

Submitting a Coverage Change Request in benefitbay®

How to report a Qualifying Life Event (QLE) and request a change to your medical coverage.

knowledge.benefitbay.com/employee/how-do-i-report-a-qualifying-life-change

■ A Qualifying Life Event (QLE) may allow you to add/remove dependents or request a different policy. Documentation may be required — your carrier has final discretion on approval.

Before you start: Have your QLE date and supporting documents ready (e.g., marriage certificate, birth certificate, loss-of-coverage letter). Our enrollment team cannot submit your request to the carrier without complete information.

Submitting a Coverage Change Request

- 1 Log in to your benefitbay® account** at <https://app.benefitbay.com> and navigate to the **Coverage** tab.
- 2 Click the blue “Coverage change requests” button.**
This is located in the top right corner of your coverage page.
- 3 Click “Start new request.”**
Any pending requests will be visible here. Click the blue button in the top right corner to begin a new one.
- 4 Select your Qualifying Life Event.**
Choose the option that matches your event from the list, then select the specific change from the drop-down menu. Click **Continue**.
- 5 Complete all fields and click “Confirm changes and submit request.”**
Provide all required data and documents. **Our enrollment team cannot submit your request to the carrier without this information.**

■ Monitoring Your Request

Log in and go to the **Coverage** tab → **Coverage change requests**.

Click **View** on your request to see status updates and any notes from our enrollment team.

Upload additional documents by selecting “**+Upload additional documents**” on the request detail screen.

Monitor your email for any requests from your carrier for additional information.

■ Cancelling Your Request

Go to the **Coverage** tab → **Coverage change requests** → **View** the request you wish to cancel.

Click the white “**Request cancellation**” button in the top right corner, then confirm by selecting **OK**. The status will change to **CANCELLATION REQUESTED**.

If the cancellation option is unavailable, your carrier may have already processed the request. Contact support@benefitbay.com for help.

Common Qualifying Life Events

Marriage, divorce, birth or adoption of a child, loss of other coverage, a dependent aging off a plan, or a permanent move that changes your plan options.

Act within your QLE window

Most QLEs require you to submit your request within **30–60 days** of the event. Missing the window may delay your change until the next open enrollment.

Questions? Contact support@benefitbay.com