

## QUALIFYING LIFE EVENT

A qualifying life event gives employees a special enrollment period to make changes to their benefits, outside of open enrollment. These changes are effective immediately pending submission of all required documentation within 30 days of the event. Benefit changes must be consistent with your life event/status change.

Listed below are some events that qualify for a change in coverage:

- Marriage/civil union
- Divorce or legal separation
- Birth or adoption of a child
- Loss of other coverage
- Change in your employment status or that of your spouse/dependent
- Entitlement to Medicare or Medicaid



***Please understand that these rules are strictly enforced by both our insurance pool (IPBC) and our health care provider, Blue Cross Blue Shield, and the Village has little or no flexibility to accommodate our employees if they miss these important deadlines, so please make every effort to meet this requirement.***

If you miss the 30-day window for making a change, you will need to wait until the next open enrollment period to make a change for the following benefit year (January 1).

## REQUIRED DOCUMENTATION

Qualifying Life Event	Required Documentation
Marriage/Civil Union	Copy of official state marriage certificate or civil union certificate <b>and</b> their social security card
Birth of a Child	Copy of child's official state birth certificate <b>and</b> their social security card <i>Note: Notification of birth to HRM must be done within 30 calendar days and a copy of the official birth certificate and SSN must be provided within 90 calendar days.</i>
Adoption of a Child	Copy of adoption papers signed by a judge <b>and</b> a copy of the child's official state birth certificate <b>and</b> their social security card
Adding a Stepchild	Copy of official state marriage certificate <b>and</b> a copy of the child's official state birth certificate <b>and</b> their social security card
Divorce or Legal Separation	A copy of the first and last page of the divorce decree including the date of divorce <i>Note: Ex-spouses are not eligible to be on the benefit plan(s) even if the employee has an order to provide health coverage.</i>
Employee Loses Other Coverage	Proof of loss of coverage
Dependent Gains Other Coverage	Proof of other coverage
Dependent Loses Other Coverage	Proof of loss of coverage <b>and</b> copy of dependent's birth certificate <b>and</b> their social security card
Gain Eligibility of Medicare/Medicaid	Medicare or Medicaid card
Lose Eligibility of Medicare/Medicaid	Proof of loss of coverage

**Please contact the Human Resources Management Department at 847-781-2690 or [hrm@vohe.org](mailto:hrm@vohe.org) as soon as you have had a qualifying life event to discuss next steps.**