

Qualifying Life Events

While you are generally only allowed to change your benefits elections during the open enrollment period each year, certain life events provide an exception. Those life events allow you to change your benefits elections in the middle of the plan year if certain requirements are met. The following are examples of types of life events that may allow you to change your benefit elections during a plan year:

- Birth/Adoption
 - Change in Insurance Coverage
 - Change of Address (Service Area)
 - Change in Employment Status
 - Death in the Family
 - Dependent Child Reaches Limiting Age
 - Divorce/Annulment
 - FMLA-related Leave
 - Legal Separation
 - Marriage
 - Spouse Loss of Other Coverage
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