

QUALIFIED LIFE EVENTS - QUICK REFERENCE GUIDE

Employees have thirty (30) days following the date of the qualifying life event in which to make any benefit changes, such as adding or removing a dependent from coverage. Supporting documentation for these events is required.

Marriage

Spouse must also meet the LDA Certification requirements

Legally Domiciled Adult

Must meet the LDA Certification requirements

New Child – birth, adoption or legal guardianship

Birth certificate or certificate of birth required

Signed legal adoption documents required

Signed legal guardianship documents required

Death of dependent/LDA

Death certificate required

Loss of Eligibility

Dependent Child

Dependents aging out at age 26 need not submit any documentation

Gain of other coverage required when under age 26

LDA

LDA Decertification required

Gain/Loss of other coverage

Proof of the gain or loss of coverage is required and must include employee and covered dependents names, types of coverage, and effective date of the gain or loss.

Change of employment status

Example: An employee moves from a temporary or seasonal position to a regular full-time position.

Benefit cost change

A significant change in benefit cost of the employee's share.
Each case will be individually reviewed.

Open Enrollment

Occurs in October of each year
All benefit eligible employees
Changes effective January 1 of the following calendar year