



Lakota Benefits

How to submit a Qualifying Life Event (QLE)

What Is A Qualifying Life Event?

Certain changes in your life situation are known as qualifying life events – things like a loss of health coverage, a change in your household, or a change in residence. These qualifying events give you the opportunity to sign up for a new health insurance plan or change an existing health insurance plan outside Open Enrollment.

Qualifying life events typically include, but are not limited to:

- Becoming newly married or divorced.
- Having a baby or adopting a child.
- Experiencing a death of the insurer in the family.
- Losing health insurance coverage due to job loss.
- Losing eligibility for Medicare, Medicaid, or Children's Health Insurance Program (CHIP).
- Turning 26 and losing coverage from your parent's health insurance plan.
- Moving to a different zip code or county that changes your health plan area.

Because every situation is different, you may need to present documentation to show how the life event impacts your eligibility for health insurance coverage.

Required documentation for QLE events typically included, but are not limited to:

- Adding a Spouse: Marriage Certificate, COB Form
- Adding a Child: Birth Certificate, Adoption Paperwork, Guardianship/Custody Paperwork
- Divorce Decree: Dropping spouse or needing coverage

Please make changes to your benefits by using the instructions below. If you fail to do so **within 30 days of the event**, you will have to wait for Open Enrollment.

How to make changes:

1. You can schedule an appointment with a BPA benefits counselor by going to the link listed below:

<https://calendly.com/benefit-enrollments/lakota-local-school-district-new-hire>

2. Or call (833) 202-9966 directly to speak with a BPA benefits counselor to make changes

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