



# eBenefits Guide



# Completing Benefit Elections on eBenefits

eBenefits is used by employees for online benefits enrollment and qualifying life event changes.

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### Need Help?

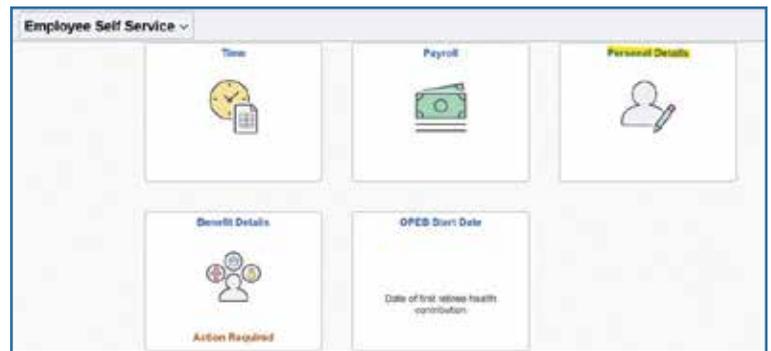
Contact your agency benefits specialist for help. If you don't know your agency benefits specialist, call a Care Coordinator at 833-740-3258.

# Making Open Enrollment Elections

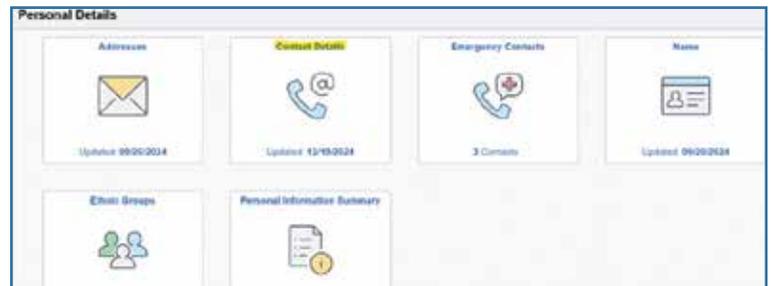
**Step 1:** Visit <https://corect.ct.gov/>. Log in with your user ID and password.



Confirm that your email is listed in Core-CT. To add a preferred email, select **Personal Details**.



Select **Contact Details**.



Add your email address. You must have one preferred email.



# Making Open Enrollment Elections

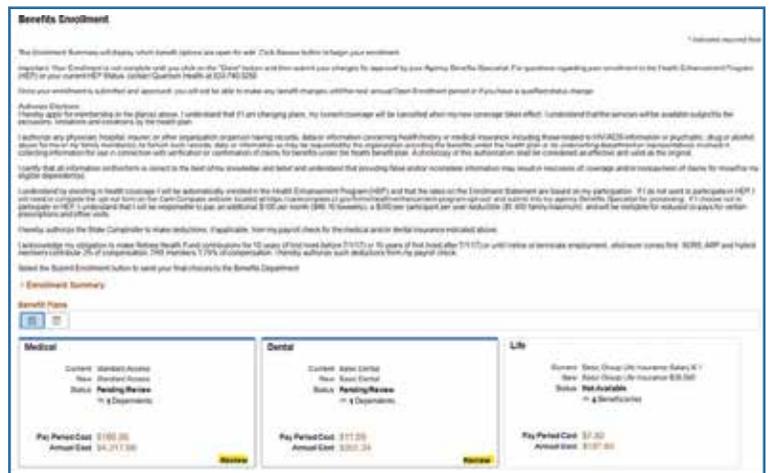
**Step 2:** From the **Main Menu**, select **Benefit Details > Benefits Enrollment**.



**Step 3:** Select **Start** or **Resume** next to the Open Enrollment event.



**Step 4:** Select **Review** under Medical or Dental to make a health benefit enrollment change and review the premiums based on the number of dependents you have enrolled.



# Making Open Enrollment Elections

**Step 5:** If you want to add a new dependent that is not listed, select **Add/Update Dependent**. **Note:** If the mailing address for the new dependent is different from the employee mailing address, check the arrow by the address and change the **Yes** to **No** in the **Same as Mine** field. Select **Done**.

