

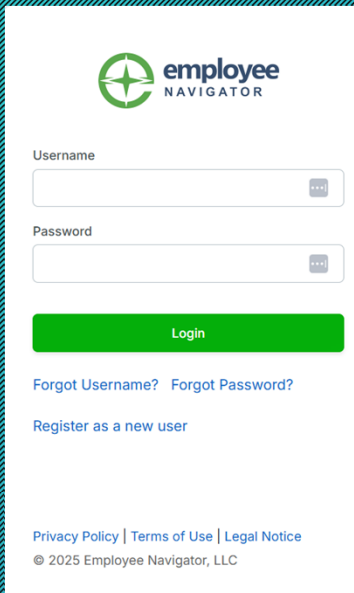


LIFE EVENTS



Employees Declaring a Life Event
&
HR Approval of Life Events

Step 1: Logging In

The image shows the login page for Employee Navigator. At the top left is the logo, which consists of a green circular icon with a white crosshair and the text "employee NAVIGATOR" to its right. Below the logo are two input fields: "Username" and "Password". Each field has a small eye icon on the right side to toggle visibility. Below these fields is a green "Login" button. Under the button are two links: "Forgot Username?" and "Forgot Password?". Below those is a link "Register as a new user". At the bottom of the page are three links: "Privacy Policy", "Terms of Use", and "Legal Notice", followed by the copyright notice "© 2025 Employee Navigator, LLC".

 employee NAVIGATOR

Username

Password

Login

[Forgot Username?](#) [Forgot Password?](#)

[Register as a new user](#)

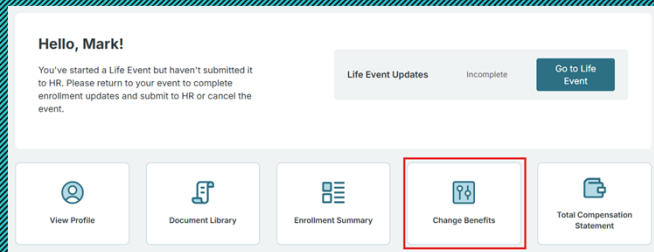
[Privacy Policy](#) | [Terms of Use](#) | [Legal Notice](#)

© 2025 Employee Navigator, LLC

Go to www.EmployeeNavigator.com and click **Login**

- **Returning Users:** Login with the username and password you selected previously.
- If you forgot your password, contact your Inszone Insurance Account Manager to have it reset!

Step 2: Beginning the Life Event Process



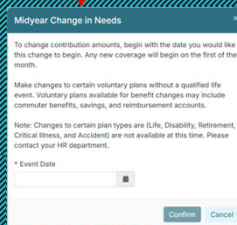
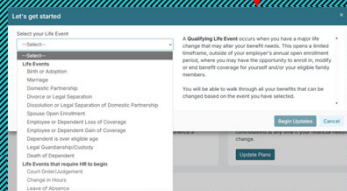
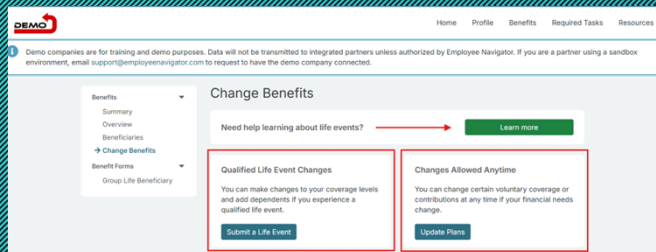
- Employees Submit the following Life Events using Change Benefits on the HOME page:

- Birth or Adoption
- Marriage
- Domestic Partnership
- Divorce or Legal Separation
- Dissolution or Legal Separation of Domestic Partnership
- Spouse Open Enrollment
- Employee Gains Other Coverage
- Dependent Gains Other Coverage
- Employee Loss of Coverage
- Dependent Loss of Other Coverage
- Dependent Over Eligible Age
- Legal Guardianship
- Death of Dependent

Tips:

Employees can only submit one Life Event Type for the same period at a time.

