It’s easy to manage your benefits online as you navigate through life and employment changes.

Go to My NTCA Benefits at ntcabenefits.ntca.org.

After completing a one-time registration, login with your unique login code and self-selected password to see your personalized HOME PAGE.

Then explore MY TOOLS to review your current plans and elections and to update your benefits information.
MY BENEFITS provides a snapshot of your current coverages and elections. Click Quick Actions.

Select Update to change your contact information.

Enter your new email, telephone and/or mailing address. Click Save Changes.

MY ELECTIONS HISTORY shows detailed coverage, election, demographic and beneficiary information. Click View.

Select a specific event from the timeline. Click View Details.

Click on a tab to see your personalized information and other details to assist in making benefit updates.

I WANT TO ENROLL/MAKE CHANGES is a tool to make benefit changes for employment and life events. Click View.

Specific eligibility periods apply to coverage changes. Select the event. Click Start.

Follow the steps to make changes. Review the Supplemental Instruction Guide for more information.

The images are for illustrative purposes only and do not reflect your specific benefit plan information.

Questions?: Contact your HR representative or benefits administrator for specific information about your company-provided benefit plans and costs.

Forgot your user ID or password?: Click Forgot my User ID or Forgot my Password for self-service assistance with your login information.
Supplemental Instruction Guide

**Work Events**

**Voluntary Cancellation/Reduce GHP**
Cancel or reduce your GHP coverages, which may include medical, dental, disability, life, supplemental life, AD&D and accident plans.

Processing Steps:
- **Start** event.
- **Enter** the **Effective Date** to cancel or reduce your coverage. Plan requirements will automatically determine the ending date of your coverage. Contact NTCA benefits resource specialists at (828) 281-9000 for more information.
- Using the **Next** button, review the plan(s), select **waive coverage or reduce coverages** as applicable.
- **Update your Beneficiaries** information if needed.
- **Agree to the Terms and Conditions to complete.**

**Voluntary Change Savings**
Change your elected Savings Plan contribution percentages.

Processing Steps:
- **Start** event.
- **Enter** the **Effective Date** to increase, decrease or waive your contribution amounts. Check with your employer to see when this change will take place. Waived contributions will be effective the next pay period.
- Using the **Next** button, review and **enter the contribution percentage** for each contribution type.
- **Update your Beneficiaries** information if desired. Select Actions to add beneficiary information. Follow the on-screen instructions to designate a non-spousal primary beneficiary.
- **Agree to the Terms and Conditions to complete.**

**Life Events**

**Disability of Child Certification**
Report and/or confirm the disability of your child for GHP benefits eligibility. This event requires review and final approval by NTCA.

Processing Steps:
- **Start** event.
- **Enter** the **Effective Date**.
- Using the **Next** button, review and select the plan(s) to **add or change coverage** for the disabled child.
- **Update your Beneficiaries** information if desired.
- **Agree to the Terms and Conditions to complete.**

**Birth/Adoption/Legal Guardianship**
Update your dependent’s information and add coverage(s) when you have a new child through birth, adoption, or legal guardianship.

Processing Steps:
- **Start** event.
- **Enter** the **Effective Date** (e.g. birth, adoption, legal guardianship date).
- **Add Family Member**.
- Using the **Next** button, review and select the plan(s) to **add coverage** for the dependent child.
- **Update your Beneficiaries** information if desired.
- **Agree to the Terms and Conditions to complete.**

**Loss of Other Coverage**
Update your NTCA coverage due to loss of health coverage with a non-NTCA plan or carrier.

Processing Steps:
- **Start** event.
- **Enter** the **Effective Date** when the other coverage will end.
- **Add Family Member information**, if needed.
- **Update your Beneficiaries**, if desired.
- **Agree to the Terms and Conditions to complete.**
Marriage
Add a new spouse to your family information and enroll in coverage(s).

Processing Steps:
• Start event.
• Enter the Effective Date (e.g. marriage date).
• Add Spouse as Family Member.
• Using the Next button, review and select the plan(s) to add coverage for the spouse.
• Update your Beneficiaries information if desired.
• Agree to the Terms and Conditions to complete.

Divorce
Remove your spouse from your family information and coverage(s).

Processing Steps:
• Start event.
• Enter the Effective Date (e.g. divorce date).
• Ex-spouse record is automatically removed as Family Member and coverage(s) are ended.
• Review and update your Beneficiaries information.
• Reminder: you may need to update your beneficiary records to reflect the change in marital status.
• Agree to the Terms and Conditions to complete.

Beneficiary Events

Beneficiary Change
Update beneficiaries when no spousal consent is required. Examples are GHP plan beneficiaries and R&S Program and Savings Plan beneficiaries for unmarried participants.

Beneficiary Change Non-Spousal Retirement & Security
Update beneficiaries for your R&S Program benefit and designate a non-spouse as primary beneficiary.

Beneficiary Change Non-Spousal Savings Plan
Update beneficiaries for your Savings Plan benefit and designate a non-spouse as primary beneficiary.

Processing Steps:
• Start event.
• Add new family member if needed.
• Add beneficiary information using Actions if needed.
• Update beneficiary allocations.
• Agree to the Terms and Conditions to complete.

IMPORTANT: Non-spousal Retirement & Security and Savings Plan beneficiary changes require completion of a Beneficiary Designation Form. Follow the on-screen instructions.

Important Reminder: Your My NTCA Benefits screens are personalized for the benefit plans offered by your employer. These events may or may not apply to you.