

# QUALIFYING LIFE EVENTS

## What Happens When Life Happens?

Generally, you can make changes to your insurance once a year during Open Enrollment, but what happens if you experience a life-changing event before then? Fortunately, you can make changes to your insurance if you experience a qualifying life event (QLE) throughout the year.



- ✓ Significant life changes include marriage, divorce, death, birth or adoption of a child, a dependent losing or gaining insurance coverage, or a change in your dependent's eligibility for insurance.
- ✓ If you determine that you need to make a change, you must submit the necessary documentation to the Human Resources Benefits team within the due date specified below for your event.
- ✓ Once your QLE is processed, your changes will take effect the first of the month following the qualifying event date.
- ✓ If Human Resources is not notified within the specified time frame, your change may not be processed. In addition, if your change was to drop coverage of a dependent or spouse, their coverage may terminate as an ineligible dependent, but you may have to continue paying monthly premiums for them.
- ✓ You can start your life event in PeopleSoft under the Benefit Details tile. Contact the Human Resources Benefits team with any questions or to continue onto the next step of the process!

### Common Documents Needed For Adding Dependents to Insurance

- Child: Social Security Card and Birth Certificate
- Step Child: Social Security Card, Birth Certificate, and Marriage License Proving Relation
- Spouse: Social Security Card and Marriage License

Dependent documentation requirements vary depending on the qualifying event. See blue box above.

Qualifying Event	Marriage	Divorce	Birth or Adoption	Acquire Other Coverage (Ex: spouse or dependent gain new job with benefits)	Loss of Coverage (Ex: insurance termination following a job loss)	Death of a Spouse or Dependent
Necessary Documentation	Marriage Certificate	Divorce Decree	Certified Birth Certificate or Adoption Paperwork	Documentation showing proof of other coverage including benefit details, effective date, and dependent coverage	Documentation showing loss of coverage including benefit details, effective date, and dependent's coverage	Death Certificate
Documentation Deadline	30 Days	60 Days	30 Days	30 Days	30 Days	30 Days