



Human Resources Management

Fact Friday

OPEN ENROLLMENT VS. QUALIFYING LIFE EVENT

What's the difference between annual open enrollment and a qualifying life event (QLE)?

Open Enrollment

- Annual enrollment period (typically 2 weeks in October) that eligible employees can make changes to their benefits.
- Changes are effective the following benefit year.

Qualifying Life Event

- A special enrollment period (typically 30 days after QLE) when you can make changes to your benefits.
- Changes are effective immediately pending submission of required documentation.
- Qualifying life events include marriage, birth/adoption of a child, divorce, gaining or losing coverage, etc.

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