



## Employee Guide: Qualifying Life Change

### Qualified Medical Child Support Order (QMCSO)

The following guide outlines [permissible changes](#) to benefit elections and [how to](#) make them when you have a qualified medical child support court order.

### Permissible changes

When an employee has a Qualified Medical Child Support Order, they must make certain changes to their benefit elections. Employees can make certain changes pursuant to the terms of the QMCSO. If employee is not currently enrolled and does not make elections, CU will follow the court order and enroll employee and the QMCSO child(ren) in the default plan(s): CU Health High Deductible and CU Health Essential Dental. New elections will **be effective the first of the month** following the date of the court order.

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

### 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 Health Plan, they must* enroll, provided the court ordered child is enrolling.	The employee can cancel CU coverage with proof of <a href="#">gain of group coverage</a> under another plan or if the QMCSO requires the spouse, former spouse or other individual to provide coverage for the child.	The employee cannot switch plans until the next Open Enrollment period.
<b>Spouse/partner Dependent children (not subject to court order)</b>	The employee cannot enroll a spouse/partner or other dependent children outside of the court order at this time, only the child(ren) subject to the court order.		
<b>Children (subject to court order)</b>	The employee must* enroll their child(ren) subject to the court order. If they are not currently covered with a CU Health Plan, they must also enroll themselves.		

\* If employee is not currently enrolled and does not make the court ordered elections, CU will follow court order and enroll both the employee and the QMCSO child in the default plans: CU Health High Deductible and CU Health Essential Dental if applicable.

## Optional Life Insurance

	Enroll?	Cancel or decrease?
<b>Employee</b>	The employee can enroll or increase at any time of the year. To <a href="#">apply</a> for 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 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>Spouse/partner</b>	The employee can enroll or increase a spouse/partner at any time of the year. To <a href="#">apply</a> for 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 cannot enroll or increase dependent children. They must wait 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)

	Enroll?	Cancel or decrease?
<b>Employee</b>	The employee cannot enroll or increase amount for themselves or their dependents. They must wait until Open Enrollment.	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>Spouse/partner</b>		
<b>Children</b>		

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

## Flexible Spending Accounts (FSA)

Health Care Flexible Spending Account HCFSAs	Dependent Care Flexible Spending Account DCFSAs
The employee can enroll or increase to accommodate only the child(ren) subject to the QMCSO. The employee can decrease or cancel election if the QMCSO requires another legal guardian to provide coverage for the QMCSO child. 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 cannot enroll or make any changes until Open Enrollment based on a QMCSO.  The employee may be able to make changes if their dependent care needs have changed. They can enroll, increase, decrease or cancel based on changes such as significant cost increase, changes in need for childcare, childcare hours or changes in provider.

## How to make changes

The employee has **31 days** from the date of the qualified medical child support order to make changes by [submitting](#) the required documentation.

### How to add your QMCSO dependent child(ren)

1. Submit the Benefits Enrollment/Change form:  
[Benefits Enrollment/Change form Faculty, Officers, University Staff](#)  
[Benefits Enrollment/Change form Classified Staff](#)
2. Submit documentation for newly eligible QMCSO child(ren), if dependents are not already verified.
3. Submit copy of the Qualified Medical Child Support Order (QMCSO).

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 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

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

1. Submit the appropriate Benefits Enrollment/Change form:  
[Benefits Enrollment/Change form Faculty, Officers, University Staff](#)  
[Benefits Enrollment/Change form Classified Staff](#)
2. Submit copy of QMCSO (e.g., Child to be covered by spouse, former spouse or other individual pursuant to QMCSO)

### 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 HCFSAs 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 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 Company, 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 individuals that gained group coverage
- When is the effective date of group coverage
- What types of plans were gained, specifically medical, and dental and/or vision