

Qualified events

Change in family status

Applies to employee, employee's spouse or employee's dependents:

- Marriage, divorce or annulment
- Death of your spouse or dependent
- Child's birth, adoption or placement for adoption (your newborn or adopted child is not automatically enrolled in your medical plan)
- An event causing a dependent to no longer meet eligibility requirements, such as reaching age 26

Examples of events that do not qualify:

- Your doctor or provider is not in the network
- You prefer a different medical plan
- You were late turning in your paperwork

Change in employment status

The following changes in the employment status of an employee, spouse or dependent may affect benefit eligibility under your benefit plan or the employer benefit plan of your spouse or your dependent:

- Switching from a salaried to an hourly paid job (or vice versa)
- Reduction or increase in hours of employment, such as going from part time to full time
- Any other employment-related change that results in becoming eligible for or losing eligibility for a particular plan
- Termination or commencement of employment
- Strike or lockout
- Start or return from an unpaid leave of absence
- USERRA (military) leave

Important deadlines apply

You must take action **within 31 days of the qualifying event** — coverage elections are not retroactive.

- **31-day notification rule.** You must notify your Human Resources department of the event AND turn in required paperwork (including proof of the change) within 31 days of the event date.
- **Effective date.** The change is effective the first day of the month following the date you notified your employer of the qualified change in status event and provide documentation. Effective date exception: Newborns are effective on the date of birth, and adoptions are effective the date placed for adoption or on the adoption date.