

## Qualifying Events

### Life event changes

Benefit plans can be affected by life event changes, some of which qualify as an official change in status by the IRS. Generally, when you enroll in benefits as a new employee, you cannot make any changes until the next Open Enrolment period. However, if you experience a qualified change in status you can make mid-year changes.

Some examples of changes that you may make include:

- Change the number of people covered under your plans
- Enroll in or discontinue your coverage

### What is a life event change?

A life event change, also called a qualifying event, is a personal change in status which may allow you to change your benefit elections.

Examples of some qualifying events include, but are not limited to, the following:

List of Qualifying Events
1. Change in legal marital status, including marriage, death of a spouse, divorce, legal separation and annulment.
2. A change in the number of dependents, including birth, death, adoption, and placement for adoption.
3. A change in employment status of the employee, or the employee's or retiree's spouse or dependent, including termination or commencement of employment, a strike or lockout, a commencement of or return from an unpaid leave of absence, a change in worksite, and a change in working conditions
4. A dependent ceasing to satisfy eligibility requirements for coverage due to over-age.
5. A change in place of residence of the employee, retiree or their spouse or dependent and the current carrier is not available.
6. Family Medical Leave Act (FMLA) leave.

**What to do if you experience a qualifying event**

---

If you experience a qualifying event, you will need request a change to your benefits within 30 calendar days of the event and provide required documentation. If you do not request the change within 30 calendar days, the next opportunity you will have to make changes to your benefits will be during the next open enrollment period.

**Who do you contact?**

---

Please contact the Human Resources Department at 510.659.7355