

Qualifying Life Events

Changes occur in your personal life that can change your benefits. When a "qualifying life event" takes place, you may make mid-year changes to some or all of your benefit elections. Generally, when you enroll in benefits as a new employee, you cannot make any changes until the next Open Enrollment period. However, if you experience a qualifying life event, you can make mid-year changes, if the changes are communicated to Human Resources [within 30 days of the event](#).

What is a qualifying life event?

A qualifying event is a personal change in status which may allow you to change your benefit elections. Specific events are listed below.

Marriage

It is important to update your biographical information after marriage or divorce. You may also make changes from Single to Family coverage or vice versa – or you may choose to add dependents to your plan.

Children

- Birth of a child
- Placement for adoption
- Date of adoption
- Placement of a child/grandchild for whom you will be financially and personally responsible

For the above qualifying events, you may change from Single to Family coverage AND/OR add individual(s) to your family coverage.

Employment

A job change for your spouse or dependent is a qualifying event. Loss in coverage due to a change in job status (PT, FT or loss of job) or a graduation may be considered a qualifying event. During these events, you may change from Single to Family coverage AND/OR add individual(s) to your family coverage.

What to do 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.