Step 3: Selecting the Correct Option



Employees view:

- **View More:** Detailed Explanation regarding the Life Event Functionality
- **Submit a Life Event:** Employee can start a Qualified Life Event here
- **Update Plans:** Plans which allow changes at any time throughout the year (example: HSA, Dependent Care Flexible Spending Account)

Changes allowed anytime (midyear)

- The IRS allows for changes to certain benefit types throughout the year without the need for a qualified life event.
- Plan types available in the Midyear Change event are HSA, Dependent Care FSA, Adoption, Parking and Transit.

Tips:

Update Plans only displays when there is a plan eligible for midyear change

Step 4: Declaring a Life Event

Select your Life Event

--Select--

--Select--

Life Events

- Birth or Adoption
- Marriage
- Domestic Partnership
- Divorce or Legal Separation
- Dissolution or Legal Separation of Domestic Partnership
- Spouse Open Enrollment
- Employee or Dependent Loss of Coverage
- Employee or Dependent Gain of Coverage
- Dependent is over eligible age
- Legal Guardianship/Custody
- Death of Dependent

Life Events that require HR to begin

- Court Order/Judgement
- Change in Hours
- Leave of Absence

Selecting the Appropriate Life Event:

Most of the events are highly intuitive, however there has been occasional confusion about these two, details below:

- **Employee or Dependent Loss of Coverage**
 - Employee or Dependent Loss of Coverage Elsewhere and needs to come on to the Employees Plan(s) in Employee Navigator
- **Employee or Dependent Gain of Coverage**
(e.g., Enrolled in Other Coverage)
 - Employee (as in enrolling in Medicare) or Dependent Gain of Coverage Elsewhere and needs to be removed from coverage(s) in Employee Navigator

Step 5: Identifying the Correct Date to Use

Summarized below are events where the system makes an automatic adjustment when calculating coverage start or end dates based on the requested event date language.

Event Selected	Date Requested	Automatic Adjustment
Employee or Dependent Loss of Coverage	Last date of other coverage	Event Date plus 1 day (used when Entry Rule = Event Date)
Spouse Open Enrollment	Date spouse's employer benefits begin	Event Date minus 1 day (used for the term rule)
Employee or Dependent Gain of Coverage (Enrolled in Other Coverage)	Date other coverage begins	Event Date minus 1 day (used for the term rule)
Employee or Dependent Gain of Coverage (Eligible for Medicare/Medicaid)	Date Medicare/Medicaid coverage begins	Event Date minus 1 day (used for the term rule)
Change in Hours (Reduction in Hours)*	Date of schedule change	Event Date minus 1 day (used for the term rule)
Leave of Absence (Military Deployment)	Date leave begins	Event Date minus 1 day (used for the term rule)
Leave of Absence (Other)	Date leave begins	Event Date minus 1 day (used for the term rule)

Expectations on the Date Requested

Employee Navigator makes automatic adjustments when calculating the coverage start or end dates based on the requested event date language

Step 9: Employee Experience 1

Let's Begin Your Life Event Enrollment

You will:

1. Verify and enter some personal information for you and your dependents
2. Enter Social Security Numbers and dates of birth for eligible family members
3. Update your benefits:
 - Medical
 - Dental
 - Group Life
 - Flexible Spending Account
 - Parking Reimbursement

The elections you make for **Birth** with an event date of **05/04/2025** are finalized **only** after you submit them to HR on the Life Event Summary Page.

Get Started

Life Event Enrollment Window

The enrollment welcome page provides quick instructions to let the employee know what will happen during the enrollment.

- Verify employee and demographic information.
- Enter social security numbers and dates of birth.
- List of the current benefit enrollments eligible for changes.
- A summary of the event information provided (based on event entry rules.)

Step 10: Employee Experience 2

 **Important**
Enrollment changes are not complete until you submit them to HR through the Life Event Summary Page.

Medical
Enrolling in Medical insurance can protect you from paying the full cost of medical services when you're injured or sick. Select a plan below to safeguard your financial security in the event of a health care emergency.

Who am I enrolling?
☐ Myself
☐ Select All
☒ James Smith (Spouse)
☒ Chloe Smith (Child)
☐ Baby Smith (Child)

Which plan do I want?

