

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

All guides available in English and Spanish.

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 - SS Medicare Eligible

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

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