

Know How Life & Work Events Impact Your Benefits



MyGUIDE
FOR WHEN LIFE CHANGES

QUICK REFERENCE

- **MyBenefits Online:** www.benefits.hcr-manorcare.com



- **Businessolver COBRA Call Center:** 1.877.547.6257
- **Email:** clientcare@businessolver.com
- **Dependent Verification Call Center:** 1.877.268.1667



- **MetLife:** For Conversion options, call MetLife at 1.877.275.6387; for Portability questions, contact MetLife at 1.888.252.3607.



DETAILS

Getting Married? Having a Baby? Going Part-time?

The benefits you elect as a new hire or during Open Enrollment remain in effect all plan year, unless you experience a qualifying life or work event that allows you to make changes sooner. Qualifying life and work events include having a baby, getting married, gaining or losing other group coverage, and switching from a Full-Time to a Part-Time or PRN position at work, to name a few examples.

It's important to know that when you have a qualified event, it's not an opportunity to change all of your benefits and you must act quickly. Changes must be related to the type of event you have. For example, if your spouse is enrolled in medical coverage through his or her employer and loses that coverage, you can add your spouse to your medical plan, but you can't change medical plans.

IMPORTANT! Benefit changes don't happen automatically. If you have a qualifying life or work event, it's your responsibility to request changes to your benefits by logging into MyBenefits Online and requesting a change by the deadline. Most qualifying events allow you up to 30 days from the date of the event to make changes. For a birth or adoption, you'll have up to 60 days to request benefit changes.

This guide covers many life and work events that allow you special enrollment opportunities and includes information on how to update your benefits and important deadlines to follow when making changes. You'll find general rules in this guide, including highlights of the different life events. For full details, login to MyBenefits Online and review the HCR ManorCare Welfare Benefit Plan Summary Plan Description in the Reference Center.

This document provides highlights of an HCR ManorCare benefit program. The plan documents and policies will govern if there is any conflict or inconsistency between this and the official plan documents. HCR ManorCare may amend, modify, suspend, change or terminate any of the plans or benefit programs at any time.

Q&A

Can I still enroll my baby for coverage if I don't have my baby's birth certificate or Social Security Number?

Yes. Ask the hospital for a certification of birth naming you as parent and submit it. Once you have your child's Social Security Number, return to MyBenefits Online and add it later.

What happens if I miss the deadline?

If you don't request changes to your benefits within 30 days (60 days for a birth/adoption) you'll have to wait until the next annual Benefits Open Enrollment period.

What's the quickest way to submit any required documents, such as a birth or marriage certificate?

Scan and upload your document directly into MyBenefits Online for a faster response. See the Dependent Verification guide for more help.

QUALIFIED LIFE EVENTS

CONGRATULATIONS ON YOUR NEW ARRIVAL!

It's important to know your child is not automatically enrolled in your medical plan – you must enroll your child within 60 days of a birth or adoption or date a child is placed with you for adoption. Coverage will be effective retroactive to the date of birth or adoption.

You'll also need to provide proof of your new dependent's eligibility, such as a birth certificate or court papers showing adoption or placement for adoption. And you must submit the required documentation by the deadline. Just follow the instructions on your personalized Cover Sheet for what and how to submit dependent verification.

IMPORTANT! If you plan to take a Leave of Absence when your child arrives, be sure to complete the Leave of Absence paperwork in advance of your leave. For details, see the Leave of Absence guide in the Reference Center in MyBenefits Online.

HCR ManorCare provides many resources for expectant parents, so take a look at our Caring Resources Guide for Expectant Parents [here](#).

LIFE EVENT	BIRTH OR ADOPTION
Deadline	60 days from your child's birth or adoption or placement for adoption to make changes to the following benefits:
Benefits You May Change	<ul style="list-style-type: none"> • Medical • Dental • Vision • Dependent Day Care/Health Care Flexible Spending Account • Voluntary Accident & Hospital • Voluntary Employee Life and Child Life • Voluntary Employee and Child Critical Illness • Voluntary AD&D (Family Coverage) • Voluntary Critical Illness (Child) • Voluntary ID Theft (Family Coverage)
What You Need to Do	<ol style="list-style-type: none"> 1. Request changes at: www.benefits.hcr-manorcare.com. Select the "Birth/Adoption" option and follow the prompts. 2. Consider if you need to update your Beneficiary information in MyBenefits Online. To add a new beneficiary, click on "Add a New Beneficiary" and enter your beneficiary's information. Then, click "Next" to submit all of the information. This information is on record until you change it, which you may do at any time.
Required Proof	Birth/Adoption Certificate

IS YOUR CHILD TURNING 26?

