

When Life Changes, Your Benefits Can Too

What to do if you've recently experienced a Qualifying Life Event

A Qualifying Life Event (or "QLE," for short) is a change in your family or eligibility status that entitles you to make adjustments to some of your benefits. If you want to change your benefits due to a QLE, you simply need to request the change online and provide documentation verifying the event. Please review the information on this flyer and follow the instructions to successfully process your QLE.

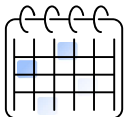


Step One: Request a change

To make an eligible change to your benefits, complete a Life Event Enrollment in SmartBen:

- Go to <http://forever21.smartben.net> and enter your username (F21 + Employee ID) and password. (Default if first time logging in is date of birth entered as MMDDYYYY)
- From the home page, click "Begin Enrollment" then choose the appropriate life event option for your situation and follow the steps to enter your requested changes.

After your Life Event Enrollment is completed in SmartBen, supporting documentation must be received within XX days following the QLE to allow any changes to your benefits. If you miss this deadline, your benefit changes will not be approved.



Step Two: Verify the event

Then, use the following instructions to upload documentation verifying your QLE. (See page 2 for a list of common QLEs and acceptable forms of documentation.)

- From the SmartBen home page, click **Required Documents** located under My Benefits
- In the Required Documents section, click + **Add Document** button
- Enter a Name (your full name) and a Description for the document, then click **Save**
- Click **Upload** and select the document you wish to add your SmartBen account
- Once the document has been uploaded, click **Confirm Selection**

What Happens Next?

- **YOUR CHANGE IS APPROVED** – OR – **ADDITIONAL INFO IS REQUESTED.** Once you have completed steps 1 and 2 and the supporting documentation is validated, your life event request will be approved. If additional information is needed, a Benefit Specialist will contact you.
- **YOU MAY NEED TO COMPLETE THE DEPENDENT VERIFICATION PROCESS.** If you enroll a new dependent under your benefit plan as part of your QLE request, additional documentation may be required. See page 2 for details.



DID YOU KNOW?

You can complete your Life Event Enrollment directly from your smart phone using the **SmartBen NOW** app!



**For more help
processing your Life
Event Enrollment,
contact the Benefits
resource center at
1.855.289.1799.**

The life event cycle: Know the steps to take



A LIFE EVENT HAPPENS

You experience a QLE and have 30 days to request changes.



REQUEST A CHANGE

You complete your Life Event Enrollment online in SmartBen.



VERIFY THE EVENT

You upload supporting documentation to SmartBen.



CHANGES ARE APPROVED

Your changes are approved, or you may be asked for more information.



VERIFY NEWLY ADDED DEPENDENTS

If you added new dependents during your Life Event Enrollment, you will receive a packet in the mail asking you to confirm their eligibility

WHAT IS YOUR QLE?	WHAT DOCUMENTATION SHOULD YOU SUBMIT?	WHAT CAN BE CHANGED?
Getting married	Copy of marriage license or marriage certificate	Medical, Dental, Vision, Term Life and Flexible Spending Accounts
Divorce, legal separation, or annulment	Copy of a divorce decree or agreement; also called statement / certificate of divorcement or annulment certification	Medical, Dental, Vision, Term Life and Flexible Spending Accounts
Having a baby, or adoption a child	Copy of birth certificate, hospital certificate of live birth or adoption decree	Medical, Dental, Vision, Term Life and Flexible Spending Accounts
Death of spouse or dependent child	No documentation required. Please note that the Life insurance carrier may request death certificate at time of claim	Medical, Dental, Vision, Term Life and Flexible Spending Accounts
Gain of other benefit(s)	Letter from employer or carrier, outlining change in coverage, individuals affected, and effective date of change	Medical, Dental, Vision, Term Life and Flexible Spending Accounts
Loss or drastic reduction of other benefit(s)	Letter from employer or carrier, outlining change in coverage, individuals affected, and effective date of change	Medical, Dental, Vision, Term Life and Flexible Spending Accounts
Entitlement to Medicare / Medicaid coverage, or coverage has ended	A letter or form from Medicare or Medicaid outlining change in coverage and effective date of eligibility	Medical, Dental, Vision, and Medical Flexible Spending Account
HSA contribution change	No documentation necessary	HSA Contribution
Change to spousal surcharge (my spouse who is covered under my plan is now eligible, or is no longer eligible for other coverage)	Please provide a document that verifies the status change of spouse losing/gaining coverage; must include an effective date	Medical, Dental, Vision, Term Life and Flexible Spending Accounts
Smoker/Tobacco status change (or have completed a tobacco cessation program) and now qualify for non-tobacco rates	Tobacco status affidavit or tobacco cessation program certificate	Medical

Upload your documentation within 30 days of the event using Step 2 on the previous page. For help processing your Life Event Enrollment, contact us at 1.855.289.1799.