If you notice an error in your dependent information, contact your agency benefits specialist to update the information. **Do not enter the same dependent more than once.**

**Enroll Your Dependents**

Check the Enroll box next to the name of the eligible dependent(s) you are enrolling.  
Check the First Last next to the name of the dependent(s) you are enrolling.  
Note: If the mailing address is not the same as the employee's, click the Add a Dependent or Beneficiary button. Otherwise, click on the Done button to continue.  
The list below includes current and previous dependents/beneficiaries. If you need to make changes to the people listed below, contact your Agency Benefits Specialist. To add a new dependent or beneficiary whose name does not appear below, click Add a Dependent or Beneficiary button.

Dependents	Relationship
[Redacted]	Mine

**Same as Mine**

**Step 6:** You will be brought back to the Dependent and Beneficiary Information page where you will see the **Attachment** column for the dependent shows as "Incomplete." Select **Incomplete** for the dependent.

Add a Dependent/Beneficiary Info	Attachment	Status
[Redacted]	[Redacted]	✓
[Redacted]	CHS	✓
[Redacted]	CHS	✓

**Incomplete**

**Step 7:** You will be brought to the Dependent Attachments page where you can **Add Attachment** or **Add Note**. Select **Done** in the upper right-hand corner of the page to continue. Your enrollment cannot be processed by your agency benefits specialist until the required documentation has been submitted.

**Welcome to the Birth/Adoption (Add Child) Event**

**Document List**

Document	Upload / Status	Approval / Status
Adoption Certificate	Required	Not Required
Birth Certificate	Attachment Missing	Not Required

**Add Document**

Document Type: Birth Certificate

No Document File has been attached.

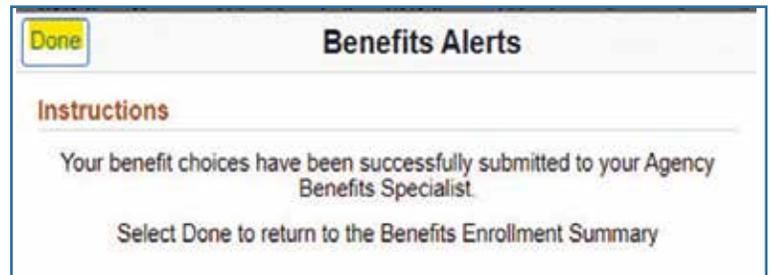
**Add Attachment** **Add Note**

# Making Open Enrollment Elections

**Step 8:** Depending on what page you are returned to, select either **Done** or **X** in the upper right-hand corner until you are returned to the Benefits Enrollment page where you can review your enrollment and costs. Select **Submit Enrollment**.



**Step 9:** Once your enrollment/change has been submitted, the message shown in the image to the right will populate. Select **Done**. Your enrollment/change is complete.



# New Hire Enrollment

If you are enrolling as a new hire, your election process will be the same as the Open Enrollment process. However, you will not have any prior elections to review. Follow the steps on the previous pages.

If you elect basic life insurance coverage, you'll need to select at least one beneficiary. If you select more than one beneficiary, the total percent must equal 100% (whole numbers only). If you waive participation, or fail to enroll within 31 days of hire, and later choose to enroll in life insurance, you will be subject to evidence of insurability guidelines.

After your initial enrollment, the only time you may change your benefit choices is during open enrollment or a qualified family status change. The information icon provides you with additional information about your enrollment. The Start or Resume button next to an event means it is currently open for enrollment. Use the Start button to begin or the Resume button to continue your enrollment.

Note: Some events may be temporarily closed until you have completed enrollment for a prior event.

