

Qualifying Events Matrix for Benefit Changes

Qualifying Events

Change in Martial Status	Medical	Dental	Vacation Buy	Reimbursement Accounts	Deadline to Enroll
Marriage	Enroll Spouse/Cancel Coverage	Enroll Spouse/Cancel Coverage	No Change	Enroll/Increase or Cancel/Decrease	31 Days From Event Date
Divorce/Legal Separation/Annulment	Enroll Self/Cancel Ex-Spouse	Enroll Self/Cancel Ex-Spouse	No Change	Enroll/Increase or Cancel/Decrease	60 Days From Event Date
Death of Spouse	Enroll Self/Cancel Spouse	Enroll Self/Cancel Spouse	No Change	Enroll/Increase or Cancel/Decrease	31 Days From Event Date

Change in Child's Dependent Status					
Birth, Adoption, Placement for Adoption	Enroll Child	Enroll Child	No Change	Enroll/Increase Healthcare or Enroll/ Increase Dependent Day Care	31 Days From Event Date
Death of Dependent Child	Terminate Child Coverage	Terminate Child Coverage	No Change	Cancel/Decrease Healthcare or Cancel/Decrease Dependent Day Care	31 Days From Event Date
Age 19 to 23 - Child Becomes Full time Student	Enroll Child	Enroll Child	No Change	Enroll/Increase Healthcare	60 Days From Event Date
Age 19 to 23 No Longer a Full Time Student	Terminate Child Coverage	Terminate Child Coverage	No Change	Cancel/Decrease Healthcare	60 Days From Event Date
Graduation from College	Terminate Child Coverage	Terminate Child Coverage	No Change	Cancel/Decrease Healthcare	60 Days From Event Date

Change in Employment Status (Employee or Spouse)					
Increase in hours (eligible for coverage)	Enroll	Enroll	Enroll	Enroll	31 Days From Event Date
Decrease in hours below (ineligible for coverage)	Cancel Coverage	Cancel Coverage	Cancel Coverage	Cancel Coverage	31 Days From Event Date
Strike or lockout (resulting in loss of coverage)	Enroll/Cancel Coverage	Enroll/Cancel Coverage	Enroll/Cancel Coverage	Enroll/Cancel Coverage	31 Days From Event Date
End of or return from Leave of Absence	Enroll/Cancel Coverage	Enroll/Cancel Coverage	Enroll/Cancel Coverage	Enroll/Cancel Coverage	31 Days From Event Date

Life Insurance can be changed at anytime. Increase is subject to approval by the insurance company. Life Insurance beneficiaries can be changed at any time.

Employee requests for qualifying event changes will not be implemented until proper documentation is received by the Benefits Office.

Disclaimer:

The Qualifying Event must relate to the change you are making. Additional requirements may need to be met to be eligible for the items above. Contact the Benefits Office at 631-344-5126 or 631-344-2877.