

QUALIFYING LIFE EVENTS

You must have a **Qualifying Life Event (QLE)** in order to add or remove insurance coverage outside of Annual Enrollment. Below is a list of qualifying life events and the documentation that is required to add/delete for each event.



You have **30 days** from the date of the QLE to make changes. After 30 days, you will need to wait until Annual Enrollment for any changes.

1. To **add a dependent**, you will need to attach 2 documents:
 - a. Dependent Verification document (see the [Dependent Verification Job Aid](#) for more information).
 - b. QLE document that corresponds to your specific event, if applicable
2. To **remove a dependent**, attach the QLE document listed below that corresponds to your specific event.

EVENT	ACTION	DOCUMENTATION
Birth/Adoption	Add	<ul style="list-style-type: none"> Existing Child - Birth Certificate Newborn - Birth Letter from hospital showing the employee as the parent Adoption - Adoption decree naming employee as the adoptive parent Step-child - Marriage license and child's birth certificate Legal Custody - Signed legal judgement granting the employee legal custody
Death of Dependent	Remove	Certified death certificate
Divorce	Remove	Divorce decree signed by Judge
Gain of Other Coverage	Remove	Proof of gain of other coverage that includes effective date of coverage and name(s) of covered individuals Example: letter from employer on company letterhead or insurance company that coverage is through
Loss of Other Coverage	Add	Proof of loss of coverage that includes termination date of coverage and name(s) of covered individuals Example: letter from employer on company letterhead or insurance company that coverage was through
Marriage	Add	Marriage certificate
	Remove	Marriage certificate AND proof of other coverage that includes effective date of coverage and name(s) of covered individuals