Qualifying Life Events

If you've recently tied the knot, welcomed a baby, adopted a child, your spouse has loss or gained other insurance or undergone a divorce.

You have had a major life event. When you a major life event you have 60 days from the date of the qualifying change in status to submit/make applicable benefit changes.

All Benefit Event changes must be processed through the ADP Payroll Plus System.

Any changes submitted later than 60 days after the qualifying change in status will not be accepted, and you will have to wait until the next Open Enrollment period to make a change.

You will have to email supporting documentation to change your coverage, and make your elections to MTABenefits MTABenefits@mdot.maryland.gov . Failure to provide the supporting documentation will result in termination of requested benefit changes.

Qualifying Life Events

Did you recently (within the last 60 days or less) get:

Married, Divorced, welcome a New Baby, Adopt A Child, Loss or Gained other Insurance or Death?

If the answer is "Yes" you have had a major life event!

Did you know when you have a major life event you have 60 days from the date of the life event to submit/make applicable benefit changes. Depending upon what type of major life event you may be allowed to add dependents or remove dependents from your benefits.

How can you make applicable changes to your benefits? All Benefit Event changes must be processed through the ADP Payroll Plus System.

Any changes submitted later than 60 days after the qualifying change in status will not be accepted, and you will have to wait until the next Open Enrollment period to make a change.

What else am I required to do? You will have to email supporting documentation to change your coverage to MTABenefits MTABenefits@mdot.maryland.gov .

What happens if I do not do what is required? Failure to provide the supporting documentation will result in termination of requested benefit changes.

Supporting documentation:

Major Life Event	Supporting Documentation Required
Marriage	Certified Marriage Certificate Spouse Social Security Card Dependent Birth Certificate Dependent Social Security Card
Divorce	Final Divorce Decree
New Baby/Birth of a Child	Birth Certificate Hospital Certificate Social Security Card (once received) **IMPORTANT NOTE:** • Hospitals no longer request birth certificates. • You must order your child's birth certificate from Vital Records. • Once you receive your child's birth certificate; you must provide the MTA with a copy.
Adopting a Child	Final Adoption Decree Social Security Card
Loss or Gained Other Coverage	Proof of Loss or Gained other coverage. Letter of Creditable Coverage (request from previous insurance provider) Letter from previous Employer on Company Letter Head

Life Insurance Beneficiary Information in ADP!

Why?

The MTA Benefits Department is mandating that all Beneficiary information is stored in ADP.

What happens if I <u>DO NOT</u> update my Beneficiary information in ADP?

The MTA Benefits Department will use your most recent Beneficiary form on file.

<mark>***IMPORTANT! DUE TO COVID-19 IT COULD TAKE UP TO 6 -8 WEEKS TO VERIFY FILED BENEFICIARY FORMS; THIS IS WHY IT IS EXTREMELY IMPORTANT THAT ADP HAS YOUR MOST RECENT BENEFICIARY INFORMATION LISTED!***</mark>

What happens if I would like to confirm who my current Beneficiary is?

You must log into ADP to review your Beneficiary information.

What happens if there is no Beneficiary information listed in ADP?

That means it is time to update your Life Insurance Beneficiary information in ADP.

What happens if my information is correct in ADP?

No action is required!

Imagine how your spouse may feel if your Life Insurance benefits were unintentionally left to someone else… your ex-spouse happily receives a large sum of cash while your family helplessly watches.

These situations can and do happen.

• If you do not designate a primary beneficiary, the payment may pass to your estate where it could be subject to taxes and fees, or your state law may determine who receives the benefit.

• Be sure to list a secondary beneficiary in the event your primary beneficiary precedes you in death.

• List the full name of each beneficiary.

• If you have more than one primary beneficiary – specify the percentage of proceeds each one should receive.

• Make sure contact information for your beneficiaries is up to date.

• Think carefully about all options before naming minor children as Life Insurance beneficiaries. By law, minors cannot receive or control these assets, so funds must be distributed to someone else.

Distribution may be determined by the executor or in some cases, the State.

• You can make your favorite charity or non-profit your beneficiary. Be sure to include Tax ID and contact information.

• Consider consulting an advisor (investment professional, accountant, lawyer, if you have specific questions)

ADP Payroll Plus

- ADP Payroll Plus is the MTA's online payroll and benefits human resources system. The ADP Payroll Plus system allows employees to access their payroll and benefits information 24/7.

- **ACTIVE AND RETIRED EMPLOYEES SHOULD USE ADP PAYROLL PLUS FOR ALL BENEFIT NEEDS.**
    - **ADP PAYROLL PLUS must be access via** https://my.adp.com
    - **ADP PAYROLL PLUS can be accessed via a mobile device**; however, you cannot make any benefit changes using your mobile device

- **ADP PAYROLL PLUS FIRST TIME USERS**
    - **Access ADP PAYROLL PLUS** via a desktop computer or laptop
    - https://my.adp.com
    - **Registration Code:** MDOTMTA-PAYROLLPLUS (all caps)
    - Then follow all applicable steps

- **RESET YOUR PASSWORD**
    - Login into ADP Payroll Plus https://my.adp.com
    - Click Forgot Your Password
    - Enter your User ID
    - Follow the instructions to answer a series of security questions

SYSTEM REGISTRATION

If you have not previously registered online you will need an email address to access the new system.

Step 1:   **Step 2:**

User ID should be your personal email address or name.

Select a unique password for this system

Select "Register Now"

Enter Registration Code: MDOTMTA-PAYROLLPLUS
Click "Next"

PLEASE SEE THE ENCLOSED ADP PAYROLL PLUS EMPLOYEE USER GUIDE FOR FURTHER INSTRUCTIONS ON HOW TO ACCESS AND USE THE ADP PAYROLL PLUS WEBSITE.