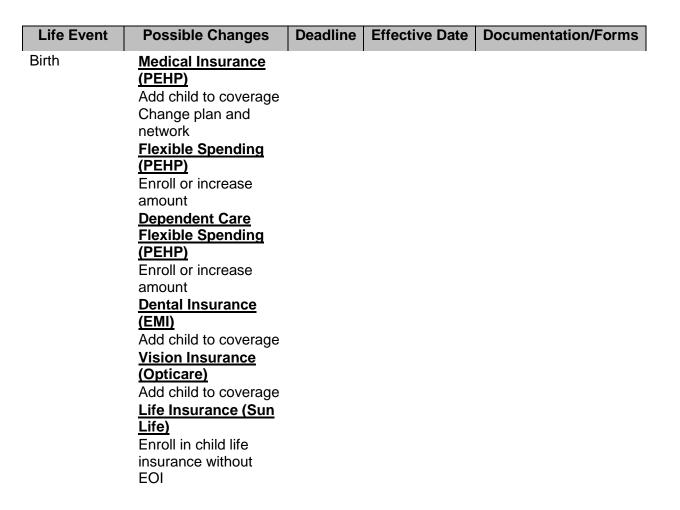
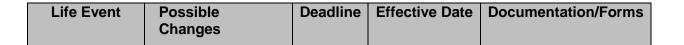
## **Qualifying Life Events**

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 <u>must</u> 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 53 mo wto () \$1.53 () \$5.56 () \$4.55



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

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



Life Event	Possible Changes	Deadline	Effective Date	Documentation/Forms
Loss of Coverage/ Employee turns 26	Medical Insurance (PEHP) Change plan and network Add whoever lost other coverage Flexible Spending (PEHP) Enroll Dependent Care Flexible Spending (PEHP) Enroll Dental Insurance (EMI) Add whoever lost other coverage Vision Insurance (Opticare) Add whoever lost other coverage Life Insurance (Sun Life) Enroll without EOI Accidental Death & Dismemberment (AD&D) 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

