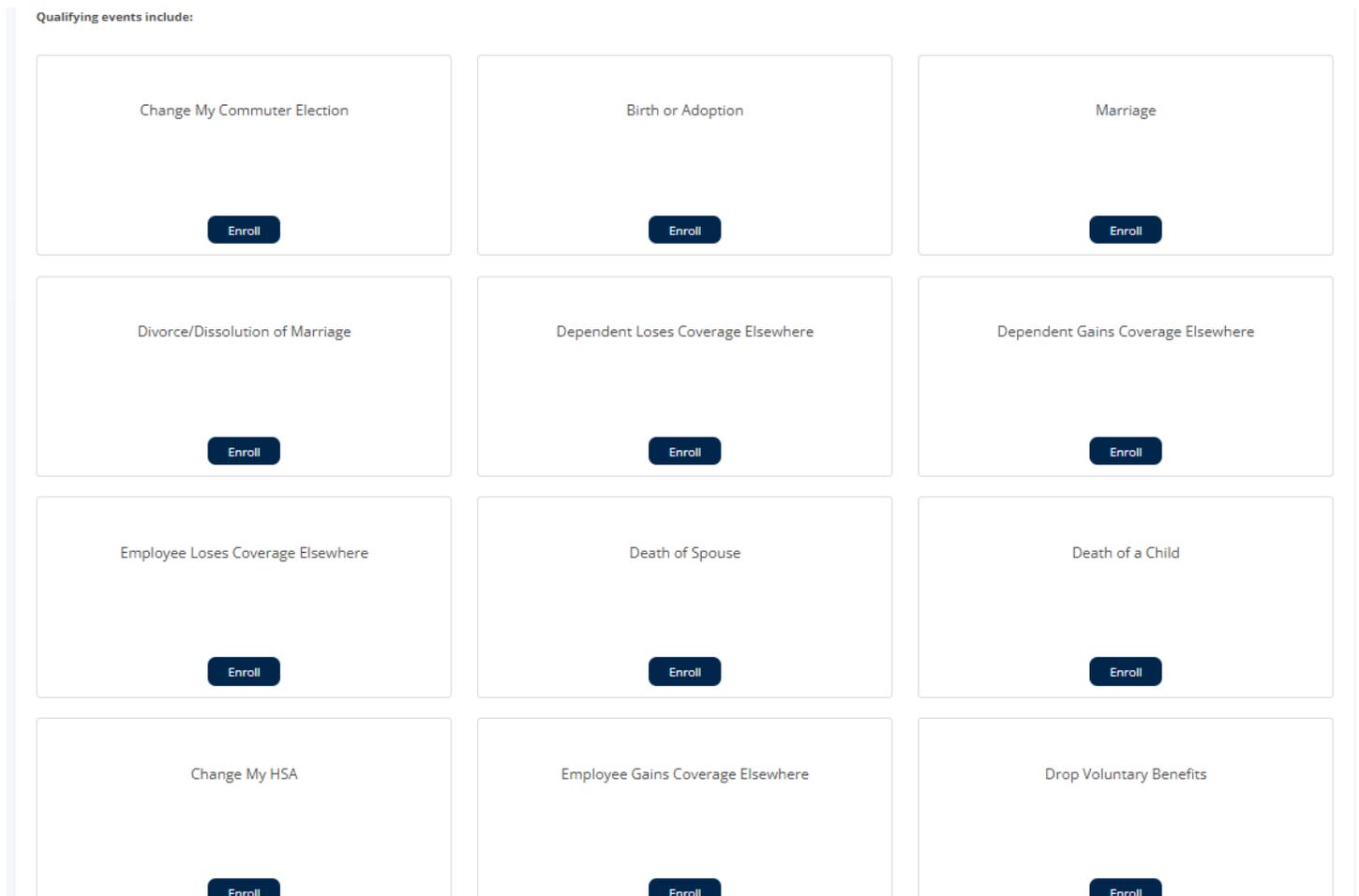
After you access the site, you will be required to create a new custom password. Once you create the custom password, you will use your new password going forward.

If you are still unable to access the enrollment system, **call 1-800-498-8705** or send an email to shared_services_benefits_operations@hbc.com.

STEP 2: On the left-hand side of the page will be different options you can choose from, select Life Events



STEP 3: Select the Life Event that you situation pertains to and click on enroll.



Benefit coverage for your Spouse and/or Dependents will end on the date before they become eligible for coverage at their employer. Please note the following:

- You have **30 days** from the date your dependent gains coverage elsewhere to make changes to your benefits. To begin the process click **DECLARE EVENT** below.
- You must upload **Document Displaying Dependents Last Day of Prior Coverage, Copy of new ID card with Effective Date, or Annual Enrollment Confirmation Statement on company letterhead with start date and listed dependents** in order for your online election to take effect.
- Once you begin your enrollment, WEX will automatically allow you to increase or decrease your coverage for all applicable benefit plans. *(Please Remember: Your elections will not take effect until you have uploaded the required documentation and it has been approved by WEX.)*
- Your new payroll deductions will begin on the next available pay period following approval.

Special Reminder: You may want to consider updating the beneficiary information that is on file for you!

If you have any questions regarding your benefit changes, please call **1-844-770-0438** or [click here for assistance](#).

Document Upload

The Life Event you have declared requires documentation. You may upload it now or a later time. The acceptable file formats include DOC, DOCX, GIF, JPG, PDF, PNG, RTF, TIFF, XLS, XLSX. All other file extensions will be rejected. File size is limited to 10 MB.

upload all documentation that pertains to the life event here

Date of Event *
 Enter the date and click on enroll now, this will take you through the enrollment process

Step 4: Once loaded the screen will refresh and you will see the document that has been loaded into the system

Step 5: Continue through the process to complete your enrollment.

CALL THE BENEFITS SERVICE CENTER AT

1-800-498-8705
MONDAY - FRIDAY, 8:30AM - 7:00PM, ET

For enrollment or issues with uploading documentation, call the Saks Global Benefit Service Center at 1-800- 498-8705