

## Qualifying Life Events

Having a Qualified Life Event means your life situation changed. These changes let you make a change to your insurance outside of Open Enrollment. If you have an upcoming or had a qualified life event within the past 30 days, you can change the benefits that match your life event.

- For example, if you lose dental insurance coverage through your spouse’s insurance, you can enroll in our dental insurance. You wouldn’t be able to enroll in medical or vision unless you lost that coverage too. You also couldn’t enroll a child in our dental unless they lost dental coverage too.

If you have not experienced a qualified event or it has been more than 30 days, usually, you cannot change your benefits during the year. These changes are then done during the next Open Enrollment. Qualifying life event changes are controlled by the IRS and the contracts we have with the companies we use to administer these benefits.

Listed below are possible qualifying life events that allow you to make changes to your plan during the year. Some of these events may affect your taxes, so don’t forget to contact Payroll to update your tax information.

Event	What Can be Changed?	Deadline	Documentation
Adoption	<p>Medical</p> <ul style="list-style-type: none"> <li>• Change plan and network</li> <li>• Add adopted child to coverage*</li> </ul> <p>Dental</p> <ul style="list-style-type: none"> <li>• Add adopted child to coverage*</li> </ul> <p>Vision</p> <ul style="list-style-type: none"> <li>• Add adopted child to coverage</li> </ul> <p>Life insurance</p> <ul style="list-style-type: none"> <li>• Increase employee life insurance by 1x salary without Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> <li>• Increase or enroll in spouse life insurance with EOI</li> <li>• Increase or enroll in child life insurance without EOI</li> </ul> <p>Accidental Death &amp; Dismemberment (AD&amp;D)</p> <ul style="list-style-type: none"> <li>• Increase or enroll employee, spouse, or child in AD&amp;D</li> </ul> <p>Flexible Spending</p> <ul style="list-style-type: none"> <li>• Enroll or increase amount</li> </ul> <p>Dependent Care Flexible Spending</p> <ul style="list-style-type: none"> <li>• Enroll or increase amount</li> </ul> <p>Legal Insurance</p> <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>	Within 30 days of Adoption	Adoption Court Document
Birth	<p>Medical</p> <ul style="list-style-type: none"> <li>• Change plan and network</li> <li>• Add child to coverage*</li> </ul> <p>Dental</p> <ul style="list-style-type: none"> <li>• Add child to coverage*</li> </ul> <p>Vision</p> <ul style="list-style-type: none"> <li>• Add child to coverage</li> </ul> <p>Life insurance</p> <ul style="list-style-type: none"> <li>• Increase employee life insurance by 1x salary without Evidence of Insurability</li> </ul>	Within 30 days of Birth	None

Event	What Can be Changed?	Deadline	Documentation
	<p>(EOI). (Increasing supplemental life insurance to 4x requires EOI)</p> <ul style="list-style-type: none"> <li>• Increase or enroll in spouse life insurance with EOI</li> <li>• Increase or enroll in child life insurance without EOI</li> </ul> <p>Accidental Death &amp; Dismemberment (AD&amp;D)</p> <ul style="list-style-type: none"> <li>• Increase or enroll employee, spouse, or child in AD&amp;D</li> </ul> <p>Flexible Spending</p> <ul style="list-style-type: none"> <li>• Enroll or increase amount</li> </ul> <p>Dependent Care Flexible Spending</p> <ul style="list-style-type: none"> <li>• Enroll or increase amount</li> </ul> <p>Legal Insurance</p> <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>		
Death of a Dependent	<p>Medical</p> <ul style="list-style-type: none"> <li>• Change plan and network</li> <li>• Remove deceased dependent</li> </ul> <p>Dental</p> <ul style="list-style-type: none"> <li>• Remove deceased dependent</li> </ul> <p>Vision</p> <ul style="list-style-type: none"> <li>• Remove deceased dependent</li> </ul> <p>Life insurance</p> <ul style="list-style-type: none"> <li>• End deceased dependent's life insurance</li> <li>• Increase employee life insurance by 1x salary without Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> <li>• Increase or enroll in spouse life insurance with EOI</li> <li>• Increase or enroll in child life insurance without EOI</li> </ul> <p>Accidental Death &amp; Dismemberment (AD&amp;D)</p> <ul style="list-style-type: none"> <li>• End deceased dependent's insurance</li> <li>• Increase or enroll employee, spouse, and/or child in AD&amp;D</li> </ul> <p>Flexible Spending</p> <ul style="list-style-type: none"> <li>• Can reduce due to fewer dependents to cover. It doesn't allow increases</li> </ul> <p>Dependent Care Flexible Spending</p> <ul style="list-style-type: none"> <li>• Could be reduced if the deceased dependent was receiving the day care expenses</li> </ul> <p>Legal Insurance</p> <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>	None, but please notify us when you can	None
Death of Employee	<p>Medical</p> <ul style="list-style-type: none"> <li>• Last day of coverage for employee is date of death. Last day of coverage for their dependents is the end of the pay period</li> </ul>	None, but please have someone notify us when they can	None

