

Adding Coverage Due to Birth of a Child

CONGRATULATIONS ON YOUR BUNDLE OF JOY!

We know you have a lot going on in this special time and we want to make sure you have all the information that you need to make informed decisions regarding benefits for you and your family. As a result of the birth of your child, you are eligible to make changes to most of your benefits as a qualifying event.

IMPORTANT

You have 30 days from the date of the qualifying event to make changes to your benefits. If you do not make changes (i.e. enroll or cancel) within the 30 day window, you will lose the opportunity. Outside of a qualifying event, the next opportunity to make changes will be during open enrollment which takes place in August for a September 1st effective date of the upcoming plan year. Additionally, you must have actively enrolled or decline coverage initially to be eligible to make changes to your benefits.

REMINDERS

- You may reference the information on our www.yesprepbenefits.org page about all YES Prep benefits.
- The birth of a child is **not** considered a qualifying event for purposes of adding your spouse to dental and vision insurance if they are not already covered as your dependent on the plan(s). You will be able to add them during Open Enrollment in August for a September 1 effective date.
- The birth of a child **does not** allow medical plan type changes. Only the newborn, other dependents and/or spouse may be added to your **current** medical plan.
- If you are enrolled in Short Term Disability (LTD) coverage through YES Prep, changes can only be made during open enrollment each year for a September 1 effective date. You may also review the [OneAmerica Short Term Disability](#) page when filing a disability claim.
- Life Insurance, Critical Illness and Accident are available, however, medical underwriting will be required and may take anywhere from 2-3 weeks for an approval decision.

WHAT IS THE EFFECTIVE DATE OF CHANGE?

Any change in your premiums will begin on the first of the month following the child's date of birth, unless the child was born on the first of the month (*i.e. If newborn was born on November 5, you will see an increase in your premium effective December 1, which will reflect on your 12/15 paycheck. If newborn was born on November 1, your premium increase also would be effective November 1 and would reflect on your 11/15 paycheck*).

[Action Steps]

1. To make this change to your plan, please login to [InRoll](#) and create a **“Change of Family Status Request”** so we will have documentation of the qualifying event.
 - o If you have trouble logging in to InRoll Plus, please reach out to Brady Scott at bdscott@usebsg.com or call him at 512-644-8226.
2. Once logged in you will see on the left hand side of the screen and click the **“Request Change in Family Status” link**.
3. From there, you will enter the required information including attaching any supporting documentation.
 - o **Newborn’s full, legal name**
 - o **Newborn’s date of birth**
 - o **Newborn’s social security number** (If you have it. If you do not, you do not need to wait for the SSN to enroll Newborn into your plan. Please follow up with Talent Support once you receive it)
4. Click Submit and the request is sent for review.
5. Once a determination is made, you will receive an email from our team informing you of the change(s) applied, if any.
6. Finally, we will communicate your benefit changes with our Payroll Team so they may adjust your deductions accordingly, if any.
 - o Please also note that in some instances there may be retro deductions due to the timing of the request and processing time.

NEED ASSISTANCE?

If you have trouble logging in to InRoll Plus, please reach out to Brady Scott at bdscott@usebsg.com or call him at 512-644-8226.

For all other questions, please reach out to benefits@yesprep.org.