

Making Benefits Changes: Qualifying Life Events

What are Qualifying Life Events?

You can update your benefits when you start a new job or during Open Enrollment. But changes in your life called **Qualifying Life Events (QLEs)** determined by the IRS can allow you to enroll in health insurance or make changes outside of these times.



Common QLEs include:

A change in employment status from full time to part time, or part time to full time, resulting in a gain or loss of eligibility

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

Changes in address or location that may affect coverage

A change in a <<spouse>>'s employment status (resulting in a loss or gain of coverage)

Eligibility for coverage through the Marketplace (Healthcare.gov)

A change in the number of dependents (through birth or adoption or if a child is no longer an eligible dependent)

Entitlement to **Medicare** or **Medicaid**

Some lesser-known qualifying events are:

Turning 26 and losing coverage through a parent's plan

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

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

When a Qualifying Life Event occurs, you have <<HIPAA_Enroll Deadline>> days to request changes to your coverage. Your change in coverage must be consistent with your change in status.

Reach out to <<Company Name>>'s <<HR Department>> with questions regarding specific life events and your ability to request changes. Don't miss out on a chance to update your benefits!