



## Employee Guide: Qualifying Life Change

### Change in Child/Dependent Care Needs

The following guide outlines [permissible changes](#) to benefit elections and [how to](#) make them when employees experience changes in their dependent care needs.

### Permissible changes

Employees can enroll or make a corresponding change to their Dependent Care Flexible Spending Account (DCFSA) based on an increase/decrease in cost, increase/decrease in hours, change of provider or child reaching 13 years of age. The employee has **31 days** from the day of the event to make these qualifying changes. These changes must be [consistent](#) with the event change, and new elections will **be effective the first of the month** following receipt of the Benefits/Enrollment Change form.

CU Health Plans medical, dental, vision	Optional Life Insurance	Voluntary AD&D	Flexible Spending Accounts Health Care FSA Dependent Care FSA
no changes	changes permissible	limited changes	DCFSA changes permissible HCFSA no changes

### Plan resources

[Rates](#)

[Benefits Website](#)

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

	Enroll?	Cancel?	Change plans?
<b>Employee Spouse/partner Children</b>	The employee and their dependents may not enroll. They must wait until Open Enrollment.	The employee cannot cancel plans. They must wait until the next Open Enrollment period.	The employee cannot switch plans. They must wait until the next Open Enrollment period.

## Optional Life Insurance

	Enroll?	Cancel or decrease?
Employee	The employee can elect or increase up to 1 million dollars, at any time during the year. To <a href="#">apply</a> , employee must submit the Medical History Statement form, as evidence of insurability, to The Standard Insurance Company for approval.	Any policy can be decreased or canceled any time. 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.
Spouse/partner	The employee can elect or increase up to \$500,000, for eligible spouse/partner, not to exceed employee's Optional Life insurance amount, at any time during the year. To <a href="#">apply</a> , spouse/partner must submit the Medical History Statement form, as evidence of insurability, to The Standard Insurance Company for approval.	
Children	The employee cannot enroll or increase children. They must wait until the next Open Enrollment period.	
You can <a href="#">update your beneficiary(ies)</a> 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)

	Enroll?	Cancel or decrease?
<b>Employee Spouse/partner Children</b>	The employee and dependents cannot enroll or increase. They must wait until Open Enrollment.	Any policy can be decreased or canceled any time. 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 HCFSAs	Dependent Care Flexible Spending Account DCFSAs
The employee cannot enroll or make any changes.	The employee can enroll, increase, decrease or cancel to reflect the changes in their child/dependent care needs.

## How to make changes

The employee has **31 days** from the date of the event that causes the change in their child/dependent care needs 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 enroll/change/cancel DCFSA

1. Employee must submit the benefits enrollment/change form:  
[Benefits Enrollment/Change form Faculty, Officers, University Staff](#)  
[Benefits Enrollment/Change form Classified Staff](#)
2. Employee must submit a short letter describing the change in their child/dependent care needs and the outcome they wish to have.

### How to cancel Optional Life, Voluntary AD&D and/or Disability coverage

1. Submit the appropriate benefits enrollment/change form:  
[Benefits Enrollment/Change form Faculty, Officers, University Staff](#)  
[Benefits Enrollment/Change form Classified Staff](#)

### 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

## Payroll deductions

If canceling or removing dependent coverage and expecting a reduction in cost of monthly premiums, 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.

## 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.

## Long Term Disability

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

## 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.

**Gain of 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:

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