

# Qualifying Life Event – Need to Change Your Benefits?

The only time employees can change their benefits outside of Open Enrollment or New Hire enrollment is when they have a Qualifying Life Event (QLE). The IRS determines what is considered a qualifying life event. These events allow you to enroll in health insurance or make specific benefit changes within 31 days of the life event.



## Some Examples of Qualifying Life events:

- Marriage/Divorce
- Birth or Adoption of Child
- Death of Spouse or Dependent Child
- Employment Status change for you or your Spouse
- Coverage gained or loss from employer of Spouse or Child
- Change in a child's dependent status – aging off the plans at age 26
- Entitlement to Medicare or Medicaid

**Important: Employees have 31 days from the date of their qualifying life event to:**

- **Notify the City's benefits team in HR**
- **Submit supporting documentation (See back of page)**
- **Submit specific benefit changes online through ESS**

Our Plan contracts have a 31-day grace period to allow for employees to make benefit changes. All supporting documentation and changes must be submitted within this period. If the grace period has passed, employees will have to wait to make changes at the next Open Enrollment or until they are within 31 days of another qualifying life event.



Early notification on any life event is encouraged to ensure timely processing with insurance carriers and notice of changes in benefit deductions to payroll.

## When are these changes effective?

Life event benefit changes are typically effective the first of the month following the date of the life event change. However, if the life event is a birth of child, the change is effective from the child's date of birth forward. When employees send notice of their life event, our team will review documentation and clarify the effective date of any benefits change based on the supporting documentation submitted.

# Supporting Documentation for Life Events

Qualifying Life Event	Documentation to Submit
Dependent Loss of the State's CHIP Plan	A copy of the Certificate of credible coverage or a termination letter that lists the date your dependent coverage ended.
Judgment, decree, or court order allowing you to add or drop coverage for a dependent child	A copy of the court order awarding custody or requiring coverage or clarifying coverage to be termed for dependent child.
Dependent child with a last name different than yours	A copy of the birth certificate or a court document awarding custody of requiring coverage.
Dependent child over the age 26 (also required when enrolling for the first time as a new hire)	Birth certificate AND a Social Security Disability Award or letter from physician AND the parent's tax return claiming the child (current or previous year only).
Spouse/Dependent gains/loses other coverage	A letter from the entity in question regarding the gain/loss of coverage, indicating the name(s) and effective dates of the status change.
Birth, adoption, or placement for adoption	A copy of a birth certificate, adoption certificate that includes date of birth, adoption placement agreement.
Divorce, legal separation, or annulment	A copy of the divorce decree or certificate or annulment papers.
Marriage	A copy of the government issued marriage certificate.
Common Law Marriage	Court stamped/signed document of Informal Declaration of Marriage from the County.

**If you are adding a dependent to your Plans for the first time as a new hire of a life event, we will also need copies of supporting dependent documentation to prove the relation you have to this dependent.**

- For Spouse: copy of marriage license or informal declaration of marriage
- For child(ren): Birth certificate or verification of birth facts. You can also submit the latest copy of a tax return with financial information redacted. This needs to be a legal document showing you can claim these dependents in your household.



Please be sure to send copies of your dependent documentation to our benefits team. You can send copies directly to [benefits@friscotexas.gov](mailto:benefits@friscotexas.gov). You can also fax copies to our fax at **972-292-5229**. If you stop by HR, we can also make copies. Whichever method is easiest for you.

*Questions about Life events or supporting documentation, please reach out to [benefits@friscotexas.gov](mailto:benefits@friscotexas.gov) or call 972-292-5202.*