

What specific events (“triggering events”) can be Qualifying Events?

The following can be qualifying events:

- Death of the covered employee;
 - Voluntary or involuntary termination of the covered employee’s employment other than by reason of gross misconduct (note that a retirement is considered a termination of employment);
 - Reduction in hours of the covered employee’s employment;
 - Divorce or legal separation of the covered employee from the employee’s spouse;
 - Dependent child ceasing to be a dependent child under the generally applicable requirements of the plan; and
 - An employer’s bankruptcy, but only with respect to health coverage for retirees and their families.
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