

## What is a Qualifying Life Event (QLE)?

Qualifying life events (QLEs) are significant changes in your life that allow you to make changes to your benefits outside of the usual enrollment periods. Here are some common examples:

### 1. Marriage

*Allowance:* Getting married allows you to add your spouse and any new dependent children to your health and dental/vision insurance plans, enroll in the health plan or cancel your coverage.

You may enroll in, cancel or change your Flexible Spending contribution.

You may also choose to enroll your spouse if you are enrolled in Life Insurance. Beneficiaries may be updated at any time.

*Documentation:* Marriage Certificate, birth certificate if any new dependent children are being added.

*Deadline:* 30 days

*Impacted Plans:* Health, Dental/Vision, Flex Spending, Life Insurance

*Plan Changes:* You may not change from one health plan to another.

### 2. Divorce or Legal Separation

*Allowance:* Following a divorce, you may remove your ex-spouse from your plan(s), enroll in the health insurance or cancel your coverage.

You may enroll in, cancel or change your Flexible Spending contribution.

As a reminder, Life insurance beneficiaries may be updated at any time. You may also remove your spouse from your Life insurance coverage at any time.

*Documentation:* Section of divorce decree indicating instruction on how your health benefits are impacted. We will also need the page that documents the effective date.

*Deadline:* 30 days

*Impacted Plans:* Health, Dental/Vision, Flex Spending

*Plan Changes:* You may not change from one health plan to another.

### **3. Birth or Adoption of a Child**

*Allowance:* Adding a new child to your family allows you to enroll them in your health insurance, add your spouse to your coverage, enroll in the health plan or cancel your coverage.

You may enroll in, cancel or change your Flexible Spending contribution.

You may also choose to enroll your child if you are enrolled in Life Insurance. Beneficiaries may be updated at any time.

*Documentation:* Birth certificate, marriage certificate if a spouse is being added.

*Deadline:* 30 days

*Impacted Plans:* Health, Dental/Vision, Flex Spending

*Plan Changes:* You may not change from one health plan to another.

### **4. Death of a Dependent**

*Allowance:* The passing of a spouse or dependent allows you to remove the deceased spouse/dependent from your insurance plans, enroll in the health plan or cancel your coverage.

You may also enroll in, cancel or change your Flexible Spending contribution.

*Documentation:* Death certificate

*Deadline:* 30 days

*Impacted Plans:* Health, Dental/Vision, Flex Spending

*Plan Changes:* You may not change from one health plan to another.

## 5. Change in Spouses Employment Status

*Allowance:* If your spouse is starting or losing a job which causes a loss or gain of alternate coverage, you may add your spouse to your insurance plans, enroll in the health plan or cancel your coverage.

You may also enroll in, cancel or change your Flexible Spending contribution.

*Documentation:* Documentation of loss or gain of alternate coverage inclusive of the effective date.

*Deadline:* 30 days

*Impacted Plans:* Health, Dental/Vision, Flex Spending

*Plan Changes:* You may not change from one health plan to another.

## 6. Change in Work Schedule

*Allowance:* A significant change in hours worked can affect your benefits eligibility. Should you move to a non-benefits eligible status, your benefits will be cancelled as of the last day of the month in which your status changed.

Should you move from non-benefits eligible to eligible, you may elect benefits which would be effective as of the first day of the month following your change in status.

*Documentation:* Documentation of status change will be provided by your HR Representative directly to the HR Benefits team.

*Deadline:* 30 days

*Impacted Plans:* Health, Dental/Vision, Flex Spending, Group Life

*Plan Changes:* Not Applicable

## **7. Moving Out of Coverage Area**

*Allowance:* Moving to a new area may affect your health insurance options if your current plan is not available in the new location. The plan will need to confirm as to whether coverage is provided in your new area; however, if it is not, coverage may be changed.

*Documentation:* Documentation of change of address such as a lease.

*Deadline:* 30 days

*Plan Changes:* You may change from one health plan to another.

*Impacted Plans:* Health

## **8. Change in Dependent Status**

- If a dependent becomes ineligible (e.g., turning 26 for health insurance), your coverage will be updated as the plan will end your dependent's coverages as of the last day of the month in which they turn 26.

## **9. Enrollment in Medicare**

- If you or your spouse enrolls in Medicare, it may impact your health insurance choices.