



## EMPLOYEE SERVICES

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## Life Events <sup>[1]</sup>

While the benefits elections you make typically remain in effect until the end of the plan year (June 30), you may make limited changes to your benefits outside Open Enrollment due to qualified family status changes or other life events.

### Rules for Making Benefits Plan Changes

- Contact Employee Services within 31 days of experiencing a qualified family status change or other life event (see details below) to discuss eligible changes, and the necessary forms and documentation.
- Changes to benefit plans must be consistent with the qualifying life event, and correspond with a gain or loss of eligibility for coverage. For example, marriage is a family status change in which you gain a new dependent; therefore you could add your new spouse to your current benefit plans, but not decrease your Health Care Flexible Spending Account.
- Enrollment in Short-term Disability (STD) may only be made when a change in classification results in new eligibility for STD.
- The qualifying life event may allow changes to several benefit plans. The birth of a child, for example, would allow you to add your new dependent to your current benefit plans, as well as make changes to your cafeteria plans and life insurance plans.
- To process any changes, Employee Services must receive the Benefits Enrollment/Change Form (download forms from the sidebar) and necessary documentation *within 31 days* of the date of the event. If the form is not submitted within the 31-day deadline, you must wait until the next Open Enrollment to make the changes.
- Review the [dependent eligibility section](#) <sup>[2]</sup> for definitions of eligible dependents and necessary documentation.
- If you are expecting a reduction in benefit plan costs as a result of your qualifying life event change, submit the appropriate paperwork to Employee Services *by the 10th of the month in which the change takes effect*. If paperwork is submitted after the 10th of that month, Employee Services cannot guarantee a refund of benefit plan costs.
- In most cases, changes are effective the first day of the month following the qualifying life event.

### Qualified Family Status Changes

Qualified family status changes are defined by Section 125 of the Internal Revenue Code, based on individual circumstances and plan eligibility. Qualified family status changes include the following, but may not apply to every benefit plan:

- legal marital status: marriage, common-law marriage, same-gender domestic partnership (SGDP), divorce and legal separation
- dependents: gain of dependent through birth, adoption (including placement for adoption), or gain of legal custody; or loss of a dependent ceasing to qualify as eligible due to age, marriage, military service or independent status
- employment status: a change in employment status or job classification by you or your dependents resulting in a gain or loss of eligibility
- work schedule: changes between part-time and full-time work (an increase or decrease in hours of employment) resulting in a change in eligibility, or commencement of/ return from an unpaid leave of absence
- change in residence: gain/loss of eligibility due to residence change
- qualified Medical Child Support Order (QMCSO): a court order resulting from a divorce, legal separation, annulment, or change in legal custody that may require or remove the requirement of medical/dental coverage for the employee's child under the employee's medical/dental plans
- Medicare, Medicaid, Children's Health Insurance Program (CHIP): a gain/loss of Medicare, Medicaid or CHIP eligibility by you or your dependents

## **Other Life Events**

Even if you do not experience a qualified family status change, you may have a change in your life that may allow for limited changes to your benefits plans, such as:

- death: changes in benefits due to the employee, retiree or a dependent's passing
- dependent care: a change in cost or hours
- disability: approved for short-term and/or long-term disability
- gain or loss of coverage: a new gain/loss of group health coverage for you or your dependents, including exhaustion of COBRA coverage (not a voluntary termination)
- qualified/non-qualified dependent status change: a change in tax-dependency status for your dependent child(ren) or same-gender domestic partner (SGDP)
- salary increase/decrease: resulting in change of eligibility for benefits plans
- retiring from CU: enrolling in retiree benefits upon retirement from the university
- Open Enrollment: Open Enrollment elections resulting in a gain/loss of coverage for you or your dependents

## **Please Note:**

Filling in your enrollment form incorrectly, forgetting to enroll, or being unable to continue paying for your benefits are NOT qualifying life events. You must notify Employee Services of a qualifying life event within 31 days of the event to change your benefit plans. THIS

INCLUDES THE BIRTH OR ADOPTION OF A CHILD, EVEN IF YOU ALREADY HAVE FAMILY COVERAGE. If you do not notify Employee Services within the time specified, you may not be able to add or remove a dependent, or make any other coverage changes until the next Open Enrollment period, with benefits coverage effective the following July 1.

**Groups audience:**

Employee Services

**Right Sidebar:**

ES: Benefits Contact

ES: Benefits - Benefits Enrollment/Change Form

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**Source URL:** <http://www.cu.edu/employee-services/life-events>

**Links:**

[1] <http://www.cu.edu/employee-services/life-events>

[2] <http://www.cu.edu/employee-services/faculty-benefits-eligibility>