

Qualifying Life Event

It is important to make informed choices with your benefit selections at Open Enrollment. Changing coverage during the year is limited to Qualifying Life Events as defined by IRS code Section 125. The IRS rules do not allow for enrollment, additions, changes or cancellations to most plans without a Qualifying Life Event.

Qualifying Life Event changes must be submitted within 31 days of the event. Changes to your health, dental, vision and/or Flexible Spending Account must be submitted through the IvyBenefits enrollment system. To make a mid-year change, you must certify your change in status or other event, as applicable, and provide eligibility documentation (such as a birth certificate or marriage certificate).

Some common Qualifying Life Events are:

- Birth, adoption or the placement of a child for adoption
- Death of a covered dependent
- Marriage
- Divorce
- Issuance of a court order or decree requiring coverage for a dependent child
- Spouse loss of coverage

Please contact your regional Human Resources department if you have questions about a Qualifying Event.

The table below illustrates the actions that can be taken per Qualifying Event

| Coverage | Medical/Dental/Vision | Flexible Spending Account | Dependent Care Account | STD/LTD | Dependent Life | Voluntary Life |
|--|--|--|-------------------------------|-----------|-------------------|----------------|
| Marriage | Drop your coverage Add/Drop dependents | Add/Increase/Decrease or Drop coverage | Add/Increase | No Change | Add/Drop coverage | No Change |
| Divorce/Legal Separation | Drop your coverage Add/Drop dependents | Add/Increase/Decrease or Drop coverage | Add/Increase/Decrease or Drop | No Change | Add/Drop coverage | No Change |
| Birth/Adoption/Legal Guardianship | Add dependents | Add/Increase coverage | Add/Increase | No Change | Add/Drop coverage | No Change |
| Death of Dependent | Add your coverage Add/Drop dependents | Add/Increase/Decrease or Drop | Add/Increase/Decrease or Drop | No Change | Drop coverage | No Change |
| Spouse Job or Benefits Change | Add/Drop your coverage Add/Drop dependent | Add/Increase/Decrease or Drop | Add/Increase/Decrease or Drop | No Change | Add/Drop coverage | No Change |
| Loss of Dependent Status | Drop dependent | Decrease/Drop coverage | No Change | No Change | Drop coverage | No Change |
| Reacquiring Dependent Status | Add dependent | Add/Increase | No Change | No Change | Add coverage | No Change |