Life Changes [1]

When your life changes, your benefits may need to change, too. Employee Services can help you understand your options.

Are you getting married? Having a baby? Is your spouse getting a new job? Events like these may affect your benefits. Your benefits elections usually remain in effect until the plan year ends on June 30. However, if you experience a qualifying life change outside of Open Enrollment, you have 31 days from the date of the change to make certain adjustments.

Learn more about each life change by clicking on a tile
MARRIAGE OR PARTNERSHIP
DIVORCE OR SEPARATION
BIRTH OR ADOPTION
CHANGE IN DEPENDENT CARE
EMPLOYEE GAINS ELIGIBILITY

GAINING ELIGIBILITY
Spouse, Partner or Dependent Gains
Eligibility for Group Health Insurance
EMPLOYEE LOSES ELIGIBILITY

LOSSING ELIGIBILITY
Spouse, Partner or Dependent Loses Eligibility for Group Health Coverage
CHANGE OF RESIDENCE
MEDICAL CHILD SUPPORT ORDER
DEATH OF A SPOUSE OR PARTNER
DEATH OF A CHILD
CHANGE IN JOB
University Staff or Faculty to Classified Staff

[Image of a briefcase with arrows indicating a change in direction]
CHANGE IN JOB
Classified Staff to Faculty or University Staff
TERMINATION AND REHIRE

30 DAYS
Leave of Absence

Please call 303-860-4200, option 3 for information on permissible changes to your benefits during a leave of absence.

These guides will assist you in determining whether a mid-year change of election is permissible within the rules established by Section 125 of the IRS code or under HIPAA special enrollment rights. If you have questions or don’t see a particular life change event, please contact a benefits professional by calling 303-860-4200, option 3.

Groups audience:
Employee Services

Right Sidebar:
Links
[3] https://www.cu.edu/docs/qualifying-life-change-guide-divorce-legal-separation-annulment-or-termination-domestic-or
[12] https://www.cu.edu/docs/qualifying-life-change-guide-death-spouse-or-partner
[14] https://www.cu.edu/docs/qualifying-life-change-guide-changing-university-staff-or-faculty-classified-staff
[16] https://www.cu.edu/docs/qualifying-life-change-guide-rehired-within-30-days-termination