

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 placement for adoption of a child
- Loss of other coverage
- Change in your employment status or that of your spouse/dependent
- Entitlement to Medicare or Medicaid



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 and their social security card
Birth of a Child	Copy of child’s official state birth certificate and their social security card
Adoption of a Child	Copy of adoption papers signed by a judge and a copy of the child’s official state birth certificate and their social security card
Adding a Stepchild	Copy of official state marriage certificate and a copy of the child’s official state birth certificate and their social security card
Divorce or Legal Separation	Divorce decree or dissolution of marriage certificate
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 and copy of dependent’s birth certificate and 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 as soon as you have had a qualifying life event to discuss next steps.