## Your Benefit Events

Event Description <sup>1</sup>	Event Date <sup>1</sup>	Event Status <sup>1</sup>	Job Title <sup>1</sup>
New Hire 	11/20/2024	Open	Accountant

Resume

**Benefit Enrollment**  
● **Unselect**

**Document Upload**  
○ Not Started

**Event Completion and Exit**  
○ Not Started

Enrollment Summary

Your Pay Period Cost: **\$77.87** Full Cost: **\$77.87**

Status: **Pending Review**

[Enrollment Review Statement](#)

[Submit Enrollment](#)

**11/20/24**

Benefit Plans

Medical	Dental
Current: Expanded Access New: Expanded Access Status: <b>Pending Review</b> 	Current: Enhanced Dental New: Enhanced Dental Status: <b>Pending Review</b> 
Pay Period Cost: \$70.27 Annual Cost: \$1,527.02 <a href="#">Review</a>	Pay Period Cost: \$0.00 Annual Cost: \$0.00 <a href="#">Review</a>

# Life Event Changes

Once you make your benefit elections during Open Enrollment or your new hire period, they remain in effect from July 1 through June 30 of the following calendar year, unless you have a qualifying life event, such as:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a dependent
- Change in residence that affects your or your dependent's benefits eligibility
- Loss of your or a dependent's coverage under another plan (e.g., your spouse's plan)
- Change in your spouse's employment that results in a loss or gain of medical and/or dental coverage through their employer
- You and/or your dependent has Medicaid or Children's Health Insurance Program (CHIP) coverage that has been terminated, or you and/or your dependent becomes eligible for a state premium-assistance subsidy through one of these programs
- A significant midyear increase in the cost of coverage
- You enroll in Medicare, Medicaid, or health insurance through a Marketplace/Exchange

## Submitting Your Qualifying Life Event Election Change

**IMPORTANT!** To make a midyear coverage change, you must complete the steps below and provide required documentation within 30 days of the event.

The change you make must be consistent with the life event. For example, if you get married, you can add your spouse to your health benefits. Plan changes can only be made during Open Enrollment. The change will be effective the 1st of the month following the date of the qualifying event.

**Step 1:** Visit <https://corect.ct.gov/>. Log in with your user ID and password.

**Step 2:** Select the **Life Events** tile.



**Step 3:** Read the instructions. Then, select the applicable life event from the list. Enter the event date and select **Start Life Event**.

A screenshot of a form titled "Employee" with a list of radio button options for selecting a life event:

- Birth/Adoption (Add Children)
- Marriage (Add Spouse/Stepchildren)
- Divorce/Legal Separation (Drop Spouse/Stepchildren)
- Loss of Dependent Coverage (Spouse/Children)
- Loss of Coverage (Self and Spouse/Children, if applicable)

# Life Event Changes

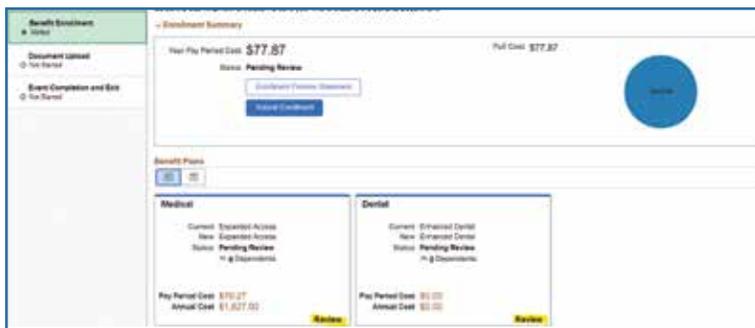
**Step 4:** Select **Next** in the upper right corner. You will be brought to the Benefits Summary page where you can review your current benefits.

**Step 5:** Select **Next** in the upper right corner. You will be brought to the Dependent/Beneficiary Info page where you can review your current dependents and add new ones. **Remember to upload the required documentation for the new dependent(s).**

**Step 6:** Select **Next** in the upper right corner. You will be brought to the Benefit Enrollment page. Select **Start My Enrollment**.



**Step 7:** Select **Review** under Medical/Dental to add new dependent(s) to your coverage.



**Step 8:** Before submitting your elections, select **Enrollment Preview Statement** to review. When your enrollment/change is complete, select **Submit Enrollment**.

**Step 9:** Once your enrollment/change has been submitted, a message will populate letting you know the submission has been sent to your agency benefits specialist. Select **Done**. Your enrollment/change is complete.