Event	What Can be Changed?	Deadline	Documentation
	<ul style="list-style-type: none"> <li>• For Early Retirees, last day of coverage for the employee is the date of death. Last day of coverage for their dependents is within 30 days of the employee's death.</li> </ul> <p>Dental</p> <ul style="list-style-type: none"> <li>• Last day of coverage for employee is date of death. Last day of coverage for their dependents is the end of the pay period</li> <li>• For Early Retirees, last day of coverage for the employee is the date of death. Last day of coverage for their dependents is within 30 days of the employee's death.</li> </ul> <p>Vision</p> <ul style="list-style-type: none"> <li>• Last day of coverage for employee is date of death. Last day of coverage for their dependents is the end of the pay period</li> <li>• For Early Retirees, last day of coverage for the employee is the date of death. Last day of coverage for their dependents is within 30 days of the employee's death.</li> </ul> <p>Life Insurance</p> <ul style="list-style-type: none"> <li>• Last day of coverage for employee is date of death. Last day of coverage for their dependents is the end of the pay period</li> </ul> <p>Accidental Death &amp; Dismemberment (AD&amp;D)</p> <ul style="list-style-type: none"> <li>• Last day of coverage for employee is date of death. Last day of coverage for their dependents is the end of the pay period</li> </ul> <p>Flexible Spending</p> <ul style="list-style-type: none"> <li>• Last day of coverage for employee is date of death. Last day of coverage for their dependents is the end of the pay period</li> </ul> <p>Dependent Care Flexible Spending</p> <ul style="list-style-type: none"> <li>• Last day of coverage for employee is date of death. Last day of coverage for their dependents is the end of the pay period</li> </ul>		
<p>Dependent turns 26</p>	<p>Medical</p> <ul style="list-style-type: none"> <li>• Last day of coverage is end of the month they turn 26</li> </ul> <p>Dental</p> <ul style="list-style-type: none"> <li>• Last day of coverage is end of the month they turn 26</li> </ul>	<p>Happens automatically</p>	<p>None</p>

