

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.



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.

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Step 2:

From the Main Menu, select Benefit Details > Benefits Enrollment.



Step 3:

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

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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.

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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.**

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.

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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.

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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**.

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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.

Done	Benefits Alerts
Instructions	
Your benefit choi	ices have been successfully submitted to your Agency Benefits Specialist
Select Dor	he to return to the Benefits Enrollment Summary

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 information icon provides The Start or Resume button in continue your enrollment.	ne only time you syou with additionext to an event	I may change your benefi onal information about yo means it is currently ope	it choices is during open e our enrollment. In for enrollment. Use the	nrollment or a qualified fa Start button to begin or th	mily status change. e Resume button to
Note: Some events may be te	emporarily close	ed until you have complete	ed enrollment for a prior e	vent.	
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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 premiumassistance 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.

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**.

Employee	
C Birth/Adoption (Add Children)	
Marriage (Add Spouse/Stepchildren)	
DivorcelLegal Separation (Drop Spouse/Stepchildrue)	
C Loss of Dependent Coverage (Spouse/Children)	
C 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.

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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.