



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.

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

Plan resources

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

CU Health Plans: medical, dental, vision

	Enroll?	Cancel?
Employee Spouse/partner	The employee cannot enroll themselves or dependents until Open Enrollment.	The employee cannot cancel CU coverage for themselves or dependents. They must wait until Open Enrollment.
Dependent children		
The employee will need to cancel the child's coverage by contacting a benefits professional, 303-869-4200 opt.3. Coverage will end on the date of death.		

Flexible Spending Accounts (FSA)

Health Care Flexible Spending Account (HCFSA)	Dependent Care Flexible Spending Account (DCFSA)
<ul style="list-style-type: none"> 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. 	<ul style="list-style-type: none"> 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 via email at benefits@cu.edu or call during business hours at 303-860-4200 option 3.

Payroll deductions

If you cancel or remove 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.

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.