



UNIVERSITY MEDICAL RESIDENT SERVICES, P.C.
UNIVERSITY DENTAL RESIDENT SERVICES, P.C.

Making Changes to Your Health and Other Insurance Benefits

Certain life changes such as marriage, birth of a child, or divorce may warrant a change in your health and other insurance benefits. Such changes must be communicated to your employer within thirty (30) days of the event or during Open Enrollment in order to take effect.

University Medical Resident Services, P.C. and University Dental Resident Services, P.C. (UMRS/UDRS) utilize an on-line benefit enrollment system called Beneficiency to manage resident benefits. The information below is intended as a guide for residents to provide proper notice of life changes to their employer and to maximize their employee benefits:

Beneficiency: Residents are provided with *Beneficiency* login information at their employee orientation session. The web site address is www.beneficiency.com. Organization number is 31758. Each resident is assigned a username and password at orientation. Residents who do not remember their username and password may request this information **via e-mail** from dmc23@buffalo.edu or kc34@buffalo.edu.

To provide notice of life changes, the resident should click on the *Life Event Wizard* on the Home screen of the Beneficiency web site. This is a **two-part** process. In the first part, personal information is verified and dependents added as necessary. The second part is a review and selection process for each employee benefit. The process is complete **No change will be submitted until the ENROLL button is clicked!!**

Examples of qualifying life changes include:

- Marriage
- Birth of a Child
- Divorce -- New York State Law requires that your former spouse be removed from your health and dental insurance once the divorce is granted.
- Gain or Loss of Other Insurance Coverage

Failure to request a change in your benefits within thirty (30) days of a life event (such as those listed above) will result in a delay in your option to make such changes until the following Open Enrollment period.