

# When You Can Make Changes

Other than during the annual open enrollment period, you may make changes to your coverage/participation only if you experience a Qualifying Life Event.

## **Qualifying Life Events include:**

- Change in legal marital status including: marriage, divorce, dissolution of marriage/domestic partnership, or death of a spouse.
- Change in number of dependents including: birth, adoption, legal guardianship, or death of a dependent child.
- Change in employment status including: the start or termination of employment by you, your spouse, or your dependent child.
- Change in work schedule including: an increase or decrease in hours of employment by you, your spouse, or your dependent child that affects eligibility for benefits.
- Change in a child's dependent status including: newly satisfying the requirements for dependent child status or ceasing to satisfy them.
- Change in residence of the employee, spouse, domestic partner or eligible dependent, which affects eligibility for coverage, including recent entry into the United States.
- Change in an individual's eligibility for Medicare or Medicaid.
- A court order resulting from a divorce, legal separation, annulment, or change in legal custody (including a Qualified Medical Child Support Order) requiring coverage for your child or dependent.

## **Important —Two rules apply to making changes to your benefits during the year:**

- Any changes you make must be consistent with the change in status AND
- You must make the changes within 30 days from the date of the event.