

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 as long as 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 call the **HBC Benefits Service Center at 1-800-498-8705.** 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 next page.

Please note: it may take 5-10 business days from your date of hire or 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 HBC provided benefits.

CONFIRMATION STATEMENT

All full-time and part-time Associates eligible for HBC 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 HBC 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: Log onto the Benefits Portal with your username and password.

Press **F11** to exit full screen

Username:
Enter Username
Next
Login Instructions | Forgot Password?

Your password was reset to the default on October 16, 2022. If you have not logged in since October 16, 2022, please follow the below username and password instructions to login:

Step 1: Your username is HBC + the first initial of your first name, the first 4 characters of your last name, followed by the last 4 digits of your social security number. Please note that usernames are *ggj* case sensitive.
Example: If your name is Jane O'Brian and your social security number is 012-34-5678 then your username would be HBCJO'B5678

Step 2: Your [initial] password is the capitalized first letter of your first name + lower case first four characters of your last name + your full date of birth in MMDDYYYY format. Please note that passwords are *ggj* case sensitive.
Example: If your name is David Public and your date of birth is 01/01/1975, then your password would be Dpubl01011975.

Step 3: Click on the LOGIN button once to log in.

If you are still unable to access the enrollment system, call 1-800-498-8705 for help or to enroll with a counselor over the phone.

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

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STEP 2: Click the 'Enroll Now' button to complete your changes. *Note: you must contact the HBC Benefits Service Center at 1-800-498-8705 first to request a qualifying life event window to be open. If you are not seeing an 'Enroll Now' button, contact the HBC Benefits Service Center.*

a box will appear slightly different that states you have a window open to complete your changes

Reminder: New Hire Enrollment (26 days left) and New Hire Enrollment (26 days left) **Enroll Now**

STEP 3: Add dependent to benefits and when prompted, click the **Upload Documentation** button.

upon going through the process to make the change you will upload the documents here

Medical (2023) | Select Your Plan

Each person's health care needs are different. That's why HBC medical plan offers multiple options so that you can choose the coverage level best-suited to you and your family. You have three plans to choose from — PPO, Choice CDHP, and Choice Plus CDHP. All three plans are administered by Cigna and include prescription drug coverage at no additional cost. They also offer a Health Savings Account (HSA) that you can use to cover eligible out-of-pocket expenses.

In addition to the medical plan options below, HBC offers Hospital Indemnity and Critical Illness coverage. Please continue through the enrollment to learn more about these plans and to make an election.

If you are in a Pennsylvania distribution center location, you will see three plans that are offered and administered by Geisinger.

Click Compare Plans to review the features of the plans available to you.

You had the Choice Plus CDHP (Associate Only) plan previously.

Who Do You Want To Enroll?

	Edit	Upload document
<input type="checkbox"/>	Edit	Upload document
<input type="checkbox"/>	Edit	Upload document

Add New Dependent

STEP 4: The next screen will allow you to upload your document and select the dependent you are submitting documentation for.

Required Documentation ×

Acceptable Forms of Proof:
For information on acceptable documentation, please visit: myhbcbenefits.com

Step 1. Select Document

Click the **Browse** button below to select your document. **Please note:** The acceptable file formats include DOC, DOCX, GIF, JPG, PDF, PNG, RTF, TIFF, XLS, and XLSX. All other file extensions will be rejected. File size is limited to 10 MB.

Step 2. Select Member(s)

Select which member(s), from the table below, you are uploading the document for.

Select	Name	Admin ID	Relationship	Date of Birth	Status
<input type="checkbox"/>	Test, Alicia	XXX-XX-3706	Employee	02/08/1983	
<input type="checkbox"/>	Cole, Caiden		Child	02/20/2017	
<input checked="" type="checkbox"/>	Cole, Cameron		Child	04/09/2009	

Step 3. Upload Documentation

Click the **Upload** button below to submit your documentation.

Once you have completed uploading your documentation, click the **Close** button below to return to the page.

Step 5: Once loaded the screen will refresh and you will see the document that has been loaded into the system

Required Documentation ×

Acceptable Forms of Proof:

For information on acceptable documentation, please visit: myhbcbenefits.com

Step 1. Select Document

Click the **Browse** button below to select your document. **Please note:** The acceptable file formats include DOC, DOCX, GIF, JPG, PDF, PNG, RTF, TIFF, XLS, and XLSX. All other file extensions will be rejected. File size is limited to 10 MB.

Browse

File chosen: *Document Upload Screenshots.docx*

Step 2. Select Member(s)

Select which member(s), from the table below, you are uploading the document for.

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<input type="checkbox"/>	Test, Alicia	XXX-XX-3706	Employee	02/08/1983	
<input type="checkbox"/>	Cole, Calden		Child	02/20/2017	
<input checked="" type="checkbox"/>	Cole, Cameron • Document Upload Screenshots.docx		Child	04/09/2009	

Step 3. Upload Documentation

Click the **Upload** button below to submit your documentation.

Upload

Your document has been successfully uploaded.

Once you have completed uploading your documentation, click the **Close** button below to return to the page.

Step 6: Continue through the process to complete your enrollment.

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

CALL THE BENEFITS SERVICE CENTER AT

1-800-498-8705

MONDAY - FRIDAY, 8:30AM - 7:00PM, ET