

## 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 pursuant to the terms of the QMCSO. If the 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 Plan- High Deductible and CU Health Plan- Essential Dental. New elections will **be effective on the first of the month** following the date of the court order.

##### Plan Change Eligibility:

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

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

#### Plan resources

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

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

##### Enrollment:

- **Employee:** If the employee currently does not have coverage with CU Health Plan, they must enroll, provided the court ordered child is enrolling. If the employee is not currently enrolled and does not make the court ordered elections, CU will follow the court order and enroll both the employee and the QMCSO child in the following default plans: CU Health Plan – High Deductible and CU Health Plan – Essential Dental, if applicable.
- **Spouse/partner:** The employee cannot enroll a spouse/partner at this time
- **Dependent children (not subject to court order):** The employee cannot enroll other dependent children outside of the court order at this time
- **Children (subject to court order):** 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 the court order and enroll both the employee and the QMCSO child in the following default plans: CU Health Plan – High Deductible and CU Health Plan – Essential Dental, if applicable.

**Change Plans:** The employee and their dependents cannot switch plans. They must wait until Open Enrollment.

**Cancellation:** The employee can cancel CU coverage with proof of [gain of group coverage](#) under another plan or if the QMCSO requires the spouse, former spouse or other individual to provide coverage for the child.

## Optional Life Insurance

### Enrollment:

- **Employee:** The employee can enroll or increase at any time of the year. 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 additional amounts (max of \$500,000), the 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.
- **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 cannot enroll or increase amount for themselves or their dependents. 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 can enroll or increase to only accommodate 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.

### Dependent Care Flexible Spending Account DCFSA

- 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 effective 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 (PDF)
  - Benefits Enrollment/Change Form Classified Staff (PDF)
2. **Submit** [Dependent Eligibility Verification \(DEV\)](#) documentation (see table below) for newly eligible QMCSO child(ren) if dependents are not already verified.
3. **Submit** a copy of the Qualified Medical Child Support Order (QMCSO).

#### Eligible Dependents and the Required Documentation:

- **Child under age 27:** Birth or adoption certificate **OR** court documents signed by a judge for parental responsibility or qualified medical support order
- **Child with a disability over age 27:** Birth or adoption certificate **AND** a medical certificate of disability or notice of determination from the Social Security Administration

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

- **Submit** the appropriate Benefits Enrollment/Change Form:
  - [Benefits Enrollment/Change Form Faculty, Officers, University Staff \(PDF\)](#)
  - [Benefits Enrollment/Change Form Classified Staff \(PDF\)](#)
- **Submit** a 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** 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.

## 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**.

## Payroll deductions

If canceling or removing dependent coverage and expecting a reduction in cost of monthly premiums, employee must submit all documentation by the 10<sup>th</sup> 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.

## 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 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.

**Gain of eligibility for 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:

- The individuals that gained group coverage (by name).
- The effective date of group coverage.
- The types of plans that were gained, specifically medical, and dental and/or vision.