

GME Qualifying Life Change Death of a Child

The following guide outlines permissible changes to benefit elections and how to make them if a child has passed away.

The University of Colorado expresses our deepest condolences during this time. If you would prefer to speak directly to a benefit professional, please call 303-860-4200, option 3.

Permissible Changes

If an employee's child has passed away, they may make certain changes to their benefit elections. They have **31 days** from the date of death to make these qualifying changes. These changes must be consistent with a loss of eligibility. New elections will **be effective the first of the month** following the date of death. The employee will need to cancel their child's coverage. The benefits will end on the date of death.

Plan Change Eligibility:

- **CU Health Plans medical, dental, vision:** cancellation of child's coverage
- **Flexible Spending Accounts (Health Care FSA & Dependent Care FSA):** changes permissible

Plan resources

- [GME Rates \(PDF\)](#)
- [GME Benefits Website](#)

CU Health Plans: medical, dental, vision

The employee will need to cancel the child's coverage by contacting a benefits professional, 303-860-4200 opt.3. Coverage will end on the date of death.

Enrollment:

- **Employee:** The employee cannot enroll themselves until the next Open Enrollment.
- **Spouse/partner:** The employee cannot enroll dependents until the next Open Enrollment.
- **Dependent children:** The employee cannot enroll dependents until the next Open Enrollment.

Cancellation:

- **Employee:** The employee cannot cancel coverage until the next Open Enrollment.
- **Spouse/partner:** The employee cannot cancel coverage for dependents until the next Open Enrollment.
- **Dependent children:** The employee cannot cancel coverage for dependents until the next Open Enrollment.

Flexible Spending Accounts (FSA)

Health Care Flexible Spending Account HCFSA

- The employee can decrease election to reflect the loss of dependent.
- 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.

Dependent Care Flexible Spending Account DCFSA

- The employee can decrease election to reflect the loss of dependent.

How to Make Changes

The employee has **31 days** from the date of the child's death to cancel coverage by submitting the required documentation to Employee Services. Benefits will end on the date of death. When applicable, premium adjustments are effective the first of the month following the date of death.

How to cancel coverage for deceased child and make other changes

1. **Submit** the [Benefits Enrollment/Change Form GME \(PDF\)](#).
2. **Submit** a copy of death certificate.

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**.

Payroll deductions

If you are canceling or removing dependent coverage and expect a reduction in your cost of monthly premiums, you must submit all documentation by the 10th of the month in which the change would take effect. If documentation is received after the 10th of the month, premium adjustments will be reflected in the next payroll cycle.

Questions?

Contact a benefits professional via email at benefits@cu.edu or call during business hours at **303-860-4200 option 3**.

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.