

# WHAT IS A QUALIFYING LIFE EVENT

Life changes can impact your benefit choices. Certain events, called **Qualifying Life Events (QLEs)**, allow you to make changes to your benefits outside of Open Enrollment.

## WHAT IS A QLE?

A Qualifying Life Event is a major life change that allows you to start, stop, or adjust your benefits coverage during the year. The following events would make you eligible for a benefits change mid-year.

### ✓ FAMILY CHANGES

- Marriage or divorce
- Birth, adoption, or placement of a child
- Death of a spouse or dependent

### ✓ EMPLOYMENT CHANGES

- Loss or gain of other health coverage
- Change in employment status (full-time to part-time)
- Leave of absence or return to work

### ✓ DEPENDENT ELIGIBILITY CHANGES

- A dependent turning 26 and losing coverage
- Change in dependent eligibility status

### ✓ RESIDENCE CHANGES

- Moving to a location that affects coverage eligibility



Contact your Employer or the Trust **BEFORE** your qualifying event to learn more regarding your enrollment eligibility and requirements. Note all forms and required documents must be submitted to the Trust **within 30 days** of the qualifying event for processing **or the request will be denied.**

## WHAT IS NOT A QLE?

- ✗ Wanting a different plan
- ✗ Missing the Open Enrollment deadline
- ✗ Change in rate and/or affordability
- ✗ Voluntary cancellation of other coverage
- ✗ Retirement alone
- ✗ Domestic partnership
- ✗ Simply changing your mind about coverage

