

## Updating Your Benefits Due To Life Event Changes

The Internal Revenue Service rules allow you to make enrollment changes when unforeseen life event circumstances occur between open enrollment periods. Note that special enrollment only applies to enrollment changes. You can change your health plan choice only during open enrollment.

**Don't Delay!** While you have 30 days\* following the date of the event to make changes, any difference in insurance premiums will be reflected on your paycheck following approval of the event.

## **Special Enrollment Events include:**

- Marriage
- Divorce or Legal Separation
- Birth of a Child
- Legal Adoption or Placement of Child
- Death of a Spouse or Child
- Beginning or Loss of Spouse's Employment and Benefits
- Involuntary Loss of Outside Coverage
- Open Enrollment at Spouse's Employment
- Judgment, Decree or Court Order for Coverage
- Loss of Eligibility Medicaid/Chip/Etc. \*this event has a 60 day window

## **Enrollment/Changes**

- Log into WorkDay with your GFS ID and password. Call the Help Desk if you need assistance with logging in Helpdesk@gfs.com or 1-800-968-4369 or ext. 77800
- To locate step-by-step instructions with screenshots, visit the <u>Workday Training Hub</u> and select your benefit event
- Have your supporting documentation ready so you can submit your changes.
   Example marriage certificate, loss of coverage proof, birth record/certificate, etc.

## Failure to Take Action/Notify

- If the special enrollment window ends, the next opportunity to make the change is during open enrollment in November.
- Divorce Continuing to cover an ex-spouse and/or step-children is considered insurance fraud. Many states consider it a felony offense, which can result in significant prison time and fines.

Please contact your Human Resources Department or the Gordon Food Service Benefits Customer Service Line at 616-717-6800 or HRBenefits@gfs.com if you have any questions regarding this process.

**Don't Forget!** You can update your life insurance beneficiaries, address and tax withholdings in WorkDay as well!

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