 **2025 Medical Plan 1**
\$380.00
Cost per pay period
Effective on 05/04/25
Employee + Family

 **2025 Medical Plan 2**
Effective on 05/04/25

View steps ▾

1. Personal Information
2. Address
3. Dependent Information
- 4. Medical
5. Dental
6. Group Life
- 6a. Group Life Beneficiary
7. Flexible Spending Account
8. Parking Reimbursement
9. Life Event Summary

My Selections
Pending Life Event Enrollment:
No election yet
Current:
2025 Medical Plan 1
Employee + Family
\$380 per pay

After the Life Event Welcome Page, the Employee Experience includes only the benefits that are allowed during the declared event.

Step 11: Employee Experience 3

The screenshot displays an enrollment interface for medical insurance. At the top, an 'Important' banner states: 'Enrollment changes are not complete until you submit them to HR through the Life Event Summary Page.' The 'Medical' section explains that enrolling protects the employee from paying the full cost of medical services. It asks 'Who am I enrolling?' with options for 'Myself' (selected) and 'Select All' (which includes James Smith, Chloe Smith, and Baby Smith). Below, it asks 'Which plan do I want?' and shows two options: '2025 Medical Plan 1' with a cost of \$380.00 and '2025 Medical Plan 2' with a cost of \$235.00. A 'You are ending coverage!' dialog box is overlaid, stating: 'You are choosing to end the coverage listed below for yourself and any enrolled family members. Ending Plan: 2025 Medical Plan 1. Ending Tier: Employee + Family. Your last date of coverage will be May 31, 2025.' The dialog has 'Go Back' and 'Continue' buttons. At the bottom of the main interface, there are buttons for 'End this coverage' and 'Save & continue'.

- The **End this coverage** button is displayed when the employee has the option to end coverage during the life event.
- Clicking this button displays a dialog box indicating the last date of coverage for the employee and any enrolled family members .
- The employee can either go back to the enrollment page if they don't want to end coverage or continue and move to the next step in the enrollment flow.

Step 12: Employee Experience 4

The screenshot shows a web form titled "Life Event Summary". At the top, it states "Event: Birth", "Event Date: 05/04/2025", and "Initiated On: 05/01/2025". Below this, a message says: "Your event is ready to be submitted. If you need to make additional changes you can update this event and return here to submit or if you no longer want to make these election changes you can cancel this event." There are two buttons: "Update Life Event" (blue) and "Cancel Life Event" (yellow). A section titled "Records: Birth Certificate and (when applicable) Adoption records" has a green "Submit for HR Approval" button. To the right is a "View steps" dropdown menu with a list: 1. Personal Information, 2. Address, 3. Dependent Information, 4. Medical, 5. Dental, 6. Group Life, 6a. Group Life Beneficiary, 7. Flexible Spending Account, 8. Parking Reimbursement, and 9. Life Event Summary (highlighted with a right arrow). Below the records section is the "Enrolled Plans" section, which shows "Medical" with a heart icon, "2025 Medical Plan 1", "Coverage: Employee + Family", "Effective: 05/01/2025", and "Cost Per Pay: \$380". A dark blue box displays "Total Cost Per Pay Period \$380". At the bottom is a "Dependents" table with three rows: James Smith (spouse), Chloe Smith (child), and Baby Smith (child), all with "Plans: Medical".

Life Event Summary

Event: Birth
Event Date: 05/04/2025
Initiated On: 05/01/2025

Your event is ready to be submitted. If you need to make additional changes you can update this event and return here to submit or if you no longer want to make these election changes you can cancel this event.