Event	What Can be Changed?	Deadline	Documentation
	<p>Vision</p> <ul style="list-style-type: none"> <li>Last day of coverage is end of the month they turn 26</li> </ul> <p>Life insurance</p> <ul style="list-style-type: none"> <li>Last day of coverage is when they turn 26</li> <li>Increase employee life insurance by 1x salary without Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> <li>Increase or enroll in spouse life insurance with EOI</li> </ul> <p>Accidental Death &amp; Dismemberment (AD&amp;D)</p> <ul style="list-style-type: none"> <li>Increase or enroll employee and/or spouse in AD&amp;D</li> </ul> <p>Flexible Spending</p> <ul style="list-style-type: none"> <li>FSA could be revoked or decreased only if the child is not a tax dependent and the FSA should then be reduced below the greater of <ul style="list-style-type: none"> <li>Contributions to the FSA for the year</li> <li>Distributions from the FSA for the year</li> </ul> </li> <li>If the child is a tax dependent, the FSA must not be changed</li> </ul> <p>Legal Insurance</p> <ul style="list-style-type: none"> <li>Add, change, or cancel coverage</li> </ul>		
Dependent Care Flexible Spending	<p>Dependent Care Flexible Spending</p> <ul style="list-style-type: none"> <li>Enroll, end coverage, increase amount, decrease amount</li> </ul>	Within 30 days of cost or enrollment change	Documentation showing change in cost
Divorce, Annulment, or Legal Separation	<p>Medical</p> <ul style="list-style-type: none"> <li>Change plan and network</li> <li>Remove ex-spouse and stepchildren</li> </ul> <p>Dental</p> <ul style="list-style-type: none"> <li>Remove ex-spouse and stepchildren</li> </ul> <p>Vision</p> <ul style="list-style-type: none"> <li>Remove ex-spouse and stepchildren</li> </ul> <p>Life insurance</p> <ul style="list-style-type: none"> <li>End spouse life insurance and child life insurance (if applicable)</li> <li>Increase employee life insurance by 1x salary without Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> <li>Increase or enroll in child life insurance without EOI</li> </ul> <p>Accidental Death &amp; Dismemberment (AD&amp;D)</p> <ul style="list-style-type: none"> <li>End spouse and child AD&amp;D insurance</li> <li>Increase or enroll employee and/or child in AD&amp;D</li> </ul>	<p>Within 30 days of Divorce.</p> <p>If it is past the 30 days, still let us know since they are no longer eligible to be on your insurance.</p>	Divorce Decree showing Court Stamp or court documents showing an annulment or legal separation.

Event	What Can be Changed?	Deadline	Documentation
	<p>Flexible Spending</p> <ul style="list-style-type: none"> <li>• Reduce amount due to fewer dependents to cover</li> <li>• If the ex-spouse had an FSA, can enroll in the FSA</li> </ul> <p>Dependent Care Flexible Spending</p> <ul style="list-style-type: none"> <li>• Could reduce amount if the ex-spouse would be the custodial parent for the child.</li> <li>• Can be added due to divorce if the ex-spouse was providing the Dependent Care benefit in the past <b>and</b> the employee will be the custodial parent</li> </ul> <p>Legal Insurance</p> <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>		
Domestic Partnership	<p>Medical</p> <ul style="list-style-type: none"> <li>• Change plan and network</li> <li>• Add partner and partner's children to coverage**</li> </ul> <p>Dental</p> <ul style="list-style-type: none"> <li>• Add partner and partner's children to coverage**</li> </ul> <p>Vision</p> <ul style="list-style-type: none"> <li>• Add partner and partner's children to coverage</li> </ul> <p>Life insurance</p> <ul style="list-style-type: none"> <li>• Increase employee life insurance by 1x salary without Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> <li>• Enroll in Domestic Partner life insurance without EOI</li> <li>• Increase or enroll in child life insurance without EOI</li> </ul> <p>Accidental Death &amp; Dismemberment (AD&amp;D)</p> <ul style="list-style-type: none"> <li>• Increase or enroll employee, domestic partner, or child in AD&amp;D</li> </ul> <p>Flexible Spending</p> <ul style="list-style-type: none"> <li>• Enrollment, changes, or termination is not allowed unless the partner is a tax dependent. (Funds can be used on the partner if the partner is a tax dependent)</li> </ul> <p>Dependent Care Flexible Spending</p> <ul style="list-style-type: none"> <li>• Enrollment, changes, or termination is not allowed unless the partner is a tax dependent. (Funds can be used on the partner if the partner is a tax dependent)</li> </ul> <p>Legal Insurance</p> <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>	Within 30 days of when Domestic Partnership is established	Domestic Partnership Agreement Form