When your child reaches the age of 26, his or her coverage will automatically end on the last day of your child's birth month. Your child will receive a COBRA Qualifying Event letter explaining options to continue medical, dental and/or vision coverage. MetLife will automatically notify employees of their ability to convert Voluntary Child Life insurance upon coverage termination or coverage reduction due to age into a permanent individual insurance policy. You have 31 days from the date coverage ends to apply for conversion.

QUALIFIED LIFE EVENTS CONT.

GETTING MARRIED OR DIVORCED?

A marriage or divorce is a qualifying life event that allows you to make mid-year changes to your benefits. You'll have 30 days from your wedding day to add your spouse to your coverage. Keep in mind that if your new spouse is offered medical coverage by his or her employer, you won't be able to add your new spouse to your medical coverage. However, you can add your spouse to your other benefits, such as dental and vision.

You'll have 30 days from the date your divorce is final to drop a spouse from coverage. If you miss the deadline, you'll have to wait until the next annual enrollment period to add or remove a spouse from your coverage.

LIFE EVENT	MARRIAGE OR DIVORCE
Deadline	30 days from your wedding day or date of the divorce decree to make changes to the following benefits:
Benefits You May Change	<ul style="list-style-type: none"> • Medical (If spouse isn't offered medical coverage by his or her employer) • Dental • Vision • Voluntary Accident & Hospital • Voluntary Employee and Spouse Life • Voluntary Employee and Spouse Critical Illness • Voluntary AD&D (Family Coverage) • Voluntary ID Theft (Family Coverage)
What You Need to Do	<p>1. Request changes at: www.benefits.hcr-manorcare.com</p> <p>2. Consider if you need to update your Beneficiary information in MyBenefits Online. To add a new beneficiary, click on "Add a New Beneficiary" to enter your beneficiary's information. To change an existing beneficiary, click on the "pencil" icon to edit your information. Then, click "Next" to submit all of the information. This information is on record until you change it, which you may do at any time.</p>
Required Proof	Marriage Certificate, Divorce Decree

HAVE YOU OR YOUR SPOUSE AND CHILDREN LOST OR GAINED OTHER MEDICAL, DENTAL OR VISION COVERAGE?

You may experience a loss or gain in medical, dental or vision coverage that triggers a special enrollment opportunity to make benefit changes. Examples of these types of events include:

- You and/or your children are no longer covered under your spouse's medical, dental or vision coverage and need to elect coverage for yourself and/or your children.
- Your spouse loses his/her medical, dental or vision coverage and you need to add your spouse and/or your children to your coverage.
- Your spouse gains medical, dental or vision coverage through an employer that covers spouses and children, so you need to drop your company coverage.

In these cases, you have 30 days to elect coverage for yourself or a newly eligible spouse and children.

LIFE EVENT	LOSS OR GAIN OF OTHER MEDICAL COVERAGE
Deadline	<p>30 days from loss or gain of other coverage to make changes to the following benefits:</p> <p>30 days for GAIN in Medicare to make changes to the following benefits:</p> <p>60 days for GAIN in Medicaid to make changes to the following benefits:</p>
Benefits You May Change	<ul style="list-style-type: none"> • Medical • Dental • Vision
What You Need to Do	Request changes at: www.benefits.hcr-manorcare.com
Proof Required	Documentation listing the specific names of the individuals gaining or losing coverage, what coverage was gained/lost (i.e., medical, dental, vision) and the date of the loss or gain of coverage

QUALIFIED WORK EVENTS

WORK EVENTS THAT CHANGE YOUR EMPLOYMENT STATUS

You may experience changes at work that change your employment status (FT, PT/PRN for example) and as a result may allow you to make changes to your benefit elections mid-year. Examples of these types of events include switching from a Full-Time to a Part-Time or PRN position or switching from PT or PRN to a Full-Time position.

