Published on *University of Colorado* (https://www.cu.edu)

GME 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



[2]



[3]



[4]



[5]


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]



[10]



[11]



[12]

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 - Contact

Source URL:https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/gme-life-changes

Links
[1] https://www.cu.edu/employee-services/benefits-wellness/gme-medical-residents/gme-life-changes [2] https://www.cu.edu/docs/gme-qualifying-life-change-guide-marriage-common-law-marriage-civil-union-or-domestic [3] https://www.cu.edu/docs/gme-qualifying-life-change-guide-divorce-legal-separation-annulment-or-termination-domestic-or [4] https://www.cu.edu/docs/gme-qualifying-life-change-guide-birth-adoption-or-legal-guardianship-dependent [5] https://www.cu.edu/docs/gme-qualifying-life-change-guide-change-child-or-dependent-care-needs [6] https://www.cu.edu/docs/gme-qualifying-life-change-guide-employee-gains-eligibility [7] https://www.cu.edu/docs/gme-qualifying-life-change-guide-gaining-eligibility-spouse-partner-or-dependent-children [8] https://www.cu.edu/docs/gme-qualifying-life-change-guide-employee-loses-eligibility [9] https://www.cu.edu/docs/gme-qualifying-life-change-guide-losing-eligibility-spouse-partner-or-dependent-children [10] https://www.cu.edu/docs/gme-qualifying-life-change-guide-medical-child-support-order [11] https://www.cu.edu/docs/gme-qualifying-life-change-guide-death-spouse-or-partner [12] https://www.cu.edu/docs/gme-qualifying-life-change-guide-loss-child-or-dependent