Qualifying Life Event (QLE) Benefits

A Qualifying Life Event (QLE) is a specific life change that allows you to update your benefits outside of the annual Open Enrollment period, in accordance with IRS guidelines. **You only have 31 days from the event to take action!**

Common Qualifying Life Events include:

- Marriage or divorce
- Birth, adoption, or placement of a child
- Loss or gain of other health coverage
- Death of a dependent
- Medicare/Medicaid

Example: Birth of child

Newborn birth date:
September 1
Enrollment deadline:
October 2
Provide required documentation by:
October 2

Key Rules and Timelines

- **31-Day Enrollment Window:** You must submit your QLE and complete benefit elections within **31 days** of the event date.
- **Required Documentation**: Supporting documentation is required to validate the event (e.g., marriage certificate, birth certificate, loss-of-coverage letter).
- **Effective Date of Coverage**: Approved benefit changes are effective based on the event date, in accordance with plan rules.
- **Missed Deadline:** If you do not act within 31 days of when your event date, you must wait until the next Open Enrollment period to make changes.
- **Dependent Verification:** If you are adding a new dependent(s) due to the event, you must also verify their dependency.

Required Documentation Examples

Marriage
Marriage certificate or state-issued civil union affidavit

Divorce
Finalized divorce degree signed by judge

Birth or adoption
Birth certificate or hospital birth facts or adoption placement decree

Gain or lose other coverage
Letter from new/prior insurance carrier, letter from new/prior employer, COBRA paperwork

Click here for a full list of events and required documentation

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