

# CHANGING BENEFIT ELECTIONS

## What are Qualifying Life Events?

Most people know you can change your benefits when you start a new job or during your company's Open Enrollment period. But did you know that changes in your life may permit you to update your coverage at other points in the year? Qualifying Life Events (QLEs) determined by the IRS could allow you to enroll in health insurance or change your elections outside of the annual time.

### Common qualifying events include:

A change in your legal marital status (marriage, divorce or legal separation)

A change in the number of your dependents (for example, through birth or adoption, or if a child is no longer an eligible dependent)

A change in your spouse's employment status (resulting in a loss or gain of coverage)

A change in your employment status from full time to part time, or part time to full time, resulting in a gain or loss of eligibility

Entitlement to Medicare or Medicaid

Eligibility for coverage through the Marketplace

Changes in your address or location that may affect the coverage for which you are eligible

### Some less well-known qualifying events are:

Turning 26 and losing coverage through a parent's plan

Death in the family (leading to change in dependents or loss of coverage)

Changes in your income that affect the coverage for which you qualify

Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act Corporation shareholder

Becoming a U.S. citizen

AmeriCorps members starting or ending their service

Release from incarceration (jail or prison)

Changes that make you no longer eligible for Medicaid or the Children's Health Insurance Program (CHIP)



When a Qualifying Life Event occurs, you will have some time to request changes to your coverage — typically 30 or 31 days. Keep in mind your change in coverage must be consistent with your change in status.

Questions regarding specific life events and your ability to request changes should be directed to your company's HR department. Don't miss out on a chance to update your benefits!