

## **GME 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]

# MEDICAL CHILD SUPPORT ORDER



# DEATH OF A SPOUSE OR PARTNER



# DEATH OF A CHILD



[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>