Event	What Can be Changed?	Deadline	Documentation
Domestic Partnership Ends	<p>Medical</p> <ul style="list-style-type: none"> <li>• Change plan and network</li> <li>• Remove ex-partner and partner’s children</li> </ul> <p>Dental</p> <ul style="list-style-type: none"> <li>• Remove ex-partner and partner’s children</li> </ul> <p>Vision</p> <ul style="list-style-type: none"> <li>• Remove ex-partner and partner’s children</li> </ul> <p>Life insurance</p> <ul style="list-style-type: none"> <li>• End Domestic Partner life insurance and child life insurance</li> <li>• Increase employee life insurance by 1x salary without Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> <li>• Increase or enroll in child life insurance without EOI</li> </ul> <p>Accidental Death &amp; Dismemberment (AD&amp;D)</p> <ul style="list-style-type: none"> <li>• End spouse and child AD&amp;D insurance</li> <li>• Increase or enroll employee and/or child in AD&amp;D</li> </ul> <p>Flexible Spending</p> <ul style="list-style-type: none"> <li>• Enrollment, changes, or termination is not allowed unless the partner was a tax dependent</li> </ul> <p>Dependent Care Flexible Spending</p> <ul style="list-style-type: none"> <li>• Enrollment, changes, or termination is not allowed unless the partner was a tax dependent</li> </ul> <p>Legal Insurance</p> <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>	Within 30 days of when Domestic Partnership Ends	End of Domestic Partnership Form
Eligible for Other Coverage	<p>Medical</p> <ul style="list-style-type: none"> <li>• Change plan and network</li> <li>• Remove whoever obtained other coverage as long as new insurance is medical</li> </ul> <p>Dental</p> <ul style="list-style-type: none"> <li>• Remove whoever obtained other coverage as long as new insurance is dental</li> </ul> <p>Vision</p> <ul style="list-style-type: none"> <li>• Remove whoever obtained other coverage as long as new insurance is vision</li> </ul> <p>Life insurance</p> <ul style="list-style-type: none"> <li>• Increase employee life insurance by 1x salary with Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> </ul>	Within 30 days of Obtaining Other Insurance Coverage	Letter from the Benefit Vendor or Employer that shows who is enrolled, type of coverage, and begin date

Event	What Can be Changed?	Deadline	Documentation
	<ul style="list-style-type: none"> <li>• Spouse can increase or enroll in life insurance with EOI</li> </ul> Flexible Spending <ul style="list-style-type: none"> <li>• Depends, contact HR</li> </ul> Dependent Care Flexible Spending <ul style="list-style-type: none"> <li>• Depends, contact HR</li> </ul> Legal Insurance <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>		
Guardianship	Medical <ul style="list-style-type: none"> <li>• Change plan and network</li> <li>• Add child to coverage</li> </ul> Dental <ul style="list-style-type: none"> <li>• Add child to coverage</li> </ul> Vision <ul style="list-style-type: none"> <li>• Add child to coverage</li> </ul> Life insurance <ul style="list-style-type: none"> <li>• Increase employee life insurance by 1x salary without Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> <li>• Increase or enroll in spouse life insurance with EOI</li> <li>• Increase or enroll in child life insurance without EOI</li> </ul> Accidental Death & Dismemberment (AD&D) <ul style="list-style-type: none"> <li>• Increase or enroll employee, spouse, or child in AD&amp;D</li> </ul> Flexible Spending <ul style="list-style-type: none"> <li>• Enroll or increase amount</li> </ul> Dependent Care Flexible Spending <ul style="list-style-type: none"> <li>• Enroll or increase amount</li> </ul> Legal Insurance <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>	Within 30 days of Guardianship	Court document showing Guardianship
Loss of Other Coverage	Medical <ul style="list-style-type: none"> <li>• Change plan and network</li> <li>• Add whoever lost other coverage as long as old insurance was medical</li> </ul> Dental <ul style="list-style-type: none"> <li>• Add whoever lost other coverage as long as old insurance was dental</li> </ul> Vision <ul style="list-style-type: none"> <li>• Add whoever lost other coverage as long as old insurance was vision</li> </ul> Life insurance <ul style="list-style-type: none"> <li>• Increase employee life insurance by 1x salary with Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> <li>• Spouse can increase or enroll in life insurance with EOI</li> </ul> Flexible Spending	Within 30 days of Losing other Insurance Coverage	Letter from the Benefit Vendor or Employer that shows who was enrolled, type of coverage, and end date