Update Life Event Cancel Life Event

Records: Birth Certificate and (when applicable) Adoption records

Submit for HR Approval

View steps ▾

1. Personal Information
2. Address
3. Dependent Information
4. Medical
5. Dental
6. Group Life
- 6a. Group Life Beneficiary
7. Flexible Spending Account
8. Parking Reimbursement
- 9. Life Event Summary

Enrolled Plans

Medical Collapse ▾

2025 Medical Plan 1
Coverage: Employee + Family
Effective: 05/01/2025
Cost Per Pay: \$380

Total Cost Per Pay Period
\$380

Dependents

James Smith (spouse)	Plans:	Medical
Chloe Smith (child)	Plans:	Medical
Baby Smith (child)	Plans:	Medical

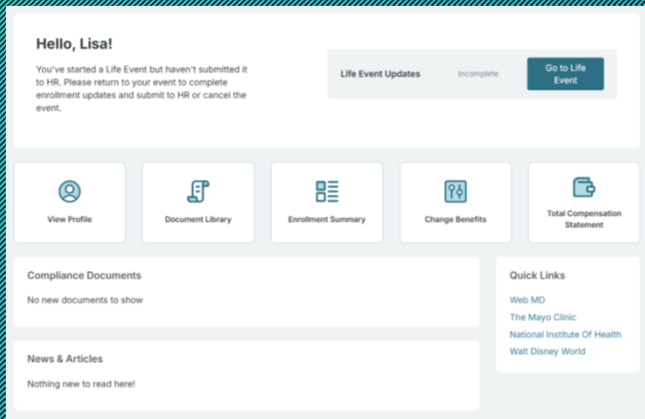
Life Event Summary

- Review & Submit changes Finish and Submit for HR Approval *(when Approval Required enabled)*
- Update Life Event
- Cancel Life Event

Tips:

The LIFE EVENT SUMMARY is vital; the employee must electronically sign their request for HR to approve it.

Step 13: Life Event Statuses Explained



Incomplete: The employee began the life event process by selecting an event but has not submitted finished the process by submitting on the Life Event Summary page. There are two types of incomplete events:

- **Incomplete with no enrollment changes:** The employee began the life event process by selecting an event and did not make any changes to any benefits. Incomplete events without any enrollment changes expire 30 days from the creation date and are cancelled automatically.
- **Incomplete with enrollment changes:** The employee began the life event process, selected an event, and made 1 or more changes to their benefits. Incomplete events with enrollment changes expire 30 days from the creation date however, these events are not cancelled automatically, and the employee's enrollment changes remain pending.

Pending (waiting on) HR Approval - the employee has selected the life event type, made changes to benefits, and submitted to HR for approval.

Approved: HR has approved event

Declined: HR has declined event

Cancelled: Employee began a life event and cancelled it.

Expired: Incomplete life events expire after 30 days from the creation date. Employees can cancel expired events, but they cannot update or submit them.

Tips:

Admins have full access and are allowed to modify, approve or cancel expired events that have pending enrollment changes.

Step 14: HR Experience

The screenshot displays a web interface for managing life events. On the left, a sidebar titled "Let's get started" contains a "Select your Life Event" dropdown menu. Below this, a list of life events is shown, including "Birth or Adoption", "Marriage", "Domestic Partnership", "Divorce or Legal Separation", "Dissolution or Legal Separation of Domestic Partnership", "Spouse Open Enrollment", "Employee or Dependent Loss of Coverage", "Employee or Dependent Gain of Coverage", "Dependent is over eligible age", "Death of Dependent", and "Life Events that require HR to begin". The "Life Events that require HR to begin" section is expanded, showing "Court Order/Judgement", "Change in Hours", and "Leave of Absence".

The main content area is titled "Life Event Summary" and displays the following information:

- Event: Birth
- Event Date: 05/04/2025
- Initiated On: 05/11/2025

Below this information, a message states: "Your event is ready to be submitted. If you need to make additional changes you can update this event and return here to submit or if you no longer want to make these election changes you can cancel this event." Two buttons are visible: "Update Life Event" (blue) and "Cancel Life Event" (yellow).

At the bottom, there is a section titled "Records: Birth Certificate and (when applicable) Adoption records" with a green button labeled "HR Approve Pending Life Event Enrollments".

The enrollment flow mirrors the employee experience with complete custom display name, documentation, and help text.

Upon completion of the enrollment changes, the HR admin does not see "Finish and Submit" or "Submit for HR approval".

HR Admin and licensee users can submit and approve with one click "HR Approve Pending Life Event Enrollments".

Step 15: Approving or Declining Events

Welcome back, Suzy!

