

Qualifying Event FAQ's

- **What is a QE (qualifying event)?**
 - A qualifying event (also known as a life changing event) is an approved occurrence in your personal life that allows for changes to your elected insurance policies outside of the Open Enrollment Window.
- **What types of events are considered an approved QE?**
 - Marriage
 - Birth/Adoption/Placement
 - Court Order for Child
 - Divorce
 - Death
 - Loss of Individual Health Insurance
 - Loss of Group Health Insurance
 - Beginning Medicare/Medicaid
 - Ending Medicare/Medicaid
 - Spouse/Dependent Starting Employment
 - Spouse/Dependent Ending Employment
 - Along with a few very specific situational scenarios (please contact your HR Manager for more details)
- **How long do I have to file for a QE? Is there a deadline?**
 - YES! You have 35 calendar days from the event date to file a QE. Failure to meet that deadline will result in the Department of Employee Insurance denying your qualifying event.
- **Do I have to show proof of my Qualifying Event?**
 - YES! Different documentation is required for different qualifying events. Here are a few:
 - Marriage = Final Marriage Certificate (not the marriage license)
 - Birth/Adoption/Placement = Footprint Certificate signed by a doctor at the time of birth, official court documents signed by a judge for adoption or an official court order for placement
 - Court order for a child = Official court order
 - Divorce = Final Divorce Decree signed by a judge (not the initial draft from the attorney)
 - Death = Official Death Certificate
 - Loss or gain of any type of insurance = COBRA notice that details who was covered and what plans they were covered under along with effective dates of coverage. We can also accept an official letterhead that lists that someone has gained or lost coverages elsewhere. Contact your HR Manager for specifics.
- **What if I have a QE and I want to make changes to my elected benefits? What do I do?**
 - Please contact Jennifer Mahon, your Human Resources Manager and she can help you through the process. You can call her at 859-727-2009 or email her at Jennifer.mahon@erlanger.kyschools.us