

Annual Open Enrollment & Qualifying Life Events

Understanding when and how to change your benefits

Annual Open Enrollment is the designated period each year when eligible employees may review available benefits, compare options, and make elections for the upcoming plan year. These elections generally remain in place throughout that plan year unless an allowable midyear change applies.

What Can I Do During Annual Open Enrollment?

Review or elect medical, dental, and vision coverage; add or remove eligible dependents; and make applicable Flexible Spending Account (FSA), Health Savings Account (HSA), and other benefit elections. Review costs, coverage, dependent eligibility, and any elections that must be renewed each year. Follow the instructions and deadlines provided by Human Resources.

What Is a Qualifying Life Event (QLE)?

A QLE is a change in personal or family circumstances that may allow an eligible employee to make certain benefit changes outside Annual Open Enrollment. Common examples include:

- Family changes: Marriage, divorce, legal separation, birth, adoption, placement for adoption, or death of a covered family member.
- Coverage changes: Loss of other eligible health coverage; a spouse or dependent gaining or losing eligibility for coverage; or certain changes in employment status that affect benefit eligibility.
- Dependent eligibility changes: For example, a child no longer qualifying as an eligible dependent under a plan.

What Changes Are Permitted?

A QLE does not automatically permit every benefit change. The requested change must generally relate to the event and be permitted by the applicable plan and law. For example, marriage may permit adding a spouse; divorce may require removing a former spouse. Medical, dental, vision, and FSA elections have different rules. HSA contribution amounts generally may be adjusted during the year without a QLE, subject to eligibility and applicable limits. Other benefits follow their own plan provisions.

Deadlines and Required Documentation

Contact Human Resources and request any permitted change generally within 30 days of the QLE. Certain events involving Medicaid or the Children's Health Insurance Program (CHIP) allow 60 days. Human Resources will identify the deadline and effective date applicable to your situation. You may need to provide supporting records, such as a marriage certificate, birth or adoption record, divorce documentation, or proof that other coverage ended. Do not assume the change is complete until required steps are finished.

Your Responsibility as an Employee

Review your benefits during Annual Open Enrollment; make required elections by the published deadline; report QLEs promptly; submit complete, accurate information and requested documentation; and confirm your benefit changes. **Missing an applicable deadline may mean waiting until the next Annual Open Enrollment to make the requested change.**

Contact HR if you have any questions.