Event	What Can be Changed?	Deadline	Documentation
	<ul style="list-style-type: none"> <li>• Depends, contact HR</li> </ul> Dependent Care Flexible Spending <ul style="list-style-type: none"> <li>• Depends, contact HR</li> </ul> Legal Insurance <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>		
Marriage	Medical <ul style="list-style-type: none"> <li>• Change plan and network</li> <li>• Add spouse and spouse's children to coverage**</li> </ul> Dental <ul style="list-style-type: none"> <li>• Add spouse and spouse's children to coverage**</li> </ul> Vision <ul style="list-style-type: none"> <li>• Add spouse and spouse's children to coverage</li> </ul> Life insurance <ul style="list-style-type: none"> <li>• Increase employee life insurance by 1x salary without Evidence of Insurability (EOI). (Increasing supplemental life insurance to 4x requires EOI)</li> <li>• Enroll in Spouse life insurance without EOI</li> <li>• Increase or enroll in child life insurance without EOI</li> </ul> Accidental Death & Dismemberment (AD&D) <ul style="list-style-type: none"> <li>• Increase or enroll employee, spouse, or child in AD&amp;D</li> </ul> Flexible Spending <ul style="list-style-type: none"> <li>• Can enroll or increase amount</li> </ul> Dependent Care Flexible Spending <ul style="list-style-type: none"> <li>• Can enroll or increase amount if gaining a stepchild due to the marriage</li> </ul> Legal Insurance <ul style="list-style-type: none"> <li>• Add, change, or cancel coverage</li> </ul>	Within 30 days of Marriage	Marriage License or Certificate

Please note, if insurance coverage has ended, some of these benefits are eligible for COBRA or Portability/Conversion. <sup>i</sup>

Changes that can be made any time.

- Beneficiary Change
- Lower or end Life/AD&D Insurance for self, spouse, or child
- PEHP enrollment or cancel coverage
- Identity Protection enrollment
- HSA enrollment and contribution amount
- Retirement contribution amount
- Retirement company college's contributions to (Fidelity and TIAA only)

\* If you declined coverage when You were first eligible (or You declined coverage for Your Spouse (or Your Domestic Partner) when he or she was first eligible) and You subsequently acquire a new Child by birth, adoption, or placement for adoption, You become eligible for coverage under this Plan along with Your Eligible Spouse (or Your Domestic Partner) and eligible children including the



newly acquired child on the date of the birth, adoption, or placement for adoption. Enrollment must be request within 30 days of acquiring the new dependent.

When the addition of a new Child by birth, adoption, or placement for adoption does not cause a change in the premium amount (as of the date of birth, date of adoption, or date of placement for adoption), You will have 30 days from the date the Claims Administrator first sends a denial of a claim for benefits for such new Child, to submit to the Claims Administrator a signed group change request.

\*\* If you declined coverage when You were first eligible and You subsequently marry or begin a domestic partnership, you become eligible for coverage under the Plan on behalf of Yourself, Your Spouse (or Your Domestic Partner) and any Eligible Children on the date of marriage. Enrollment must be requested within 30 days of the date of marriage.

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<sup>i</sup> Lewis and Clark College [https://www.lclark.edu/offices/human\\_resources/employee\\_resources/benefits/qualifying-events/](https://www.lclark.edu/offices/human_resources/employee_resources/benefits/qualifying-events/)