IMPORTANT! Moving from Full-time to Part-Time or PRN status doesn't necessarily mean you are no longer qualified for medical coverage. If you average at least 30 hours or more per week in your job over a 12-month period, you may be eligible to elect medical coverage if you want it.

IMPORTANT! If you've recently transferred from Full-Time to Part-Time/PRN and are currently enrolled in medical coverage, your medical enrollment does NOT automatically drop. You **MUST** actively waive/drop your medical coverage within 30 days of the date of your change to PT/PRN status; otherwise you will continue to be enrolled and have medical plan contributions deducted from your pay.

LIFE EVENT	I'M SWITCHING TO PART-TIME OR PRN FROM FULL-TIME*
Deadline	30 days from date of job transfer or start or return from a leave to make changes to the following benefits:
Benefits the will end automatically	<ul style="list-style-type: none"> • Dental • Vision • Voluntary Accident & Hospital • Voluntary Employee, Child or Spouse Life • Voluntary AD&D (Employee & Family Coverage) • Voluntary Critical Illness (Employee, Spouse, Child) • Voluntary Short-Term and/or Long-Term Insurance if eligible • Flexible Spending Accounts • ID Theft • Legal Services
Benefits you may change	<ul style="list-style-type: none"> • Medical
What You Need to Do	Request changes at: www.benefits.hcr-manorcare.com
Required Proof	None

**IMPORTANT Information about Medical Coverage! If you've recently transferred from Full-Time to Part-Time/PRN and are currently enrolled in medical coverage, your medical enrollment does NOT automatically drop. You MUST actively waive/drop your medical coverage within 30 days of the date of your change to PT/PRN status; otherwise you will continue to be enrolled and payroll contributions will continue to be automatically deducted from your pay.*

ARE YOU TRANSFERRING LOCATIONS?

If so, be sure and ask the Human Resources Designee at your current and new location if there are any changes in benefits, such as time-off benefits.

ARE YOU TRANSFERRING FROM PT OR PRN TO A FULL-TIME POSITION?

You have from your hire date until the first of the month following either one or two calendar months to enroll. You will see a countdown to your enrollment deadline when you register and login to MyBenefits Online at www.benefits.hcr-manorcare.com. You can also check with your Human Resources representative where you work for your specific deadline.

ARE YOU TAKING A LEAVE OF ABSENCE FROM WORK?

When taking an approved leave of Absence from work, you may temporarily drop or keep some or all of your group insurance benefits. You only have 30 days from the start of your leave to drop any benefits. If you decide to keep any benefits while taking a leave, you're still responsible for paying your share of the cost. NOTE: For more information, see the "MyGuide to Taking a Leave of Absence" in the Reference Center in MyBenefits Online. (See chart on following page.)

QUALIFIED WORK EVENTS CONT.

LIFE EVENT	I'M TAKING A LEAVE FROM WORK
Deadline	30 days from start of leave to make changes to the following benefits:
Benefits You May Change	<ul style="list-style-type: none"> • Medical • Dental • Vision • Voluntary Accident & Hospital • Voluntary Employee, Child or Spouse Life¹ • Voluntary AD&D (Employee & Family Coverage) • Voluntary Critical Illness (Employee, Spouse, Child)¹ • Voluntary Long-Term Disability¹ • Voluntary Short-Term Disability² • ID Theft • Legal Services
What You Need to Do	Request changes at: www.benefits.hcr-manorcare.com
Returning From Leave	To resume any benefits you temporarily dropped during a leave, log into MyBenefits Online and request changes www.benefits.hcr-manorcare.com within 30 days from the date you return from leave.
Required Proof	None

IMPORTANT ¹Evidence of insurability and pre-existing condition exclusions may apply if you stop this benefit while on a LOA and later want to resume coverage. This means you may not be able to resume this coverage if you don't meet the insurance company's health status requirements for coverage. If you feel you may be denied this coverage upon your return due to your or your dependent's health status, **don't drop this coverage while on leave.**

²If you are enrolled in MetLife Short Term Disability and wish to file a Short Term Disability claim while on leave, you **MUST** continue your enrollment in MetLife STD and pay your contributions.

