



Qualifying Life Event (QLE)

What is a QLE? *A change in your situation — like getting married, having a baby, or losing health coverage — that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period.*

A qualifying event pertains to the following:

- Gaining a dependent or becoming a dependent through birth or adoption
- Getting married
- Applicant or dependent lost minimum essential coverage due to termination or change in employment status
- Cessation of an employer's contribution toward an employee or dependents coverage
- Death of the person through whom the applicant was covered
- Entitlement of benefits of the subscriber under Title XVIII of the Social Security Act (Medicare), resulting loss of coverage to the dependents
- Dependent child's loss of dependent status under the applicable requirements of a group plan, such as reaching age 26
- Loss of minimum essential coverage excluding the loss of termination due to failure to pay premiums or situations allowing rescission
- Gains a dependent or becomes a dependent through marriage or partnership
- Dependent is mandated to be covered pursuant to a valid state or federal court order
- Legal separation or divorce through whom the applicant was covered as a dependent
- Loss of coverage under the Access for Infants and Mother's Program and Medicaid share of cost program
- Loss of HMO coverage benefits as the individual no longer lives or works in the HMO service area
- Applicant became a permanent resident of California during a month outside of open enrollment period
- Applicant returns from active military duty
- Applicant is released from incarceration.

If you think you have a QLE, reach out to the Employee Benefits Department and speak with your Benefits Specialist.

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