

Qualifying Life Events Checklist

Under HIPAA Special Enrollment and Section 125 Flex Plans, employees have 31 calendar days from the date of the qualifying event to: add, delete or change health benefits and/or coverage levels.

Open enrollment is the opportunity that employees have and are given to enroll in or change benefit plans. It occurs once each year as announced. Once you enroll, you may **not change your elections until the next open enrollment period**, unless you experience a qualifying life event or family status change.

Changes must be consistent with the event or status change. A qualifying event or family status change is any of these events:

MARITAL STATUS CHANGE:

- Marriage
- Death of spouse
- Divorce

DEPENDENT CHANGE:

- Birth (Newborns are covered from date of birth once enrolled).
- Adoption or placement for adoption
- Death of dependent child
- A change in your child's (age 19 through 25) employment status,

Note: HIPAA allows the employee who may have elected employee only coverage initially to not only add a new dependent, but also allows the employee to add the spouse at the time the new dependent is added. HIPAA does not require that all eligible dependents (i.e., other dependent children) be added.

LOSS OF COVERAGE:

- If the employee loses other coverage (e.g. Medicare or Medicaid eligibility ends)

Examples of Supporting Documentation:

Life Event	Supporting Documentation that needs to be submitted to the benefits office for review
Marriage	Copy of marriage certificate
Birth/Adoption	Copy of birth certificate or adoption papers (SSN are needed for all covered dependents)
Loss or gain of coverage	Copy of documentation proving the date the coverage was lost or gained (example: Letter from employer or insurance company where coverage was lost or gained)
Divorce	Copy of divorce decree with the judge's signature
Death of a dependent	Copy of a death certificate
Court Order	HR must enforce a court order with or without employee consent within the specified time frame given on the order. Ex: Qualified Medical Child Support Order (QMCSO)