

# **Qualifying Life Events: A Guide for Employees**

## What Are Qualifying Life Events?

Qualifying Life Events (QLEs) are specific life changes that allow employees to make changes to their benefits enrollment outside of the regular open enrollment period. These events ensure that your benefits can adapt to significant changes in your personal life.

## **Common Qualifying Life Events:**

- Marriage or Divorce: Changes in marital status can affect your benefits needs.
- Birth or Adoption of a Child: Expanding your family allows you to add dependents to your health plan.
- Loss of Other Coverage: If you lose coverage from another source, you can enroll in a plan.
- Change in Employment Status: Starting or ending a job, or changing from full-time to part-time, can impact your eligibility for benefits.
- Death of a Dependent: This may require adjustments to your coverage.

### What to Do When a QLE Occurs:

- 1. Notify HR: Contact the Human Resources department as soon as possible.
- 2. Provide Documentation: Be prepared to provide proof of the life event, such as a marriage certificate or birth certificate.
- 3. Review Your Options: Consider how the event affects your current benefits and what changes you might need to make.
- 4. Submit Changes: Complete any necessary forms and submit them within the required timeframe (usually 30 days from the event).

### Why It's Important:

Making timely updates to your benefits ensures that you and your dependents have the necessary coverage and that you are taking full advantage of the benefits available to you.

#### **Contact Information:**

For more details or assistance, please reach out to the Benefits Department at <u>benefits@academyart.edu</u>.