



What are Qualifying Life Events?

Most people know you can change your benefits when you start a new job or during the 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:

Change in your employment status
resulting in a gain or loss of eligibility

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



Entitlement to Medicare or
Medicaid

Change in the number of your
dependents (birth, adoption, or
if a child is no longer an eligible
dependent)



Moving into or out of a
service area such as Kaiser
or Dean Health Plans

A change in your spouse's
employment status

Turning 26 and losing coverage
through a parent's plan



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



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

You have a qualified Medical
Child Support Order

Spouse moving into the country

When a Qualifying Life Event occurs, you will have 31 days from the date of your event to request changes to your coverage and provide proof of the Qualifying Event. After 31 days, you cannot make any changes until the next Open Enrollment.

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How To Report a Qualifying Life Event

1. Log onto [PlanSource](#)
2. Select "Make a change to my benefits"
3. Select your qualifying event
4. Follow the screen prompts to verify your personal information, enter your dependents and make benefit changes. *Note: You must add/delete the dependent to each plan.* Simply updating the dependent info is NOT enrolling or terminating coverage.
5. Upload supporting documentation. *Note: The date of the life event must match the documentation.*
6. Review and confirm your selection.

The Benefits Team will review your life event request and you may receive an email should your life event be denied or need additional documentation.

Upon approval, changes made in the event will be effective on the **first of the month following the date you submit your changes and supporting documentation** (with the exception of birth/adoption). Benefit changes for birth/adoption events will be effective on the date of the event.

Remember, a life event is NOT considered complete until all parts of the process are finished and submitted online.



Other Things to Keep in Mind

- Confirm your personal information. If you need to make an update to your demographic information, such as address or phone number, please log into Oracle to complete your changes. Once updated and approved, Natus will update PlanSource and will be fed over to insurance carriers.



Events that do not permit a change

- I want to change plans because I don't like my plan
- I don't want to pay for the plan anymore
- It is too expensive
- My wife/I am pregnant and want to change plans

Questions?

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