Life Events Checklist

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For ALL qualifying life events, you are required to notify **QCRH-Benefits@QCRH.com** & make changes to QCRH benefits.

Changes will take effect the 1st of the month following the change.

Life Events Checklist

Marriage Checklist

Medical, Dental and Vision Plans

What to consider

- Compare your and your new spouse's coverage options.
- Compare your potential out-of-pocket costs:
  - premiums
  - deductibles
  - copays
  - coinsurance
- Compare prescription drug plans.
  - Are medications you take covered at a higher level under one plan?

What you can do

- Enroll yourself, your new spouse and any eligible dependent children within 30 days of your date of marriage. Coverage is effective the 1st of the month after the event. *Note: If you are currently covering your dependents and want to add your new spouse's dependents, you may.*
- Cancel your coverage if you enroll in your new spouse's coverage. Coverage ends at the end of the month in which you cancel your coverage.

Life Insurance and AD&D

- Determine the coverage levels for your new family, considering future plans and both long-term and short-term debt.
- Make sure you update your beneficiary designation as well.

Employee Information

- Always make sure your personal information stays current. Update the following information:
  - Change name and address
  - Marital status
  - Tax withholding information
  - Emergency contact information

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Life Events Checklist

Divorce Checklist

Reminder

- You must make changes in coverage within 30 days of the official date of divorce.

Medical and Dental Plans

Changes to consider after the divorce is official:

- Remove ex-spouse and ex-step children from health benefits.
- Get the address of your ex-spouse for COBRA continuation notification.
- If coverage from ex-spouse was lost, enroll in company benefits within 30 days.

Life Insurance and AD&D

- Determine your new coverage requirements or make changes to policy to reflect your new status.
- Remember to update your beneficiary information.
- Don't forget to update your will or trust.

Employee Information

- Always make sure you personal information stays current. Update the following information:
    - Name and address
    - Marital status
    - Tax withholding information
    - Emergency contact information

For ALL qualifying life events, you are required to notify **QCRH-Benefits@QCRH.com** & make changes to QCRH benefits.

Changes will take effect the 1st of the month following the change.

Life Events Checklist

Child Birth & Adoption Checklist

Reminder

- If you elect to enroll your new child in our benefits plan, you must do so within 30 days of your date of birth or adoption.

Medical and Dental Plans

- What to consider in choosing which health benefits to choose for your new child:
    - Compare both parent's plans keeping in mind well child care and immunizations.
    - Check with your pediatrician to determine which plans they accept.

FSA, HSA, Life Insurance and AD&D

- Determine the coverage levels for your new family, referring to future plans and both long-term and short-term debt.
- Update your beneficiary information to reflect the changes to your family.
- Remember to update your will and any trusts.

Employee Information

- Always make sure your personal information stays current. Keep the following information current:
    - Name and address
    - Marital status
    - Tax withholding information
    - Emergency contact information

For ALL qualifying life events, you are required to notify **QCRH-Benefits@QCRH.com** & make changes to QCRH benefits.

Changes will take effect on the date of birth or adoption.

Life Events Checklist

Dependent Status Change Checklist

Medical and Dental Plans

- Notify plan administrator of change within 30 days for COBRA continuation of coverage.

Dependent Life Insurance

- Coverage ends on the last day of the month in which the change occurs.

Tax Liabilities

- Update tax withholding information if change impacts the number of dependents.

For ALL qualifying life events, you are required to notify **QCRH-Benefits@QCRH.com** & make changes to QCRH benefits.

Changes will take effect the 1st of the month following the change.

Life Events Checklist

Death Checklist

Medical, Dental, Vision, & all Voluntary Plans

- Contact the Human Resources Department for assistance to end coverage of deceased & determine the cost for the new family size.

Life &/or Accidental Death & Dismemberment Insurance

- You must present a copy of the official Death Certificate for claims processing.
- If you have a question about the deceased's coverage, contact the Benefits Department.

For ALL qualifying life events, you are required to notify **QCRH-Benefits@QCRH.com** & make changes to QCRH benefits.

Changes will take effect the 1st of the month following the change.

Life Events Checklist

Leaving the Company Checklist

Notification of Departure

- Please notify the Human Resources Department

Medical, Dental, Vision, & Flexible Savings Account Plans

- Determine need for COBRA continuation, which is available for up to 18 months from last date of the month in which you terminate.
- Ask for the cost of the COBRA premium.
- Check mail for notification of COBRA continuation coverage.

Life Insurance

- Evaluate the needs of your family and purchase or upgrade any life insurance policies.
- Update beneficiary information if needed.

Portable Plans - Health Savings Account & Voluntary Plans

- Benefits will review the portability of plans

For ALL qualifying life events, you are required to notify **QCRH-Benefits@QCRH.com** & make changes to QCRH benefits.

Changes for Life & Disability will take effect on the Date of Termination; all others will take effect the 1st of the month following the change.