



## Qualifying Life Change Employee Gaining Eligibility

The following guide outlines [permissible changes](#) to benefit elections and [how to make](#) them when an employee gains eligibility for group health insurance.

### Permissible Changes

Employees can make certain changes to their benefit elections when they gain eligibility for group health insurance due to a Qualifying Life Change.

Common examples of an employee gaining eligibility:

- Gaining eligibility through spouse/partner (e.g., spouse started a new job or Open Enrollment)
- Gaining eligibility through parents
- Gaining eligibility under a Medical Assistance Program (e.g., Medicaid, Medicare, SEP allows 60 days from date of loss)
- Gaining coverage under a foreign government socialized group health plan (e.g., going on sabbatical/visiting scholar)

These changes must be made within **31 days** from the date of the event that caused the gain of eligibility and must be [consistent](#) with gain of eligibility. New elections will **be effective the first of the month** following the event that caused the gain of eligibility.

CU Health Plans medical, dental, vision	Optional Life Insurance	Voluntary AD&D	Flexible Spending Accounts Health Care Dependent Care
limited changes	changes permissible	limited changes	changes permissible

### Plan resources

[Rates \(PDF\)](#)

[Benefits Website](#)

## CU Health Plans: medical, dental, vision

	<b>Enroll?</b>	<b>Cancel?</b>	<b>Change plans?</b>
<b>Employee Spouse/partner Children</b>	The employee and their dependents cannot enroll. They must wait until Open Enrollment.	The employee and their dependent(s) can cancel their CU coverage with proof of <a href="#">gain of group coverage</a> under another plan.	The employee cannot switch plans. They must wait until the next Open Enrollment period.

## Optional Life Insurance

	<b>Enroll?</b>	<b>Cancel or decrease?</b>
<b>Employee</b>	The employee can enroll or increase at any time of the year. To <a href="#">apply</a> for an additional amount, (max \$1 million) employee must submit the Medical History Statement Form, as evidence of insurability, to the Standard Insurance Company for approval.	Any policy may be decreased or cancelled any time during the plan year. Effective that month if the Benefits Enrollment/ Change Form is received by the 10 <sup>th</sup> of the month, otherwise it is effective the first of the following month.
<b>Spouse/partner</b>	The employee can enroll or increase a spouse/partner at any time of the year. To <a href="#">apply</a> for an additional amount, (max \$500,000), they must submit the Medical History Statement Form, as evidence of insurability, to the Standard Insurance Company for approval.	
<b>Children</b>	The employee may not enroll a child until Open Enrollment.	

You can [update your beneficiary\(ies\)](#) at any time.

Effective date of policy is the date of approval by The Standard however, premiums are effective the first of the month following the approval date.

## Voluntary Accidental Death & Dismemberment (AD&D)

	<b>Enroll?</b>	<b>Cancel or decrease?</b>
<b>Employee Spouse/partner Children</b>	The employee cannot enroll or increase amount for themselves or their dependents until Open Enrollment.	Any policy may be decreased or cancelled any time during the plan year. It becomes effective that month if the Benefits Enrollment/ Change Form is received by the 10 <sup>th</sup> of the month, otherwise it is effective the first of the following month.

You can [update your beneficiary\(ies\)](#) at any time.

## Flexible Spending Accounts (FSA)

<b>Health Care Flexible Spending Account (HCFSA)</b>	<b>Dependent Care Flexible Spending Account (DCFSA)</b>
The employee can decrease the election, within plan guidelines, to reflect gain of eligibility for medical, dental and vision of FSA coverage under spouse's plan. In no event can a new election be reduced to an amount that is less than the expenses incurred prior to the new election date.	The employee can enroll, increase, decrease or cancel election to reflect new eligibility. (e.g., if spouse/partner previously did not work or dependent is added under spouse's plan)

## How to Make Changes

The employee has **31 days** from the date of the event that causes the gain of eligibility to make changes and [submit](#) the required documentation. If the appropriate documentation is not submitted within 31 days, they must wait until the next Open Enrollment to make changes.

### How to cancel coverage

1. Submit the appropriate Benefits Enrollment/Change Form:
  - [Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#)
  - [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#)
2. Submit a letter or other document from dependent's employer or insurer stating:
  - The individuals that gained group coverage (by name).
  - The effective date of group coverage.
  - The types of plans that were gained, specifically medical, dental and/or vision.

### Submission instructions

Submission instructions for all documentation are found on the Benefits Enrollment/Change Form. You can check the Benefits Summary in your [employee portal](#) to verify enrollment accuracy after forms are processed. If you have further questions, contact a benefits professional at **303-860-4200, option 3**.

### How to add, change or remove beneficiary(ies) from a life insurance policy

If you are enrolled in Employee Basic Life, Employee Optional Life and/or Employee Voluntary AD&D, you must name one or more beneficiaries. Beneficiaries are the individual(s) or organization that you name on your life insurance policies that will receive the benefit in the event of your death. Beneficiaries can be legal dependents, but do not have to be. Beneficiaries can be updated anytime by following the steps below.

