

WHAT IS A QUALIFYING EVENT?

ADDING COVERAGE:

- Marriage;
- Birth, adoption of a child;
- Divorce or legal separation from spouse;
- Loss of coverage due to termination of spouse's employment, reduction in hours, loss of eligibility under the spouse's plan;
- Expiration of COBRA coverage;
- Certain changes to employment status. (i.e. change from part-time to full-time).

INCREASING COVERAGE:

- Marriage;
- Birth, adoption or obtaining legal guardianship of a child;
- Court ordered parental support;
- Legally documented change in parental custody arrangement;
- Loss of coverage due to termination of spouse's employment, reduction in hours, loss of eligibility under the spouse's plan;
- Certain changes to employment status. (i.e. change from part-time to full-time);
- Immigration of spouse or dependent to the United States.

DECREASING COVERAGE:

- Divorce or legal separation from spouse;
- Legally documented change in parental custody arrangement;
- Spouse commences employment or changes employers and is covered under new employer;
- Certain changes in employment status (i.e., change from full-time to part-time);
- Death of a covered spouse or dependent;
- Loss of dependent eligibility.

DROPPING COVERAGE:

- Marriage, when electing coverage under spouse's plan;
- Certain changes in employment status (i.e., change from full-time to part-time);
- Spouse commences employment or changes employers and is covered under the new employer;
- Extended leave without pay;
- Separation from service.