

QUALIFYING LIFE EVENTS

ONCE YOU HAVE MADE YOUR ELECTIONS, YOU WILL NOT BE ABLE TO CHANGE THEM UNTIL THE NEXT OPEN ENROLLMENT PERIOD, UNLESS YOU EXPERIENCE A QUALIFIED CHANGE IN STATUS LISTED BELOW FOR YOUR REFERENCE.

IRS § 125 prohibits you from changing your enrollment during the Plan Year unless you experience a qualifying life event (QLE). Qualified status changes include: marriage, divorce, birth or adoption of a child, change in child's dependent status (children are eligible from the date from which they turn two years old), death of spouse, child or other qualified dependent, change in residence due to an employment transfer for you, your spouse, commencement or termination of adoption proceedings, or change in your spouse's benefits or employment status. You must notify Human Resources within 30 days of experiencing a qualified status change.

FOR DENTAL ONLY - Children are eligible from the date in which they turn two years old until the end of the calendar month in which age 19 is attained or age 23 if attending an accredited school, college or university on a full-time basis. You must notify Human Resources 30 days prior to your child turning two years old in order for that child to be eligible for dental or wait until the next open enrollment period.