

## **Life Changes** <sup>[1]</sup>

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



[6]

## GAINING ELIGIBILITY

Spouse, Partner or Dependent Gains  
Eligibility for Group Health Insurance



[7]

# EMPLOYEE LOSES ELIGIBILITY



[8]

## LOSING ELIGIBILITY

Spouse, Partner or Dependent Loses Eligibility  
for Group Health Coverage



[9]

# 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



# CHANGE IN JOB

**Classified Staff to Faculty or University Staff**



# TERMINATION AND REHIRE



# MEDICARE ELIGIBILITY



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## 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 to a benefits professional by calling 303-860-4200, option 3.

**Groups audience:**  
Employee Services  
**Right Sidebar:**

ES: Benefits & Wellness - Current Employee Sidebar

ES: Benefits & Wellness - Contact

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**Source URL:**<https://www.cu.edu/employee-services/benefits-wellness/current-employee/life-changes>

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