



## Qualifying Life Change

### Change in Residence of Employee, Spouse or Child

The following guide outlines permissible changes to benefit elections and how to make them when an employee, their spouse or child moves out of the coverage area under CU Health Plan - Exclusive or CU Health Plan - Kaiser.

#### Permissible Changes

An employee can make certain changes when a change of residence occurs that affects eligibility for group health coverage. The employee has **31 days** from the day of the event to make these qualifying changes. These changes must be [consistent](#) with the change of address eligibility and updated in the employee portal. New elections will **be effective on the first of the month** following the change of address.

##### Plan Change Eligibility:

- **CU Health Plans medical:** changes permissible
- **CU Health Plans dental and vision:** no changes
- **Optional Life Insurance:** changes permissible
- **Voluntary AD&D:** limited changes
- **Flexible Spending Accounts (Health Care FSA & Dependent Care FSA):** no changes

Some benefits are not subject to QLC regulations, now is a good time to consider changes to [other benefits](#).

#### Resources

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

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

##### Medical Enrollment:

- **Employee and dependents:** If the employee is enrolled in CU Health Plan - Exclusive or CU Health Plan - Kaiser, and the change in address is outside of the plan's network, the employee must switch to CU Health Plan - Pathway or High Deductible for Anthem's nationwide networks. Proof of change of address required. The effective date is the first of the month following the date of change of residence.

**Cancellation:** The employee cannot cancel coverage until Open Enrollment.

**Dental and Vision Enrollment:** Delta Dental and Anthem's Blue View Vision service a nationwide Network. Changes are not permitted until Open Enrollment.

#### Optional Life Insurance

##### Enrollment:

- **Employee:** The employee can elect or increase at any time of the year. Total policy amount cannot exceed three times employee's annual salary. To [apply](#) for an 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. The 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.
- **Spouse/partner:** The employee can enroll or increase a spouse/partner at any time of the year. To [apply](#) for an additional amount (max \$500,000), they must submit the Medical History Statement Form, as evidence of insurability, to the Standard Insurance Company for approval. The 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.
- **Children:** The employee cannot enroll or increase dependent children. They must wait until Open Enrollment.

**Cancellation or decrease:** Any Optional Life Insurance policy for employees or their dependents can be decreased or canceled at any time. Effective that month if the Benefits Enrollment/ Change Form is received by the 10<sup>th</sup> of the month, otherwise it is effective the first of the following month.

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



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

**Enrollment:** The employee and dependents cannot enroll or increase. They must wait until Open Enrollment.

**Cancellation or decrease:** Any Voluntary AD&D policy for employees or their dependents can be decreased or canceled at any time. Effective that month if the Benefits Enrollment/ Change Form is received by the 10<sup>th</sup> of the month, otherwise it is effective the first of the following month.

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

## Flexible Spending Accounts (FSA)

### Health Care Flexible Spending Account HCFSA

The employee cannot enroll or make any changes.

### Dependent Care Flexible Spending Account DCFSA

The employee cannot enroll or make any changes.

## How to Make Changes

The employee has **31 days** from the date of the change of address event to make changes and [submit](#) the required documentation.

### How to change a medical plan

Submit the Benefits Enrollment/Change Form:

- [Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#)
- [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#)
- Provide proof of change of address such as driver's license

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

Submit the Benefits Enrollment/Change Form:

- [Benefits Enrollment/Change form Faculty, Officers, University Staff Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#)
- [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#)

## 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**.

### 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** to your [employee portal](#).
2. **select** *CU Resources* (skip this step if CU Resources is your homepage).
3. **select** the *Benefits and Wellness* tile.
4. **select** the *Benefits Summary* tile.
5. On the summary **select** the plan(s) you want to edit: Employee Basic Life, Employee Optional Life and/or Employee Voluntary AD&D.
6. **select** *Edit* to complete one of the following actions:
  - a. add beneficiaries
  - b. change percentages of current beneficiaries
    - i. The total percentage between beneficiaries must be a total of 100 percent
  - c. remove a beneficiary
    - i. Change the percentage to 0 percent

- ii. Note: If you no longer wish to have this individual visible in your employee portal, submit the [Dependent/Beneficiary Removal Form \(PDF\)](#)
7. **select Save** - changes will be effective immediately.

## Payroll deductions

If you cancel or remove dependent coverage and expect a reduction in cost of monthly premiums, the 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.

## Questions?

Contact a benefits professional via email at [benefits@cu.edu](mailto:benefits@cu.edu) or call during business hours at 303-860-4200 option 3.

## Other Benefits to Consider

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

### HSA – Health Savings Account

You must be enrolled in the CU Health Plan – High Deductible to open and contribute to the HSA offered by CU. You can enroll, increase, decrease or stop your elected contributions at any time during the year without a [Qualifying Life Change](#). Please see the [HSA Fact Sheet \(PDF\)](#) for more detailed information.

- Effective date via Form: Effective that month if form is received by the 10th 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. You must call a [benefits professional](#) to activate online enrollment.

## Optional Life Insurance

You can enroll in the Optional Life benefit or increase your current elected amount at any time during the plan year:

1. **Complete and sign** the Medical History Statement\*.
  - [Medical History Statement Faculty and University Staff \(PDF\)](#)
  - [Medical History Statement Classified Staff \(PDF\)](#)
2. **Submit** form to The Standard Life Insurance.  
The Standard Life Insurance Company  
900 SW Fifth Avenue  
Portland, OR 97204
3. **Wait for approval.**
  - a. The Standard Life Insurance Company will notify the applicant and the university when application is approved.
    - i. Effective date of the policy is the first day of the month following the approval date from The Standard Life Insurance Company.
    - 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:** You can decrease or cancel 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 \(PDF\)](#)
- [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#)



\*By signing the [Medical History Statement](#), the applicant is authorizing The Standard Life 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 Life Insurance Company 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, you can decrease or 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 \(PDF\)](#)
- [Benefits Enrollment/Change Form Classified Staff \(PDF\) Staff](#)

## Short Term Disability

**Faculty and University Staff:** You can only enroll during Open Enrollment. However, you can cancel any time during the plan year by submitting the [Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#). Effective date for cancellation is that month if the Benefits Enrollment/Change Form is received by the 10<sup>th</sup> of the month, otherwise it will be the first of the following month.

**Classified Staff:** Enrollment is mandatory as it is paid by CU.

## Long Term Disability

**Faculty and University Staff:** Enrollment is mandatory as it is paid by CU.

### Classified Staff:

- You can enroll at any time during the year with a [Medical History Statement Classified Staff \(PDF\)](#) approved by The Standard Life Insurance Company. Effective date is the first of the month following approval of The Standard Life 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). You 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 10<sup>th</sup> of the month, otherwise it will be the first of the following month.
- You can change to vested status anytime during the plan year.
- You can cancel any time during the plan year. Effective date for cancellation is that month if the [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#) is received by the 10<sup>th</sup> 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.