

[Click here to go to Benefitfocus and make your Qualified Life Event change](#)

See below for information about Qualified Life Event Changes

Qualified Life Event Changes

If you enrolled in pretax deductions, the Internal Revenue Service (IRS) allows you to change your coverage level *only* during Open Enrollment. This means your choices for these benefits are final for the entire year unless you have a change in family status, as follows:

- ★ Marriage;
- ★ Divorce;
- ★ Legal separation;
- ★ Death of spouse or other dependent;
- ★ Birth or adoption of a child;
- ★ You, your spouse, or your dependent begins or ends employment;
- ★ You, your spouse, or your dependent has an employment status change that results in reduction or elimination of health or dental benefits;
- ★ You, your spouse, or your dependent takes or returns from an unpaid leave of absence;
- ★ You have a significant change in health coverage due to your spouse's employment;
- ★ Your dependent is no longer eligible for benefits;
- ★ You, your spouse, or your dependent becomes entitled to Medicare or Medicaid; or
- ★ You are required to provide health or dental coverage for your dependent child, by court order, judgment, or decree.

If you experience one of these family status changes during the plan year, you have 31 days to make changes to your coverage levels or adjust your Flexible Spending Account dollar election(s). The changes you request must be consistent with the status change that takes place.

Open Enrollment Changes

Everyone has the opportunity to make benefit changes during Open Enrollment. For example, you may:

- ★ Add or drop coverage for yourself or family members; or
- ★ Change coverage levels.

EFFECTIVE DATE OF CHANGES

The changes you make during Open Enrollment are effective January 1st through December 31st each year. The effective date of changes you make during the year depends on your payroll frequency and when you request the change (before or after the 15th of the month). Check with Risk Management to find out exactly when a change will be effective.



Pay Attention during Open Enrollment

Open Enrollment is the only time of year you can:

- ★ sign up for Flexible Spending Accounts (FSAs do not automatically renew; you must reenroll);
- ★ start (or stop) participating in the VisionCare Plan (VCP); and
- ★ change your health coverage level (if you elected the Cafeteria Plan with before-tax premium payments).

Lesson Learned

DO review your benefit choices and make changes/updates during Open Enrollment.

DON'T forget that Open Enrollment is your *only* opportunity during the year to make some benefit changes.