How do I sign my new baby up for health insurance?

There's no need to feel distressed about adding a new baby to your health insurance policy, even if the process isn't as seamless as you might assume.

It seems natural that your insurer would know to add your little one to your coverage. After all, hasn't the company noticed the doctor and hospital bills related to the child's arrival?

But it doesn't work that way. You'll need to formally notify your carrier of the birth by completing the enrollment process.

Make Contact

Please contact your benefits administrator in the HR department within the last trimester of pregnancy to make sure they know how to contact you if you are out of the office on leave and to assist you with meeting enrollment deadlines.

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Timeline

Health insurance companies require that a newborn be added to a policy within 30 days of birth. Enrolling the child within that time frame provides coverage retroactive to the date of birth.

Choose Benefits

The baby should be enrolled under the birth mother's insurance to avoid any billing issues related to the birth.

Consider electing a Flexible Spending Account (FSA) for healthcare (medical expenses) or dependent care (childcare) as your needs in these two areas may have changed since your family has grown.

Complete Enrollment

Changing your benefits due to a qualifying event is a quick three step process in Workday.

Before you begin, you will need a document showing proof of birth. This can be any sort of hospital generated document that shows the name of the baby, parents, and date of birth.

1. **Step One (Employee):**
    a. Click your Benefits Worklet on your Workday homepage
    b. Click Change - Benefits

    c. Select the correct Benefit Event Type for your situation
    d. Click the calendar icon to enter the date of the Benefit Event Date when the change occurred
    e. Attach required documents as noted above
    f. Click Submit > Done.
2. **Step Two (HR Benefits):**
    a. Your request will be routed to the Benefits Partner for review. After the Benefit Partner has approved your request, you will receive notification to go into Workday to complete your Benefit Change.
3. **Step Three (Employee):**
    a. Navigate to your Workday Inbox
    b. Click the Benefit Change task
    c. Continue through all required screens, waiving/electing the benefit plan, coverage level, and removing/adding dependents to match your elections.
    d. Check the I Agree box to provide an electronic signature confirming your changes.
    e. Click Submit.
    f. Click Done to complete the task or Print to launch a printable version of the summary for your records.

<u>Please note:</u>

- Benefit deductions are paid in advance. For example, your August payroll covers your September enrollment. In the case that your qualifying event has occurred after the regular deduction schedule, you will see retroactive deductions added to your next paycheck.
- There are no pro-rated months, the full amount is charged even if enrollment begins in the middle of the month.