



# Employee Guide: Qualifying Life Change

## Death of a spouse or partner

The following guide outlines [permissible changes](#) to benefit elections and [how to make](#) them if a spouse/partner has passed away.

### Permissible changes

If an employee's spouse or partner has passed away, they may make certain changes to their benefit elections. The employee has **31 days** from the day of the event 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 must [cancel](#) coverage for their spouse/partner and stepchildren (children who are not employee's [legal dependents](#)). Spouse/partner benefits will end on date of death.

CU Health Plans medical, dental, vision	Optional Life Insurance	Voluntary AD&D	Flexible Spending Accounts Health Care Dependent Care
cancellation of spouse/partner/stepchildren's coverage and limited changes	changes permissible	changes permissible	changes permissible

### Plan resources

- [Rates](#)
- [Benefits Website](#)

### CU Health Plans: medical, dental, vision

	Enroll?	Cancel?	Change plans?
<b>Employee</b>	If the employee currently does not have coverage with CU, they may enroll, with proof of <a href="#">loss of coverage</a> .	The employee cannot cancel CU coverage for themselves. They must wait until Open Enrollment.	The employee and their children may NOT switch plans until the next Open Enrollment period.
<b>Deceased spouse/partner</b>	The employee must <a href="#">cancel</a> their spouse/partner's health plans. Coverage ends date of death. Premium adjustments are effective the first of the month following the date of death.		
<b>Stepchildren</b>	The employee can enroll or continue coverage if employee has legal responsibility. <a href="#">Dependent Eligibility Verification</a> required when enrolling new dependents.	The employee will need to cancel if stepchildren are not legal dependents. Coverage will end the last day of the month of the event. They will be eligible for COBRA.	
<b>Children</b>	If children were under the plan of employee's spouse/partner, employee can add them to CU's plans with proof of <a href="#">loss of coverage</a> , provided the employee is enrolled or enrolling.	The employee cannot cancel CU coverage for their dependent children. They must wait until Open Enrollment.	

## Optional Life Insurance

	Enroll?	Cancel or decrease?
<b>Employee</b>	<p><b>Guarantee issue (no medical history required):</b> The employee can elect or increase up to \$10,000, in increments of \$1,000. Total policy amount cannot exceed three times employee's annual salary or the \$1 million dollar limit.</p> <p><b>Additional amounts:</b> To <a href="#">apply</a> for additional amount (max of \$1 million) employee must submit the Medical History Statement form, as evidence of insurability, to The Standard Insurance Company for approval.</p>	Any policy may be decreased or canceled any time during the plan year. Effective that month if the Benefits Enrollment/ Change form is received by the tenth of the month, otherwise it is effective the first of the following month.
<b>Deceased spouse/partner</b>	The employee should begin the Life Claim process, if spouse/partner had a CU life insurance policy, by contacting a benefits professional at 303.860.4200, option 3. Time limits apply, so please start this process as soon as possible. Coverage ends on the date of death. Premium adjustments are effective the first of the month following the date of death.	
<b>Stepchildren</b>	If stepchildren are legal dependents, the employee may continue coverage or elect, in flat amounts of \$5,000 or \$10,000. Policy cannot exceed employee's Optional Life amount. No medical history required. <a href="#">Dependent Eligibility Verification</a> required.	The employee must cancel coverage if stepchildren are not legal dependents. Coverage ends on the date of death.
<b>Children</b>	For a dependent child(ren), the employee may elect, in flat amounts of \$5,000 or \$10,000. Policy cannot exceed employee's Optional Life amount. No medical history required.	Any policy may be decreased or canceled any time during the plan year. Effective that month if the Benefits Enrollment/ Change form is received by the tenth of the month, otherwise it is effective the first of the following month.
You can <a href="#">update your beneficiary(ies)</a> at any time.		

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

	Enroll?	Cancel or decrease?
<b>Employee</b>	The employee can elect or increase, in increments of \$10,000, up to 10-times their annual salary with a maximum of \$250,000. Medical history not applicable.	Any policy may be decreased or canceled at any time during the plan year. Effective that month if Benefits Enrollment/ Change form is received by the tenth of the month, otherwise it will be the first of the following month.
<b>Deceased spouse/partner</b>	The employee should begin the Life Claim process if spouse/partner had a CU life insurance policy by contacting a benefits professional at 303.860.4200, option 3. Time limits apply, so please start this process as soon as possible.	
<b>Stepchildren</b>	If stepchildren are legal dependents, the employee may continue coverage or elect a flat \$5,000. The employee must be enrolled. Medical history not applicable. <a href="#">Dependent Eligibility Verification</a> required.	The employee must cancel coverage if stepchildren are not legal dependents. Coverage ends on the date of death.
<b>Children</b>	The employee can elect a flat amount of \$5,000 for dependent child(ren). Employee must be enrolled. Medical history not applicable.	Any policy may be decreased or canceled any time during the plan year. Effective that month if the Benefits Enrollment/ Change form is received by the tenth of the month, otherwise it is effective the first of the following month.
You can <a href="#">update your beneficiary(ies)</a> at any time.		

## Flexible Spending Accounts (FSA)

Health Care Flexible Spending Account HCFSA	Dependent Care Flexible Spending Account DCFSA
The employee can enroll, increase or decrease election to reflect <a href="#">loss of eligibility</a> for medical, dental, vision or FSA coverage under spouse's/partner'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 or increase to accommodate newly eligible dependents and any other dependents who were not previously covered.

## How to make changes

The employee has **31 days** from the date of the event to make changes by [submitting](#) the required documentation. The employee must cancel coverage for their deceased spouse/partner and their stepchildren unless they have legal responsibility with required court documentation. If the spouse/partner had a CU Life Insurance Policy, begin the Life Claim Process by contacting a [benefits professional](#). Time limits apply, so please start this process as soon as possible.

