



Qualifying Life Events

A "Qualifying Life Event" is marked by a change in your life situation that would allow for enrollment or changes to your insurance plans outside of the Open Enrollment period. Most of these changes would need to occur within 60 days of the qualifying life event. If you wait longer to request changes, you *must* wait until the Open Enrollment period. Use the information below to gain a better understanding as to what changes can be made, change effective dates, and what documentation and forms will be required to make changes.

Please note that the following changes can be made at any time:

- Beneficiary changes
- Life Insurance changes
- HSA enrollment and contribution amount
- Retirement contribution amount

Life Event	Possible Changes	Deadline	Effective Date	Documentation/Forms
Adoption/ Legal Guardianship	<p><u>Medical Insurance (PEHP)</u> Add child to coverage Change plan and network</p> <p><u>Flexible Spending (PEHP)</u> Enroll or increase amount</p> <p><u>Dependent Care Flexible Spending (PEHP)</u> Enroll or increase amount</p> <p><u>Dental Insurance (EMI)</u> Add child to coverage</p> <p><u>Vision Insurance (Opticare)</u> Add child to coverage</p> <p><u>Life Insurance (Sun Life)</u> Enroll in child life insurance without EOI</p> <p><u>Accidental Death & Dismemberment (AD&D)</u> Enroll child in AD&D</p>	Within 60 days of adoption	Date stamped on legal documentation	Adoption Court Document Legal Guardianship Document <i>PEHP Change Form</i> <i>EMI Change Form</i>



WEBER STATE UNIVERSITY

Human Resources

Life Event	Possible Changes	Deadline	Effective Date	Documentation/Forms
Birth	<p><u>Medical Insurance (PEHP)</u> Add child to coverage Change plan and network</p> <p><u>Flexible Spending (PEHP)</u> Enroll or increase amount</p> <p><u>Dependent Care Flexible Spending (PEHP)</u> Enroll or increase amount</p> <p><u>Dental Insurance (EMI)</u> Add child to coverage</p> <p><u>Vision Insurance (Opticare)</u> Add child to coverage</p> <p><u>Life Insurance (Sun Life)</u> Enroll in child life insurance without EOI</p> <p><u>Accidental Death & Dismemberment (AD&D)</u> Enroll child in AD&D</p>	Within 60 days of birth	Date of birth	None <i>PEHP Change Form</i> <i>EMI Change Form</i>



WEBER STATE UNIVERSITY

Human Resources

Life Event	Possible Changes	Deadline	Effective Date	Documentation/Forms
Death of Dependent	<p><u>Medical Insurance (PEHP)</u> Remove deceased dependent Change plan and network</p> <p><u>Flexible Spending (PEHP)</u> Reduce amount</p> <p><u>Dependent Care Flexible Spending (PEHP)</u> Reduce amount if the deceased was receiving day care</p> <p><u>Dental Insurance (EMI)</u> Remove deceased dependent</p> <p><u>Vision Insurance (Opticare)</u> Remove deceased dependent</p> <p><u>Life Insurance (Sun Life)</u> End deceased dependent's life insurance File life insurance claim for deceased dependent</p> <p><u>Accidental Death & Dismemberment (AD&D)</u> End deceased dependent's life insurance File life insurance claim for deceased dependent</p>	None	Date of death	Death certificate



WEBER STATE UNIVERSITY

Human Resources

Life Event	Possible Changes	Deadline	Effective Date	Documentation/Forms
Death of Early Retiree	None	As soon as possible	Dependent coverage will continue as follows until the earliest of: <ul style="list-style-type: none"> • The date that the agreement would have terminated • The date the employee would have reached age 65 • The date the spouse reaches age 65 • The date the dependent reached age 26 	Death certificate Beneficiary's government-issued identification
Life Event	Possible Changes	Deadline	Effective Date	Documentation/Forms
Death of Employee	None	As soon as possible	Dependent coverage will continue as follows: PEHP: 30 days after date of death EMI: End of the month in which death occurred All others: Date of death	Death certificate Beneficiary's government-issued identification



WEBER STATE UNIVERSITY

Human Resources

Life Event	Possible Changes	Deadline	Effective Date	Documentation/Forms
Divorce, Legal Separation	<p><u>Medical Insurance (PEHP)</u> Remove ex-spouse and stepchildren Change plan and network</p> <p><u>Flexible Spending (PEHP)</u> Reduce amount If ex-spouse had a Flexible Spending account, employee can enroll in an a Flexible Spending account.</p> <p><u>Dependent Care Flexible Spending (PEHP)</u> Reduce amount if ex-spouse would be the custodial parent for the child Can be added due to divorce if the ex-spouse was providing the Dependent Care benefit and the employee will be the custodial parent</p> <p><u>Dental Insurance (EMI)</u> Remove ex-spouse and stepchildren</p> <p><u>Vision Insurance (Opticare)</u> Remove ex-spouse and stepchildren</p> <p><u>Life Insurance (Sun Life)</u></p>	Within 60 days of divorce	<p>Dependent coverage will cease as follows:</p> <p>PEHP: Day before decree stamped date</p> <p>All others: Day of decree stamped date</p>	<p>Divorce decree showing court stamp, or court documents showing a legal separation</p> <p><i>PEHP Change Form</i></p> <p><i>EMI Change Form</i></p>



WEBER STATE UNIVERSITY

Human Resources

	End ex-spouse and child life insurance <u>Accidental Death & Dismemberment (AD&D)</u> End ex-spouse and child insurance			
--	--	--	--	--



WEBER STATE UNIVERSITY

Human Resources

Life Event	Possible Changes	Deadline	Effective Date	Documentation/Forms
Loss of Coverage/ Employee turns 26	<u>Medical Insurance (PEHP)</u> Change plan and network Add whoever lost other coverage <u>Flexible Spending (PEHP)</u> Enroll <u>Dependent Care Flexible Spending (PEHP)</u> Enroll <u>Dental Insurance (EMI)</u> Add whoever lost other coverage <u>Vision Insurance (Opticare)</u> Add whoever lost other coverage <u>Life Insurance (Sun Life)</u> Enroll without EOI <u>Accidental Death & Dismemberment (AD&D)</u> Enroll without EOI	Within 60 days of loss of coverage	Day after the last day of coverage elsewhere ends	Letter from benefit vendor showing who was enrolled, coverage, and end date



WEBER STATE UNIVERSITY

Human Resources

Life Event	Possible Changes	Deadline	Effective Date	Documentation/Forms
Marriage	<p><u>Medical Insurance (PEHP)</u> Add spouse to coverage Change plan and network</p> <p><u>Flexible Spending (PEHP)</u> Enroll or increase amount</p> <p><u>Dependent Care Flexible Spending (PEHP)</u> Enroll or increase amount</p> <p><u>Dental Insurance (EMI)</u> Add spouse to coverage</p> <p><u>Vision Insurance (Opticare)</u> Add spouse to coverage</p> <p><u>Life Insurance (Sun Life)</u> Enroll in spouse life insurance without EOI</p> <p><u>Accidental Death & Dismemberment (AD&D)</u> Enroll spouse in AD&D</p>	Within 60 days of marriage	Date of marriage	Marriage License <i>PEPH Change Form</i> <i>EMI Change Form</i>