

QUALIFYING LIFE EVENTS

Enrolling in benefits outside of Annual Open Enrollment.

Life is full of unexpected changes, and some of these moments may impact your benefits. Once you make your annual open enrollment benefits elections, they are generally active for the entire plan year. However, if you experience a Qualifying Life Event (QLE) it will allow you to adjust your benefit plans outside of the annual open enrollment period.

Qualifying midyear events are significant life changes. Some common events include:



Marriage or divorce. You can add or remove a spouse from your benefit plans.



Birth or adoption of a child. New additions to the family allow you to enroll your children in health plans or increase coverage.



Death of a dependent. Coverage changes may be necessary following the loss of a dependent.



Dependent eligibility change. When a child reaches the age limit for dependent coverage or gains independent insurance, you may need to update your plans.



Employment status change. A significant change in your work hours, role, or employment status (e.g., moving from part-time to full-time) of yourself or your spouse may qualify for benefit adjustments.



Loss of other coverage. Losing coverage from another source like your spouse's plan.



Moving. Changing to a different ZIP code or county that impacts your coverage options.



If you have any questions or want to discuss your specific life event to see if you qualify, reach out to your HR team.

When should you enroll?

If you have a Qualifying Life Event, you must enroll during the Special Enrollment Period, which is within 30 days of the qualifying event.

