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