Qualifying Life Changing Event

Effective 7/1/2013, employees are required to provide proof of dependency for any dependent who is added at open enrollment or under a HIPAA qualifying event. The acceptable documentation will include: Marriage Certificate, Civil Union Certificate, Common Law Affidavit, Birth Certificate and/or Adoption Certificate.

A qualifying event is defined as: change in legal marital status (marriage/divorce), change in number of dependents (birth/adoption), termination or commencement of employment by the employee, spouse or dependent, change in work schedule, or dependent satisfies (or ceases to satisfy) dependent eligibility requirements. A qualifying event allows the employee to add/discontinue dependent(s) from their insurance coverage outside of the open enrollment period. The employee must complete a CEBT Enrollment/Change form as well as the Section 125 Change Verification/Election form indicating the change to be made and the reason for the change. A Qualifying Life Changing Event must be made within 30 calendar days following the event or during open enrollment.

If the employee is adding a spouse/dependent to their coverage because the spouse/dependent lost insurance coverage through another entity (e.g., their employer), the employee must provide a Certificate of Creditable Coverage (C OCC) from the other insurance. The Certificate of Creditable Coverage (C OCC) must include the name of the insured and the date the coverage ended. There can be no gap in coverage – e.g., the dependent/spouse lost coverage effective 2/28, they must be added effective 3/1. Employees may change health plans only during the open enrollment period.

Please Find the Below Forms on Insurance Homepage (Insurance Benefits Forms):

- CEBT Enrollment/Change Card
- Kaiser Enrollment Card (contact Insurance Benefits Specialist)
- Section 125 Flexible Benefit Plan Change Verification/Election form
- Affidavit for Dependent Eligibility form (to add dependent/spouse only)