

## Qualifying Life Event

In accordance with Section 125 of the Internal Revenue Code, changes to employee benefit elections—such as health insurance, flexible spending accounts (FSAs), and other eligible benefits—are only permitted outside the open enrollment period if you experience a **Qualifying Life Event (QLE)**. This policy ensures compliance with federal regulations governing our benefits program.

### Qualifying Life Events include (with examples of supporting documentation):

- **Marriage or Divorce**  
*Required documentation: Copy of marriage certificate or divorce decree*
- **Birth or Adoption of a Child**  
*Required documentation: Birth certificate, hospital birth record, or adoption papers*
- **Gain or Loss of Coverage**  
*Required documentation: Certificate of Creditable Coverage, official loss of coverage letter from the prior insurer, COBRA notice, or employer termination letter with benefit end dates and covered individuals. For new coverage, a benefit ID card may be accepted **if** it clearly lists the employee's name and effective date of coverage.*
- **Death of a Spouse or Dependent**  
*Required documentation: Copy of death certificate*
- **Change in Employment Status (e.g., termination, new employment)**  
*Required documentation: Employer-provided letter confirming the date of hire or termination **and** whether the employment change impacts benefit eligibility (e.g., from part-time to full-time or vice versa)*
- **Significant Change in Spouse's or Dependent's Employment Status**  
*Required documentation: Letter from spouse's/dependent's employer confirming change and impact on benefits*

To request changes to your benefits, please contact the benefits department **within 31 days of the event**.

If the event is not reported within the 31-day window, you will need to wait for the next open enrollment periods: