

## HOW TO ADD/DROP A DEPENDENT TO YOUR PLAN

You must have experienced a qualifying event in order to add/drop a dependent to your plan off of open enrollment. Some examples of a qualifying event are:

- Birth/adoption of a child
- Marriage or divorce
- Spouse's loss of coverage under another group plan
- Spouse eligible for coverage at new job

A qualifying event opens up a 30 day window for you to add/drop a dependent to your plan. The 30 day window begins on the date of your qualifying event. The effective date of coverage for a dependent is:

Birth of a child – the child's coverage will begin on the date of birth. Ex. Child is born on May 15, coverage would begin May 15.

Spouse – this coverage will begin the first of the month after the qualifying event took place. Ex. Marriage date was May 15, coverage would begin June 1.

Loss of coverage from another group plan – First of the month after the qualifying event.

The first step in adding/dropping a dependent is to go to [www.vbas.com](http://www.vbas.com). This is the website that CCS uses for open enrollment each year. Directions on how to navigate the site are listed below. If adding a dependent, you will first need to add the person as a dependent, then you must add them to the plans that you wish to have them covered on. **JUST ADDING THEM AS A DEPENDENT WILL NOT ADD THEM TO THE PLAN.** You must select each plan that you want them on. Once you have added them to the plan, the request will be in a pending status waiting for my approval.

To remove a dependent, click on the coverage that you want to remove them from and deselect that dependent. The next step is to forward the required paperwork to me. I need the following:

Birth of a child – copy of the proof of birth letter you receive in the hospital.

Marriage or divorce – copy of the marriage license or divorce paperwork.

Loss/Gain of coverage from another group plan – a letter from spouse's previous/current employer, on company letterhead, stating the date the coverage will terminate/become effective.

Adding a Spouse - You will also need to sign the Spousal Attestation form if adding your spouse to the plan due to the spouse not having access to affordable coverage elsewhere. Please see the spousal attestation form in the document library on VBAS or on the CCS website under benefits to obtain this document. Failure to supply this document to me will result in a surcharge of \$250 per month applied to your rates.

Documents can be sent to me by fax (855-401-0649), email ([benefits@charlottesvilleschools.org](mailto:benefits@charlottesvilleschools.org)), or pony mail. Keep in mind the pony mail does not come to me each day, so there could be a delay in my approval process and could possibly make you miss your 30 day window.

Once I have approved your request, your dependent will be added/dropped to/from the plans you requested. The Vbas website has an automatic download to all of the insurance carriers every Wednesday night. Depending on when your request was approved, the carriers will receive the changes on the following Thursday's transfer of data. Payroll will be notified in the next available payroll run. Depending on the deadlines, and when you make your request, you may have an adjustment in your paycheck to pay for any back premium you owe.

The most important thing to remember is the 30 day window. If you miss this deadline, you will have to wait until the next open enrollment to add/drop your dependent.

Feel free to call me at 434-817-1097 with any questions you have. Kim Garrison

## VBAS LOGIN INSTRUCTIONS

### LOGIN PR OCESS

[www.vbas.com](http://www.vbas.com)

If you have not logged on before, and personalized your password, your login information will be:

Your **User Name:** **your work email address** - example  
“[DoeJ1@charlottesvilleschools.org](mailto:DoeJ1@charlottesvilleschools.org)”.

Your **Password:** the word **Benefits** followed by **last four digits of your Social Security number** and the **four digit year of your birth** – example  
“Benefits67891970”

You will be asked to **enter a new password** during your first access of the VBAS system. **If you forget your password:**

- a) Do not attempt to enter a wrong password **more than 3 times**; the system will lock you out on the 4<sup>th</sup> try.
- b) You may go to [www.vbas.com](http://www.vbas.com) and on the first screen enter your Username and click **FORGOT PASSWORD**. Enter your Username and School Email Address and your password will be emailed to you.
- c) If you get locked out, please email Kim Garrison and she will reset your password. Her email address is: [benefits@charlottesvilleschools.org](mailto:benefits@charlottesvilleschools.org).

### Terms to know in VBAS

**(terms we received several questions about last year during open enrollment)**

- a) Healthcare FSA = Medical Reimbursement Account
- b) Dependent FSA = Daycare Reimbursement Account
- c) ER = Employer Contribution Amount
- d) Monthly Allowance = Sale of personal days

### To make changes:

- a) LOGIN as described above.
- b) Once you LOGIN, you will have to agree to the VBAS User Agreement by clicking the ACCEPT button.
- c) Add your dependents
- d) Select the plans you want to add/drop them on