

# Qualifying Events

Each year during open enrollment, you elect your benefit coverage for the coming year. Once you have enrolled, you may not change your benefit coverage unless you have a “qualifying event” as listed below:

**Change in family status affecting covered persons such as:**

- Marriage or divorce
- Death of a spouse or dependent child
- Birth or adoption of a child
- Loss of dependent status (e.g., a child reaches the age limit under the plan or is no longer eligible as a dependent)

**Change in your employment status affecting your benefits such as:**

- Beginning or returning from an unpaid leave of absence
- Sabbatical
- Change to/from part-time employment

**Change in your spouse’s employment status causing a gain or loss of health coverage for you or your dependents:**

- Beginning or ending employment
- Increasing or decreasing hours
- Strike or lockout

**Changes associated with a spouse’s open enrollment period including changes in the type and cost of coverage**

Gain or loss of eligibility for Medicare/Medicaid for yourself, spouse, or child

## **WHAT CHANGES ARE ALLOWED?**

If you have a “qualifying event,” the change you made to your plan must be consistent with and appropriate for your new circumstances (see examples below) and it must be done within 31 days of the event:

<i><b>IF</b></i>	<i><b>THEN</b></i>	<i><b>CHANGES TAKES EFFECT</b></i>
<ul style="list-style-type: none"> <li>• You give birth to/adopt a child</li> <li>• Your spouse loses his/her job</li> <li>• Your dependent child attains the limiting age</li> <li>• You change your marital status</li> <li>• Your spouse’s open enrollment occurs</li> </ul>	<ul style="list-style-type: none"> <li>• You must add the child within 30 days of the birth/adoption</li> <li>• You must add your spouse within 30 days</li> <li>• You must drop coverage as of the end of that month</li> <li>• You have 30 days to add/delete dependents, based on the situation</li> <li>• You have 30 days to add/delete dependents, based on the situation</li> </ul>	<ul style="list-style-type: none"> <li>• The day of the birth or adoption</li> <li>• The first of the month coincident with or following the qualifying event</li> <li>• Coverage ends the last date of the child’s birth month</li> <li>• The first day of the month coincident with or following the qualifying event</li> <li>• The first day of the month coincident with or following the qualifying event</li> </ul>