You do not have to make contributions to your Flexible Spending Account(s) while you are on leave if you are not receiving pay from HCR ManorCare. When you return to work, your per-pay FSA contribution amount will be re-calculated so that by the last paycheck of the year, you will have contributed the full amount that you originally elected to contribute for the year.

ARE YOU LEAVING THE COMPANY?

Here are a few things to keep in mind about benefit elections if you leave the company:

When Benefits End: When employment ends, Voluntary Life, Accident & Hospital, Accidental Death & Dismemberment, Short-Term Disability, Long-Term Disability, Critical Illness, Accident & Hospital insurance, Legal Services and Identity Theft benefits will end on the same day that employment ends. Medical, Dental, Vision and Flexible Spending Account benefits end the last day of the pay period in which your employment ends.

COBRA: Leaving the company is considered a qualifying event that allows you to temporarily continue medical, dental and vision coverage for 18 months. You have 60 days from your employment end date to elect COBRA continuation coverage.

Watch for a COBRA notice mailed to your home, which contains important information about your right to continue your health care coverage, as well as other health coverage options that may be available to you through the Health Insurance Marketplace. Be sure to follow the instructions in the COBRA notice to enroll and make payments.

If you have questions about COBRA coverage, please contact the Businessolver COBRA Call Center by phone at 1.877.547.6257 or by e-mail at clientcare@businessolver.com.

MetLife Benefits – Conversion and Portability: MetLife will automatically notify employees at the time life insurance benefits end or are reduced about which Term Life coverage(s) are eligible for conversion, portability or both. You have 31 days from the date coverage ends to apply.

MetLife has arranged for financial professionals with Massachusetts Mutual Life Insurance Company (MassMutual) to help explain conversion options to an individual life insurance policy available to you. To begin the process, you can arrange a meeting with a local, specially trained MassMutual financial professional by calling 877-275-6387.

To eliminate gaps in coverage, MetLife also provides a portability option to continue life insurance under a separate group policy. To take advantage of the portability feature, call MetLife Portability at 888-252-3607. Please note that portability may not be offered on all coverages.

Continued on next page.

ARE YOU LEAVING THE COMPANY CONT.

Here are more things to consider about benefit elections if you leave the company:

HRA Balance: If you're enrolled in the Premier HRA Medical Plan and have a balance in the Health Reimbursement Account, your medical plan processor will automatically apply HRA dollars to pay for medical and Rx claims as claims are processed. If there are any remaining dollars after claims are processed, the balance remains with the company.

HSA Balance: If you're enrolled in the Advantage HSA medical plan, any balance in your HSA is yours to keep and 'take with you' if you leave the company. Before your coverage ends, you must request reimbursement from your account for any out-of-pocket health-related expenses you or your covered dependents incur, or pay bills or pay at time of service using the HSA debit card or auto bill pay features. Health care expenses are those expenses as defined by the IRS. (Refer to IRS publication 969 for more information.)

IMPORTANT! Life Event Deadlines

You have **60 days** to enroll your newborn child, newly adopted child or child newly placed for adoption. The clock starts on the date of birth, date of adoption or date child is placed with you for adoption.

You also have **30 days** to enroll in the benefits if you or an eligible family member loses other coverage (60 days if the lost coverage is medicaid).

IMPORTANT! For all other changes you only have 30 days to access the enrollment website and make your changes. For example if you get married you only have **30 days** starting on the date of marriage to enroll your new spouse.

USE MYBENEFITS ONLINE TO REQUEST BENEFIT CHANGES

If you have a qualified life or work event and need to make changes to your benefit elections mid-year, you will need to login to MyBenefits Online at www.benefits.hcr-manorcare.com and click on "Start Here Change MyBenefits."

Next, click on "Life Event" and choose the reason you're requesting the change, i.e., "Birth/Adoption, Marriage, etc." Then, follow the on-screen prompts to complete your request.

IMPORTANT! Pay close attention if and by when you must submit any required documentation and consider if you need to update your beneficiary information due to your change in life event.

