

# Benefit Qualifying Events

If eligible for benefits, you elect your benefits coverage for the following calendar year during an open enrollment period. Once you have enrolled, you cannot change your insurance elections unless you have a "qualifying event" as listed below. Please contact 847-735-5036 for more information on benefit status changes.

## **Change in family status affecting covered persons such as**

- Marriage or divorce
- Death of a spouse or dependent child
- Birth or adoption of a child
- Loss of dependent status (e.g., a child reaches the age limit under the plan or is no longer eligible as a dependent)

## **Change in your employment status affecting your benefits such as**

- Beginning or returning from an unpaid leave of absence
- Change to/from part-time employment

## **Change in your spouse's employment status causing a gain or loss of health coverage for you or your dependents**

- Beginning or ending employment
- Increasing or decreasing hours
- Strike or lockout

## **Changes associated with a spouse's open enrollment period including changes in the type and cost of coverage**

Gain or loss of eligibility for Medicare/Medicaid for yourself, spouse, or child

## **WHAT CHANGES ARE ALLOWED?**

If you have a "qualifying event," the change you make to your plan must be consistent with and appropriate for your new circumstances (see examples below) and it must be done within 31 days of the event:

<b>IF</b>	<b>THEN</b>	<b>CHANGE TAKES EFFECT</b>
You give birth to/adopt a child	You must add the child within 30 days of the birth/adoption	The day of the birth or adoption
Your spouse loses his/her job	You must add your spouse within 30 days	The first of the month coincident with or following the qualifying event
Your dependent child attains the limiting age	You must drop coverage as of the end of that month	Coverage ends the last date of the child's birth month
You change your marital status	You have 30 days to add/delete dependents, based on the situation	The first day of the month coincident with or following the qualifying event
Your spouse's open enrollment occurs	You have 30 days to add/delete dependents, based on the situation	The first day of the month coincident with or following the qualifying event

## **REQUIRED VERIFICATION**

Please note that any requested ***changes to benefits*** (with the exception of birth/adoption of a child) resulting from a qualifying life event ***will require substantiation***. Human Resources will need to review a divorce decree, a marriage certificate, a death certificate, etc. prior to allowing changes to be made under the Lake Forest College group plan.