## How to add yourself and/or your dependent children who lost coverage due to death of spouse/partner

1. Submit the Benefits Enrollment/Change form:  
[Benefits Enrollment/Change form Faculty, Officers, University Staff](#)  
[Benefits Enrollment/Change form Classified Staff](#)
2. Submit [Dependent Eligibility Verification \(DEV\)](#) documentation for newly eligible child(ren), if dependents are not already verified. If documentation is not received, your dependent will not be enrolled, and you will have to wait until the next Open Enrollment period.

Eligible dependents	Dependent verification required documentation		
<b>Child under age 27</b>	Birth or adoption certificate	or	Court documents signed by a judge for parental responsibility or qualified medical child support court order
<b>Disabled Child over age 27</b>	Birth or adoption certificate	and	A medical certificate of disability or notice of determination from the Social Security Administration

3. Provide proof of [loss of coverage](#). Submit a letter or other document from spouse/partner's employer or insurer stating:
  - Who are the individuals losing coverage (by name)
  - When is the effect date when coverage ends
  - What types of plans are being lost, specifically medical, dental and vision

## How to cancel coverage for deceased spouse/partner and stepchildren

1. Submit the appropriate Benefits Enrollment/Change form:  
[Benefits Enrollment/Change form Faculty, Officers, University Staff](#)  
[Benefits Enrollment/Change form Classified Staff](#)
2. Submit a copy of death certificate.

## 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 beneficiaries for (Employee Basic Life, Employee Optional Life and/or Employee Voluntary AD&D)
6. CLICK **Edit**
  - a. Add beneficiaries
  - b. Change percentages of current beneficiaries (the total percentage between beneficiaries must be a total of 100 percent)
  - c. Remove a beneficiary (change the percentage to 0 percent) - Note: If you no longer wish to have this individual visible in your employee portal, submit the [Dependent/Beneficiary Removal form](#)
7. CLICK **Save** - changes will be effective immediately

## Submission instructions

Send forms and documents via secured fax or unsecured email, regular mail or in person:

Fax: 303.860.4299 (secured)

Email: [benefits@cu.edu](mailto:benefits@cu.edu) (unsecured)

Employee Services: 1800 Grant St. Suite 400, Denver, CO 80203

Employees can check their Benefits Summary in their [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**.

## Other benefits to consider (Not subject to QLC requirements)

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

### HSA – Health Savings Account

The employee can enroll, increase, decrease or cancel at any time during the year without a Qualifying Life Change. The employee must be enrolled on the CU Health Plan – High Deductible in order to open and contribute to the HSA offered by CU. Contributions cannot be made to both the HCFSA and the HSA at the same time. Please see the [HSA Fact Sheet](#) for more detailed information.

- Effective date via Form: Effective that month if form is received by the tenth 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. Employee must call a [benefits professional](#) to activate online enrollment.

## Optional Life Insurance

The employee can enroll in or increase, at any time, in Optional Life Insurance:

1. **Complete and sign** the evidence of insurability (EOI)\*  
[Medical History Statement Faculty and University Staff](#)  
[Medical History Statement Classified Staff](#)
2. **Submit Form**  
 The Standard Insurance Company  
 Medical Underwriting  
 900 SW Fifth Avenue  
 Portland, OR 97204
3. **Approval**
  - a. The Standard will notify the applicant and the university when application is approved.
    - i. Effective date of the policy is the date of approval by The Standard.
    - 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:** The employee can decrease or revoke 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](#)  
[Benefits Enrollment/Change form Classified Staff](#)

\*EOI: By signing the [Medical History Statement](#), the applicant is authorizing the Standard 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 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, employees can 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](#)  
[Benefits Enrollment/Change form Classified Staff](#)

## Short Term Disability

### Faculty and University Staff:

Employees can cancel any time during the plan year by submitting the [Benefits Enrollment/Change form Faculty, Officers, University Staff](#). Effective date for cancellation is that month if the Benefits Enrollment/Change form is received by the tenth of the month, otherwise it will be the first of the following month. The employee can enroll only during Open Enrollment.

**Classified Staff:** N/A (Must continue enrollment since it is mandatory and paid by CU)

## Long Term Disability

**Faculty and University Staff:** N/A (Must continue enrollment since it is mandatory and paid by CU)

### Classified Staff:

- The employee can enroll at any time during the year with a [Medical History Statement Classified Staff](#) approved by The Standard Insurance Company. Effective date is the first of the month following approval of The Standard 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). Employee must submit Benefits Enrollment/Change form and proof of vesting status (if status was gained outside CU's employment). Effective that month if form is received by the tenth of the month, otherwise it will be the first of the following month.
- The employee can change to vested status anytime during the plan year.
- The employee can cancel any time during the plan year. Effective date for cancellation is that month if the [Benefits Enrollment/Change form Classified Staff](#) is received by the tenth 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.

**Evidence of Insurability (EOI):** This means an applicant must submit the [Medical History Statement Faculty/University Staff](#) or [Medical History Statement Classified Staff](#) to The Standard Insurance Co, authorizing to obtain information about the applicant's health, undergo a physical examination which may include blood testing or any other information about the applicant's insurability reasonably required. 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.

**Loss of group coverage:** When adding CU coverage, CU requires proof that employee and/or dependents will lose or have lost group health coverage. We require a letter or other document from dependent's employer or insurance company stating:

- Who are individuals that lost group coverage
- When is the effective date of loss group coverage
- What types of plans were lost, specifically medical, and dental and/or vision