



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.



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>			



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



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 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 government-issued identification



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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



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>			