WHAT IS A QUALIFIED LIFE EVENT?



You should always elect benefits during open enrollment to ensure you get the coverage you need; however, once you make your elections through a cafeteria or Section 125 plan, you are unable to change your elections until the plan year ends. But sometimes qualified life events occur, allowing you to change your elections outside of the standard enrollment period.

HOW CAN I CHANGE MY ELECTIONS MIDYEAR?

1 **You must experience a midyear election change event recognized by the IRS.**

2 **The cafeteria plan must permit midyear election changes for that event.**

3 **Your requested change must be consistent with the midyear election change event.**

HOW DO I QUALIFY?

Qualified life events depend on a specific plan's terms but some common examples can be found below:

- Change in status (marital status, number of dependents, employment status and others)
- Significant cost changes
- Significant curtailment of coverage
- Change in coverage under other employer's plan
- Addition or significant improvement of benefits package option
- FMLA leaves of absence
- COBRA qualifying events
- HIPAA special enrollment events
- Medicare or Medicaid entitlement

Please note that certain qualified events can complicate health plan enrollment. For more information on qualifying events, please contact your HR department or plan administrator.

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