1. LOGIN into your [employee portal](#)
2. SELECT **CU Resources** (skip this step if CU Resources is your homepage)
3. CLICK on the **Benefits and Wellness** tile
4. CLICK on the **Benefits Summary** tile
5. On the summary, CLICK on the **plan(s)** you want to edit: Employee Basic Life, Employee Optional Life and/or Employee Voluntary AD&D
6. CLICK **Edit** to complete one of the following actions:
  - a. Add beneficiaries
  - b. Change percentages of current beneficiaries
    - i. The total percentage between beneficiaries must be a total of 100 percent.
  - c. Remove a beneficiary
    - i. Change the percentage to 0 percent.
    - ii. Note: If you no longer wish to have this individual visible in your employee portal, submit the [Dependent/Beneficiary Removal Form \(PDF\)](#)
7. CLICK **Save** - changes will be effective immediately

### Payroll deductions

If you cancel or remove dependent coverage and expect a reduction in cost of monthly premiums, the employee must submit all documentation by the tenth of the month in which the change would take effect. If documentation is received after the tenth of the month, premium adjustments will be reflected in the next payroll cycle.



## Questions?

Contact a benefits professional via email at [benefits@cu.edu](mailto:benefits@cu.edu) or call during business hours at 303-860-4200 option 3.

## Other Benefits to Consider

During the course of a life event, there are other benefit changes to consider that are not subject to Qualifying Life Change rules. The following changes can be made at any time during the plan year:

### HSA – Health Savings Account

You must be enrolled in the CU Health Plan – High Deductible to open and contribute to the HSA offered by CU. You can enroll, increase, decrease or stop your elected contributions at any time during the year without a [Qualifying Life Change](#). Please see the [HSA Fact Sheet \(PDF\)](#) for more detailed information.

- Effective date via Form: Effective that month if form is received by the 10th of the month, otherwise it will be the first of the following month.
- Effective date via Self-Service-Portal: Effective that month, if enrolled online before that month's payroll processing. You must call a [benefits professional](#) to activate online enrollment.

### Optional Life Insurance

You can enroll in the Optional Life benefit or increase your current elected amount at any time during the plan year:

1. **Complete and sign** the Medical History Statement\*  
[Medical History Statement Faculty and University Staff \(PDF\)](#)  
[Medical History Statement Classified Staff \(PDF\)](#)
2. **Submit** form to The Standard Life Insurance Company  
 The Standard Life Insurance Company  
 900 SW Fifth Avenue  
 Portland, OR 97204
3. **Wait for approval**
  - a. The Standard Life Insurance Company will notify the applicant and the university when application is approved.
    - i. Effective date of the policy is the first day of the month following the approval date from The Standard Life Insurance Company.
    - ii. Premiums are effective the first day of the month following the approval date.
  - b. The university will notify the applicant when approval is received. At that time, the applicant will designate beneficiaries and indicate tobacco usage via the provided form.

**Cancellations:** You can decrease or cancel personal and dependent Optional Life Insurance any time during the plan year by submitting the appropriate Benefits Enrollment/Change Form:

[Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#)  
[Benefits Enrollment/Change Form Classified Staff \(PDF\)](#)

\*By signing the [Medical History Statement](#), the applicant is authorizing The Standard Life Insurance Company to obtain information about the applicant's health, undergo a physical examination, if required, which may include blood testing, and provide any additional information about the applicant's insurability that The Standard Life Insurance Company may reasonably require.

## Voluntary Accidental Death & Dismemberment (AD&D)

Voluntary AD&D can only be added during Open Enrollment and certain Qualifying Life Changes. However, you can decrease or cancel AD&D any time during the plan year by submitting the appropriate Benefits Enrollment/Change Form:

[Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#)

[Benefits Enrollment/Change Form Classified Staff \(PDF\) Staff](#)

## Short Term Disability

**Faculty and University Staff:** You can only enroll during Open Enrollment. However, you can cancel any time during the plan year by submitting the [Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#). Effective date for cancellation is that month if the Benefits Enrollment/Change Form is received by the 10<sup>th</sup> of the month, otherwise it will be the first of the following month.

**Classified Staff:** Enrollment is mandatory as it is paid by CU.

## Long Term Disability

**Faculty and University Staff:** Enrollment is mandatory as it is paid by CU.

### Classified Staff:

- You can enroll at any time during the year with a [Medical History Statement Classified Staff \(PDF\)](#) approved by The Standard Life Insurance Company. Effective date is the first of the month following approval of The Standard Life Insurance Company.
- Premiums are based on employee's age, salary and vesting status with PERA.
- Employee can request change of premiums at any time during the year or when they become vested with PERA (five years of PERA service). You must submit Benefits Enrollment/Change and proof of vesting status (if status was gained outside CU's employment). Effective that month if form is received by the 10<sup>th</sup> of the month, otherwise it will be the first of the following month.
- You can change to vested status anytime during the plan year.
- You can cancel any time during the plan year. Effective date for cancellation is that month if the [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#) is received by the 10<sup>th</sup> of the month, otherwise it will be the first of the following month.

## Definitions

**Consistency rule:** Under the Consistency Rule, the election change is on account of and corresponds with the Qualifying Life Change that affects eligibility for coverage under an employer's plan. Changes to benefit plans must be consistent with the Qualifying Life Change and correspond with a gain or loss of eligibility for coverage.

**Gain of eligibility for group coverage:** When canceling CU coverage, CU requires proof that employee and/or dependents have or will have coverage. We require a letter or other document from dependent's employer or insurer stating:

- The individuals that gained group coverage (by name).
- The effective date of group coverage.
- The types of plans that were gained, specifically medical, and dental and/or vision.