

## Special Enrollment Instructions for Qualifying Life Events (QLEs)

Eligible employees who experience a qualifying life event (ex: marriage, birth, divorce, etc.) are allowed to make certain changes to their benefits within 31 days of their life event date. Employees must submit their benefit change request, along with any required documentation, online via ArchHR within the 31-day timeframe. Their benefit change request and required supporting documentation is placed in a “Pending” status in the system and reviewed by the Benefits Specialist for final approval. If the request is approved, the benefit change will be retroactive to the event date. If the employee misses the deadline, they will not be allowed to make changes to their benefits until the next annual open enrollment period. Click [HERE](#) for more details.

For some special enrollment periods, an employee may be able to switch between medical plans.

For persons losing other group coverage, special enrollments/qualifying life events are effective the date the other coverage ends, granted the benefit request and documentation (if required) is submitted online in a timely manner. Special enrollment is not available if the previous coverage loss resulted from fraudulent activity or because the person did not pay premiums. **A list of all qualifying life events and required documentation is indicated on the next page and must be submitted/uploaded online via ArchHR within 31 days of the life event date.**

### \*Notes:

- If coverage ceases for a dependent turning 26 years of age, his/her benefit coverage ends on the last day of the birthday month.
- QLE document support must include the date the coverage begins/or ends and the name of each covered member affected by the change.
- QLE's are controlled by the IRS, not the Archdiocese.

## List of Qualifying Life Events

Event	Documents Required to Enroll in the Plan	Documents Required to Terminate from the Plan
<b>Marriage</b>	Marriage Certificate	Marriage Certificate
<b>Divorce</b>	Divorce Decree with Date of Divorce	Divorce Decree with Date of Divorce
<b>Legal Separation</b>	Court's Legal Separation Agreement	Court's Legal Separation Agreement
<b>Legal Annulment</b>	Legal Annulment with Date of Annulment	Legal Annulment with Date of Annulment
<b>Death</b>	Death Certificate	Death Certificate
<b>Birth</b>	Birth Certificate	Birth Certificate
<b>Adoption</b>	Final Legal Adoption Papers	Final Legal Adoption Papers
<b>Placement of Adoption</b>	Letter of Placement	Letter of Placement
<b>Dependent Reaching 26 Years of Age</b>	N/A – Dependent Not Eligible	N/A – DOB can be verified in HRIS system
<b>Employee/Dependent Employment Status Change</b>	Employee change can be verified in HRIS system. Dependent needs letter proving status change.	Employee change can be verified in HRIS system. Dependent needs letter proving status change.
<b>Spouse/Dependent Enrollment in Health Insurance at New Job</b>	N/A	Certificate of Credible Coverage Letter from new employer
<b>Employee/Spouse/Dependent Loss of Coverage or Current Enrollment in COBRA Plan</b>	Letter from employer/previous employer OR letter from previous insurance carrier	N/A
<b>A Spouse, Dependent or Parent's (If Under 26 Years Old) Open Enrollment</b>	Open Enrollment Document Information Showing Decline of Coverage	Open Enrollment Document Information Showing Enrollment in Other Coverage
<b>Marketplace Open Enrollment</b>	Proof of Marketplace coverage ending	Proof of Marketplace coverage starting
<b>Move In-/Out-of-Network Area</b>	Documentation Not Required	Documentation Not Required
<b>Court Order, Judgment, or Decree</b>	Court Order	Court Order
<b>Medicare or Medicaid Commences</b>	Proof of loss of coverage	Coverage enrollment documents
<b>Leave of Absence</b>	N/A	Documentation Not Required
<b>Significant Coverage Decrease</b>	Documentation Not Required	Proof of other plan enrollment
<b>Significant Cost Change 10%</b>	Documentation Not Required	Proof of other plan enrollment