

Qualified Life Events

Each fall, you make benefit choices for the next plan year during the Open Enrollment period. You cannot change your current year benefits unless you incur a **“qualified life event”**—**a broad term for major events like marriage, divorce or legal separation, childbirth, adoption, or when you or a spouse gains or loses other benefits coverage.** Per IRS rules, you have 31 days after the date of the event to review your benefits and submit related changes. Depending on the type of event you experience, such changes might include adding or dropping dependents, adding or dropping medical coverage or changing your annual contribution to a Flexible Spending Account, among others.

If you incur any qualified life event, promptly call the HR Service Center at **678-503-1900** within 31 days after the event occurs to review and modify your benefits accordingly.

If you don't take action during the 31-day window, unless you incur another event, you must wait until the next Open Enrollment period to make benefit elections that will take effect on January 1 of the following plan year.

If you are unsure of whether your event is a qualified life event, please call the HR Service Center at **678-503-1900** within 31 days of the event to learn your options. You may be required to provide documentation that the qualified life event occurred before making any benefits changes.



Reviewing/Updating Your Benefits Following a Qualified Life Event

Qualified Life Event	Healthcare Plan Coverage Option(s)	Other Plan Changes To Review
Change in Employee's Marital Status		
Marriage/domestic partnership	<ul style="list-style-type: none"> Enroll spouse/domestic partner who is not eligible for healthcare benefits through own employer Drop coverage and join spouse/domestic partner's employer healthcare benefits 	<ul style="list-style-type: none"> Life Insurance*, Flexible Spending Accounts, beneficiaries, tax withholding
Divorce, legal separation, annulment, termination of domestic partnership	<ul style="list-style-type: none"> Add coverage for self and dependent(s) if coverage is lost under spouse/domestic partner's employer healthcare benefits Drop coverage for spouse/domestic partner (COBRA available) 	<ul style="list-style-type: none"> Life Insurance*, Flexible Spending Accounts, beneficiaries, tax withholding
Increase in Number of Dependents		
Birth, adoption, placement for adoption or legal guardianship	<ul style="list-style-type: none"> Add new dependent(s) 	<ul style="list-style-type: none"> Life Insurance*, Flexible Spending Accounts, tax withholding
Change in Spouse/Domestic Partner's Employment Status		
Spouse/domestic partner gains medical coverage through his/her own employer	<ul style="list-style-type: none"> Drop coverage for self, spouse/domestic partner and/or dependent(s) to join spouse/domestic partner's employer healthcare benefits 	<ul style="list-style-type: none"> Life Insurance*
Spouse/domestic partner terminates employment	<ul style="list-style-type: none"> Add coverage for spouse/domestic partner Add coverage for dependent(s) 	<ul style="list-style-type: none"> Life Insurance*, Flexible Spending Accounts
PRN to Part-Time (PT) or Full-Time (FT)	<ul style="list-style-type: none"> Add coverage 	<ul style="list-style-type: none"> Life Insurance*, Flexible Spending Accounts, disability and voluntary benefits, beneficiaries
Decrease in Number of Dependents		
Dependent reaches age 26, death of a dependent	<ul style="list-style-type: none"> Drop coverage (COBRA available) 	<ul style="list-style-type: none"> Life Insurance*, tax withholding
Gain or Lose Medicare or Medicaid Coverage		
Becomes entitled to coverage	<ul style="list-style-type: none"> Drop coverage 	<ul style="list-style-type: none"> Life Insurance*
Loses entitlement to coverage	<ul style="list-style-type: none"> Add coverage 	<ul style="list-style-type: none"> Life Insurance*
Legal Proceedings		
Court order, judgment or decree to add dependent child	<ul style="list-style-type: none"> Adhere to court order, where plan allows 	<ul style="list-style-type: none"> Based on court order, where plans allow
Change in Employee's Employment Status		
PT to FT	<ul style="list-style-type: none"> Add coverage (premiums decrease) 	<ul style="list-style-type: none"> Eligible for Long-Term Disability (LTD) coverage
FT to PT	<ul style="list-style-type: none"> Drop coverage (premiums increase) 	<ul style="list-style-type: none"> No longer eligible for LTD coverage
FT or PT to PRN, OR employee terminates employment	<ul style="list-style-type: none"> Coverage ends last day of month* (COBRA available or PRN can maintain coverage by paying applicable Plan premiums) 	<ul style="list-style-type: none"> Medical, Dental and Vision benefits end on the last day of the month. All other benefits terminate on the last day of employment in the benefit-eligible position.
Employee death	<ul style="list-style-type: none"> HR must be notified; family members' coverage ends last day of month (COBRA available) 	<ul style="list-style-type: none"> File life insurance claim, review retirement plans

Call the
HR Service
Center at
678-503-1900

* Subject to carrier eligibility rules and approval.

This guide is not inclusive of all situations and is provided for informational purposes only. It is not intended to be an official legal document. If there are conflicts between the guide and IRS regulations, the member handbook, or the Summary Plan Description (SPD), IRS regulations, the member handbook, and the SPD will govern.