## Life Event Status Changes

### Life Event

- **Birth/Legal Adoption**
  - **Medical, Dental, Vision**
    - You have the option to add your child to your existing policies for coverage to begin first of the month following the date of birth or adoption.
  - **Flexible Spending Accounts**
    - Health Care FSA
      - You may newly enroll or increase your pre-tax deduction to begin the first of the month following the date of birth or adoption. This election would remain in effect for the remainder of the plan year.
    - Dependent Care Account
      - You may newly enroll or increase your pre-tax deduction to begin the first of the month following the date of birth. This election would remain in effect for the remainder of the plan year.
  - **Life Insurance**
    - You may newly enroll or change your optional life and/or optional AD&D coverage for the birth event.
      - NOTE: Optional life insurance can be increased by one level for a qualified life event or during open enrollment. An increase of more than one level may be subject to Evidence of Insurability.
      - You may newly enroll in child life insurance for your child.
    - You can update the beneficiary to your life insurance policy, if applicable. [Learn more.](#)
    - You may newly enroll in the child life insurance for the loss of coverage event.

### Gained Coverage through an Employer-Sponsored Plan

- **Accepted Documentation**
  - Confirmation statement of benefits that outlines the coverages (i.e., medical/dental/vision), enrollee(s), and effective start date of coverage.
  - Letter from employer’s human resources department or insurance company that outlines coverages (i.e., medical/dental/vision), covered person(s), and effective start date of coverage.
  - Letter or statement that you/your dependents are newly eligible for state-sponsored coverage.

- **Medical, Dental, Vision**
  - You may remove a dependent(s) from your existing policies for coverage to end the first of the month following the effective date of other coverage.

- **Flexible Spending Accounts**
  - Health Care FSA
    - No changes are permitted to be made for the gaining coverage event.
  - Dependent Care
    - No changes are permitted to be made for the gaining coverage event.
  - Parking FSA
    - No changes are permitted to be made for the gaining coverage event.

- **Life Insurance**
  - You may reduce or terminate your optional life and/or optional AD&D coverages for the gaining coverage event.
  - You may reduce or terminate the spousal life insurance election for the gaining coverage event.

### Loss of Coverage through an Employer-Sponsored Plan

- **Accepted Documentation**
  - COBRA letter from the former employer (please provide a full copy).
  - Letter from employer’s human resources department or insurance company that indicates what coverages are terminating (i.e., medical/dental/vision), covered person(s) and effective termination date of coverage(s).
  - Letter or statement that you/your dependents are no longer eligible for state-sponsored coverage (i.e., CHIP eligibility, loss of Medicaid eligibility).

- **Medical, Dental, Vision**
  - You may add a dependent(s) to your existing policies for coverage to begin the first of the month following the effective end date of other coverage.

- **Flexible Spending Accounts**
  - Health Care FSA
    - No changes are permitted to be made for the loss of coverage event.
  - Dependent Care
    - No changes are permitted to be made for the loss of coverage event.
  - Parking FSA
    - No changes are permitted to be made for the loss of coverage event.

- **Life Insurance**
  - You have the option to newly enroll or change your optional life and/or optional AD&D coverages for the loss of coverage event.
  - Optional life insurance can be increased only by one level for a qualified life event or during open enrollment. An increase of more than one level may be subject to Evidence of Insurability.
  - You may newly enroll or change the spousal life insurance election for the loss of coverage event.
  - Spousal life insurance can be increased by only one level of coverage for a qualified status change or during the open enrollment period. An increase of more than one level of coverage may be subject to Evidence of Insurability. Options 5 and 6 are always subject to Evidence of Insurability. [Learn more.](#)
  - You may newly enroll in the child life insurance for the loss of coverage event.
### Qualified Status Changes

#### Marriage
- **Copy of the marriage certificate**

- **In the event of a marriage**, you have the option to add your spouse to your existing policies or enroll in new policies for coverage to begin the first of the month following your date of marriage.

- **Health Care FSA**
  - You may newly enroll or increase your pre-tax deduction effective the first of the month following the date of marriage. These elections would remain in effect for the remainder of the plan year.
  - **Dependent Care Account**
    - No changes are permitted to be made for the marriage event.
  - **Parking FSA**
    - No changes are permitted to be made for the marriage event.
  - **Mass Transit**
    - No changes are permitted to be made for the marriage event.

- **You may newly enroll or change your optional life and/or optional AD&D coverage for the marriage event.**
- Optional life insurance can be increased only by one level for a qualified life event or during the open enrollment period. An increase of more than one level may be subject to Evidence of Insurability.
- You have the option to enroll your new spouse in life insurance in the event of a marriage.
  - NOTE: You may elect Option 1 when newly enrolling in spouse life insurance. If you elect any coverage over option 1, your spouse may be subject to the Evidence of Insurability. Options 5 and 6 always require the Evidence of Insurability to be completed and submitted for review.
- You can update the beneficiary to your life insurance policy if necessary.

#### Divorce
- **Copy of the divorce decree**

- **You can remove a former spouse from your existing policies for coverage to end first of the month following the date of the decree.**
  - NOTE: If you and your ex-spouse no longer share a residence, please update the Benefits Department with their correct mailing address. We will need this information for purposes of sending the COBRA information to the ex-spouse.

- **Health Care FSA**
  - You may decrease or suspend your pre-tax deduction effective the first of the month following the date of the decree.
  - **Dependent Care Account**
    - No changes are permitted to be made for the divorce event.
  - **Parking FSA**
    - No changes are permitted to be made for the divorce event.
  - **Mass Transit**
    - No changes are permitted to be made for the divorce event.

- **You may newly enroll or change your optional life and/or AD&D coverage for a divorce.**
- You may waive the spouse life insurance due to divorce.
- You can update the beneficiary to your life insurance policy if necessary.

#### Death of a Dependent
- **Copy of the death certificate**

- **You can remove your deceased spouse or child from your existing policies for coverage to end the first of the month following the event date.**

- **Health Care FSA**
  - For a **spouse/partner**, you may newly enroll, increase, decrease, or suspend your pre-tax deductions effective the first of the month following the event date. This election would remain in effect for the remainder of the plan year.
  - For a **child**, you may decrease or suspend your pre-tax deductions effective the first of the month following the event date. This election would remain in effect for the remainder of the plan year.
  - **Dependent Care Account**
    - For a **spouse/partner**, you may newly enroll, increase, decrease, or suspend your pre-tax deductions effective the first of the month following the event date. This election would remain in effect for the remainder of the plan year.
    - For a **child**, you may decrease or suspend your pre-tax deductions effective the first of the month following the event date. This election would remain in effect for the remainder of the plan year.
  - **Parking FSA**
    - No changes are permitted to be made for this life event.
  - **Mass Transit**
    - No changes are permitted to be made for this life event.

- **In the event of a spouse’s death, you may newly enroll or change your optional life and/or optional AD&D insurance elections.**
- In the event of child’s death, you may newly enroll or change your optional life and/or optional AD&D insurance elections.
- In the event of a spouse’s death, you may waive your enrollment in the spousal life insurance policy.
- In the event of a child’s death, you may waive your enrollment in the child life insurance policy.
- You can update the beneficiary to your life insurance policy, if applicable. Learn more.