

Qualifying Life Event (QLE) Documentation Guide

If you experience a Qualifying Life Event (QLE), you must submit your benefit change request and all required supporting documentation within 31 days of your Qualifying Life Event date.

Workday Instructions

Benefits Event Date

Within Workday, you will be asked for the Benefits Event Date. The Benefits Event Date is the same date as your Qualifying Life Event date. Examples include:

- Date of marriage
- Date of your child's birth or adoption
- Date your previous coverage ended
- Date your new coverage began

Supporting Documentation

When submitting your request through Workday, you must attach one (1) form of acceptable documentation based upon the type of qualifying life event. See pages 2 & 3.

Important Reminders

- To change your benefits, your QLE (Benefits Event Date) must have happened within 31 days of when you submit your request through Workday.
 - Example: If you get married September 1, you must submit your benefit change request, all required documentation, and dependent verification (if applicable) no later than October 1 to add your new spouse to your coverage.
- Requests to change benefits and documentation received more than 31 days after your QLE (Benefits Event Date) cannot be processed. You must wait until you experience another Qualifying Life Event or the next Open Enrollment to make changes.
- Documentation must clearly show the event date and the individual(s) affected.
- Submitting documentation does not automatically approve your benefit change. All requests are subject to the eligibility requirements of the Beacon Mobility Health & Welfare Plan.
- Additional documentation may be requested to verify eligibility.

Questions?

Email benefits@gobeacon.com or call 855-780-0003.

Qualifying Life Event (QLE) Documentation Guide

Type of Qualifying Life Event	Acceptable Documentation
Birth or Adoption	• Birth certificate (employee or employee's spouse must be listed as parent) • Hospital birth facts or Certificate of live birth (newborns only) • Adoption placement or adoption decree (legal affidavit or court order)
Death of a Dependent	• Death certificate • Funeral home or obituary notice (if official documentation is not yet available)
Dependent Gains Other Coverage	The following documents must contain the dependent(s) name and new coverage start date: • Letter from the new insurance/marketplace carrier • Letter from employer providing new coverage • New Medical ID card • Benefits confirmation statement
Dependent Loses Other Coverage	The following documents must contain the dependent(s) name and coverage end date: • Letter from insurance/marketplace carrier • Letter prior employer providing coverage • Certificate of Creditable Coverage • COBRA election or termination notice • Letter from the prior employer or insurance carrier showing the coverage end date
Divorce or Legal Separation	• Final divorce decree (filed and signed by judge) • Court-issued legal separation order
Employee Gains Other Coverage	The following documents must contain the employee's name and new coverage start date: • Letter from the new insurance/marketplace carrier • Letter from employer providing new coverage • Benefits confirmation statement
Employee Loses Other Coverage	The following documents must contain the employee's name and coverage end date: • Letter from insurance or marketplace carrier • Letter from prior employer providing coverage • Certificate of Creditable Coverage • COBRA election or termination notice Letter from the prior employer or insurance carrier showing the coverage end date

Qualifying Life Event (QLE) Documentation Guide

Marriage	• Marriage certificate from government entity • Civil Union affidavit of common law marriage issued by county or marketplace <i>Marriage licenses will not be accepted</i>
Medicare or Medicaid Eligibility/Enrollment	The following documents must contain the effective date of coverage: • Medicare card • Medicare award or entitlement letter • Medicaid approval or eligibility notice