Open Enrollment is over, and we’re all settled into our benefits plans for another year, right? Not so fast. Any time between now and Open Enrollment in spring 2021, you can make changes to your benefits provided you’ve gone through a qualifying life event.

Some life events seem obvious – if you’re newly hired or rehired, if you have a child or get married – and let you update benefits coverage for yourself or your family members.

However, there are life events you may not have thought of, including:

- Change in job classification
- Changes in dependent care costs, including those related to COVID-19
- Civil unions or domestic partnerships
- Divorce
- Adoption
- Losing or gaining eligibility on another benefit plan, such as Medicare/Medicaid or a parent’s or spouse’s plan
- Medicare eligibility
- … and many more

Don’t wait to act

Don’t assume you’re stuck with your benefits or lack thereof, but know that each life change has a time limit to update benefits.

Any time you undergo substantive changes in your career or home life, check the Employee Services Life Changes webpage [3]. There, you’ll find guides outlining all qualifying life events that may allow you to update your coverage, add or remove beneficiaries or cancel plans.
“It’s important to ensure that your benefits meet your needs, and we want University of Colorado faculty and staff to understand their options and make any necessary adjustments when their lives change,” said Felicity O’Herron, associate vice president of Employee Services. “The quick overviews provided by these guides will help you make informed decisions.”

Please review the guide applicable to your circumstances to learn what changes you can make and how to make them. If you need additional help, reach out to Employee Services at 303-860-4200, option 3, or email benefits@cu.edu to request changes.

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