**Documentation**

Documentation can come from either the insurance company, plan sponsor or legal authority and must include the names of the persons experiencing the event, the date it occurred, and the type of coverage in question (if applicable). For examples of documentation for different qualifying events, [click here](http://benefits.georgetown.edu/enrolling/benefitschanges). For specific guidance, please contact our office. If you are enrolling for the first time, you may wish to attend a [Benefits Orientation](http://guwellness.eventbrite.com/) session, or review the [Interactive Benefits Guide](https://georgetown.s3.amazonaws.com/2021/GU-2021-Active-Benefits-Guide.html) before making your selections.

***Remember:*** GMS will only allow you to have **one active benefits event** open at a time. If you have already submitted a beneficiary change request or have another outstanding benefit event (such as Transfer or Beneficiary Change), it must be approved by our office before you will be able to make further changes.

**How to Enroll**

* Log in to [gms.georgetown.edu](http://gms.georgetown.edu/) with your NetID & password.
* From your Home page in GMS, click on the Benefits icon.
* From the **Change** menu, select **Benefits**.
* You will be prompted for an **Event Type**, use the drop down menu to select the qualifying event that applies to you.
  + ***Important:*** If the qualifying event you are experiencing involves either dropping your Georgetown coverage all together or dependent children gaining/losing coverage, ***you will not be able to make this change yourself in GMS***. If you experience one of these events or believe you have experienced a qualifying event that is not on this list, please [contact our office](mailto:benefitshelp@georgetown.edu) as soon as possible.
* For the **Event Date**, use the date the change should take effect. This date must be corroborated by your documentation. *Choose wisely!* If the date you choose is incorrect you will have to start over. For example:
  + If your spouse is losing their job and coverage terminates on May 31, use an event date of June 1.
  + If you had a baby on August 24, use an event date of August 24.
* Hit Submit.png
* On the next screen, click the OPEN.pngbutton to proceed.

The next screens will allow you to make changes to your benefits package based on the Event Type you have chosen. You are only able to make changes that are consistent with the qualifying event in question. If any of your elections do not match up with your qualifying event or documentation, the event will be sent back to you in GMS. Depending on the Event Type you chose, you may not have all of the screens in this order. Only complete sections that are applicable to the change you want to make.

**Medical, Dental and Vision**

* **Step 1** is where you will make changes to your medical, dental, and vision insurance elections.
* If applicable, use the “Elect” and “Waive” buttons to choose your plans.
* Click the prompt buttonprompt.png in the **Coverage Tier** column to select your level of coverage.
  + **Note on LDAs**: If you are electing to cover a non-tax dependent Legally Domiciled Adult, you must choose the coverage tier that indicates*LDA (Imputed)* and use the Relationship code *Non-tax Dependent LDA* when entering their information.
* Select the dependents you would like covered under each plan by clickingprompt.png in the **Enroll Dependents** column and clicking on each dependent’s name.
  + If you are adding a new dependent, choose **Create** and enter their information as required.
* Use the scroll bar to move down the page and repeat the process for any dental or vision elections.
* Click Continue.png to move on to the next step, or Save for Later.png to return to your elections at a later time.
  + If you have elected to cover dependents and have not entered their social security number, the next screen will prompt you to do so or provide a reason they are unavailable (i.e. non-citizen, etc.)

**Health Savings Account (HSA)**

* **Step 2** is where you may adjust any Health Savings Accounts elections, if applicable.
  + ***Important:*** *Health Savings Accounts can only be used in conjunction with the* ***CareFirst BlueChoice Advantage Consumer Directed Health Plan (CDHP) or the Kaiser High Deductible Health Plan (HDHP)****.* [*Click here*](https://benefits.georgetown.edu/medical-2/) *to learn more about these plans and health savings accounts (HSA). If you enroll in an HSA, you* ***cannot*** *enroll in a flexible spending account.*
* Click Continue.png to move on to the next step, or Save for Later.png to return to your elections at a later time.

**Flexible Spending Accounts**

* **Step 3** allows you to enroll in, stop or make changes to your flexible spending accounts for the remainder of the calendar year.
  + ***Important:*** You *cannot* enroll in a healthcare flexible spending account if you are electing the [CareFirst BlueChoice Advantage CDHP with HSA](http://benefits.georgetown.edu/416325.html) or [Kaiser HDHP](https://benefits.georgetown.edu/kaiserhdhp/).
* Use the “Elect” and “Waive” buttons to select a plan.
  + Make sure you understand the limitations and differences between the [Health Care Flexible Spending Account (FSA) and Dependent Care FSA](http://benefits.georgetown.edu/health/flexspendacct/) before enrolling. Both flexible spending accounts are “Use it or Lose it!”
* Enter either your per-paycheck or annual elections in the applicable field. GMS will automatically calculate the other value and fill in the other box for you.
* Click Continue.png to move on to the next step, or Save for Later.png to return to your elections at a later time.

**Life and AD&D Insurance**

* **Step 4** will only allow you to remove a spouse from coverage when you have divorced or legally separated, or remove covered dependents in the event of their death.
* Click Continue.png to move on to the next step, or Save for Later.png to return to your elections at a later time.

**Beneficiary Designations**

* **Step 5** prompts you to update your beneficiary designations for insurance you hold through Georgetown. You may do this at any time throughout the year.
* Click on+.pngnext to each benefit to add a line.
* Clickprompt.pngin the **Beneficiary** column and click either **Choose from existing Beneficiary** and select the name, or **Create New** and enter any required information.
* Indicate the percentage you would like to designate to each beneficiary by selecting either **Primary** or **Contingent**, then entering the percentage in the appropriate field.
* Click Continue.png to move on to the next step, or Save for Later.png to return to your elections at a later time.

***Remember:*** you can change your beneficiary designation at any time throughout the year in GMS. [Click here](https://docs.google.com/a/georgetown.edu/document/d/10W2v-RTR3gPTdyNlMGS-5lgfjmFdxGEJB4mPzTtfJPg/edit) for more in-depth instructions.

**Review Your Elections**

* **Step 6** asks you to look over your elections before submitting them.
* Look over the chart to make sure your elections are correct.
* Under **Attachments**, click on+.png.
* Click **Attach** to browse for your supporting documentation and click **Open**.
* Scroll to the bottom to read the electronic signature, sign by checking the **I Agree** box.
* Click Submit.pngto finalize your elections.

***Remember:*** You have **30 days** from the qualifying event date to submit your elections *and* documentation. We do not make exceptions to this rule. Check back in GMS a day or so after submitting your elections. If any further information is needed, the event will be sent back to your GMS inbox.