Employee last name, first name, or full SSN

Things to do

Completed

Approve pending benefit enrollments

Enrollments Requiring HR Approval

Employee	Reason	Requested On
Randy, Bob	Life Event	05/16/2024

[Review](#)

Test Alpha

Employee last name, first name, or full SSN

Employee Management Profile Benefits Summary Documents Timeline Integrations

Test Alpha

Class 1
talpha@step.com

Status

- ✓ HRIS required fields complete
- ✓ Benefits required fields complete
- ✓ EE-entered fields for enrollment complete

Manage Enrollments

Incomplete Life Event: An enrollment update has not been submitted. [Click here to complete or cancel the life event on behalf of the employee.](#)

New Hire Enrollment
Update Benefits
Open Enrollment
Newly Eligible Enrollment

Employee is not eligible for any new hire benefits.
Process an administrative correction or update benefits for a life event or mid-year contribution change to voluntary coverage (HSA/Parking).
Open enrollment window has expired.
Employee is not eligible for any newly eligible benefits.

Tasks

- Incomplete
- Complete
- HR Pending

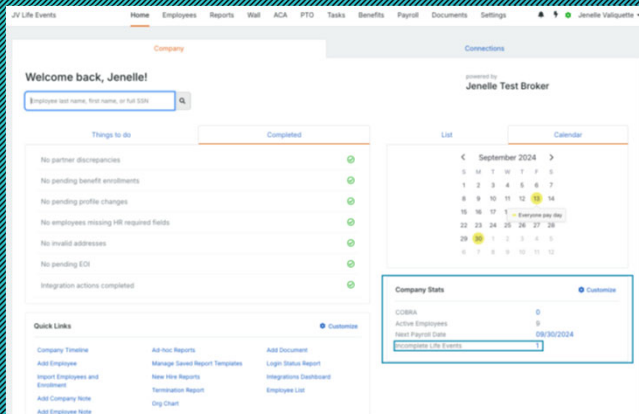
Actions

- Terminate Employment
- Modify Employment
- Manage ACA
- Manage COBRA
- Unlock Open Enrollment
- Unlock New Hire Enrollment
- Unlock Newly Eligible Enrollment
- Complete New Hire Enrollment
- Complete Newly Eligible Enrollment
- Manage Login/Reset Password

Things-to-do

- Benefit enrollments requiring HR approval display upon login with the number of action items to complete.
- Selecting the Approve pending benefit enrollments link redirects to a list of enrollments to be reviewed and either updated, approved, or declined.

Step 16: Company Statistics



Company Stats - Incomplete Life Events

Incomplete life events count may be displayed on the Company landing page under Company stats. Enabling this feature is available to the licensee level user.

Step 17: FAQs

FAQs

Why did the enrollment start date change?

A: Some enrollment changes that impact the employee coverage level require that we create a new start date.

Example: An employee was enrolled in EE + Spouse coverage beginning 1/1/2025. On 6/15/2025, they have a birth life event. The EE + Spouse coverage will end as of 6/14/2025, and a new EE + Family level coverage will begin on 6/15/2025.

When should I use Life events instead of Modify enrollment or enrollment editor?

A1: Modify Enrollment : Do not use this tool for processing standard life events. The Modify Enrollment feature is intended to resolve data enrollment record data entry back to the original new hire or open enrollment effective date.

A2: Enrollment Editor : Do not use this tool for processing standard life events. The Enrollment editor is intended to be used to override enrollment start/end dates, override voluntary life/disability benefit costs and amounts, or remove individual active enrollment.

Why can't employees end HSA enrollments?

A: Employees do not have the ability to end HSA enrollments themselves. Employees may only lower their contribution to zero.

Generally, employees do not understand the difference between ending contributions vs closing the HSA account and dispersing funds.

Employees who wish to close their HSA account and dispersing funds should contact their HR team. HR users can end an HSA enrollment by going to the **Employee Management Page** > **Update Benefits** > **Administrative Corrections** > **Process Correction** > **Employee enrollment override/corrective action**.

Tips:

- If you require assistance with a Life Event, please don't hesitate to contact your Inszone Insurance Account Manager!