

RSL Life Status Changes						
Qualifying Event	Life Event Description	Enrollment Window	Benefits Offered	Effective Date for New Coverage and Changes	Effective Date for Coverage Cancellations and Drops	Cobra offered
Newly Eligible	New Hire	30 days after the benefits eligibility date	All	1 <sup>st</sup> of the month following benefit eligibility date	N/A	No
Add or Remove Employee and/or Dependents	Birth, Adoption, or Legal Guardianship	30 days following life event date	All	Day of Event	N/A	No
	Marriage	30 days following life event date	All	1 <sup>st</sup> of the month following Date of Event	End of the Month in which Event Occurs	No
	Divorce or Legal Separation	30 days following life event date	All	1 <sup>st</sup> of the month following Date of Event	End of the Month in which Event Occurs	Yes
	Court Ordered Dependent	No Limit	All	Date as defined within court order	Date as defined within court order	No
	Death of Dependent	30 days following life event date	All	Day of Event + 1 Day	Day of Event	No
	Loss of Dependent Child Status (Dependent ages out of coverage)	30 days following life event date	All	1 <sup>st</sup> of the month following Date of Event	Last day of the month in which Event Occurs	Yes
	Employee or Dependent Gain of Other Coverage	30 days following life event date	All	1 <sup>st</sup> of the month following Date of Event	End of the Month in which Event Occurs	No
	Employee or Dependent Loss of Other Coverage	30 days following life event date	All	1 <sup>st</sup> of the month following Date of Event	N/A	No
	Loss of Other Coverage (Medicaid or CHIP)	60 days following life event date	All	1 <sup>st</sup> of the month following Date of Event	N/A	No
Dependent/ Beneficiary Information Change	Dependent/Beneficiary Information Change	N/A	None	N/A	N/A	No

## INSTRUCTIONS:

1. Log into the benefits site at: <https://www.mercermarketplace365plus.com/IPHEC>
2. Use the same username and password that you used for Open Enrollment to log in and access your account.
3. If you have questions or need help, or if you would like a benefit counselor to make the change over the phone, please call 855-978-2918.
4. At the bottom right of your account screen, under "Quick Links," please click on the "Report a Life Event" link.
5. On the "Life Event" screen, please select the "Get Started" link that matches your life event.
6. On the "Start Life Event" screen, please enter the event date and click on "Get Started" and "Next."
7. You will be taken to the "Who's Covered" screen to review who you have covered on your benefits.  
If you need to add a dependent, you can do that here.
8. Next, you will be taken to the "My Information" page so you can confirm all of your personal information is accurate.
9. Next, you will see your benefits summary screen where you can choose to select and edit certain benefits  
or scroll through all benefits to review and make allowable changes.
10. Once you have made the changes desired, you will see your "Review Your Cart" screen that summarizes your benefits,  
including the life event changes you made.
11. At the bottom of the screen, please click on "Yes, I accept." and "Check Out" to approve your changes.
12. On the confirmation page, there is a link to print a benefits summary. This is always available so you can print your benefits summary  
whenever it is most convenient for you.