# NBOE Benefits Enrollment Form- Life Event – Experiencing a Loss of Coverage

1. Find out when your coverage will actually end under your previous insurance plan. Knowing the last day you'll be covered is very important so that we can advise you on what effective date you'll have when you enroll on the NBOE plans.

# 2. Provide us proof of loss.

You are required to provide a letter or screen shot that shows the date that you'll be losing coverage under the previous plan. This is needed in order for our enrollment vendor to approve you being enrolled on the NBOE insurance plan outside of Annual Open Enrollment in the fall. You will upload this document on the enrollment website when you begin the enrollment process (see #3 below).

#### 3. Enroll online at www.NBOEbenefits.com

When you know #1 and have #2 available, then you'll be able to go online to enroll yourself. NOTE: Enrollment can only be done when you've actually lost coverage/your coverage has ended. The online system does not allow you to enter a future date if the date has not already passed.

Please visit your Benefits Portal at <u>www.NBOEbenefits.com</u>. Signing in using your school credentials. You have within 60 days from date you experience the loss of coverage to complete the Life Event and add eligible dependent(s) onto health coverage (i.e. medical, prescription, dental, and/or vision).

Please log into the website and click on the Life Event tab on the left, see below, and following the prompts. You are required to enter all the necessary information, upload the supporting document(s), and review the confirmation statement. Once completed please allow 5-7 business days for information to post with our insurance carriers, and 2 weeks for new ID cards to arrive in the mail.



Please upload the following supporting documents when applicable:

## Proof you experience a loss of coverage

If adding a spouse -Marriage Certificate or last year's 1040 Tax forms If adding a child - birth certificate, court order, or adoption documents.

## <u>Helpful Video</u>

You may want to review step-by-step instructions on how to add a dependent onto coverage Please click on the link and enter password: **Benefits765** <u>https://nboe.webex.com/nboe/ldr.php?RCID=a175a0d9c50e1d499c34f0ceb9baf405</u>

Reminder, if you want to Designate a Beneficiary under your pension account, please visit <u>https://nboehrs.com/resources/</u> for additional information to make the appropriate changes in MBOS (Member Benefits Online System) with the State of NJ Division of Pensions and Benefits.

Any questions email the Benefits Team <a href="mailto:benefits@NPS.K12.NJ.US">benefits@NPS.K12.NJ.US</a>