



# Qualified Life Events



**PROMOTION**



**BIRTH OR ADOPTION**



**DIVORCE**



**MARRIAGE**

Typically, the benefit selections made during Open Enrollment or as a New Hire remain effective for the entire plan year (January 1 - December 31). Life changes such as promotions, marriage, or divorce are classified as Qualified Life Events (QLE). When a QLE occurs, it may allow you to modify your benefit selections before the next open enrollment period. It's crucial to report the QLE promptly, usually within 30 days. While a QLE may not always permit changes to your health plan, it often allows for adjustments in dependent coverage and Reimbursement Account elections. The rules for QLEs are established by the Internal Revenue Service (IRS).

The chart below outlines the events that enable an employee to make changes to their benefits, along with instructions for processing those life event modifications. Please note that the examples provided are not all-inclusive.

You can report a QLE on the "Life Changes" section of the My OC Benefits™ website or call the Benefits Service Center to speak to a Benefits Specialist.

Benefits Service Center



1-833-476-2347 Monday - Friday, 8am - 6pm



[mybenefits.ocgov.com](http://mybenefits.ocgov.com)



# Qualified Life Events

Event	Action Required	Result If Action Is Not Taken
New Hire	Make elections within the 30-day deadline on your enrollment notice.	You will be enrolled in the automatic coverage with no dependents. You will not be allowed to add dependents until the next annual Open Enrollment period.
Marriage	Add your spouse to your elections within 30 days of marriage. You will later need to provide a copy of the marriage certificate for dependent verification.	Your spouse is not eligible until the next annual Open Enrollment period.
Divorce	Remove the former spouse within 60 days of the divorce. A copy of the divorce decree must be presented.	You may be overpaying for coverage. Past premiums may not be refunded if it's reported outside the 60-day window.
Birth or Adoption	Enroll the new dependent(s) in your elections within 30 days of the birth or adoption date, even if you already have family coverage.	The new dependent will not be covered until the next annual Open Enrollment period.
Change in Dependent's Employment Status	Add or drop health benefits from your elections within 30 days of the event date.	You will not be able to make changes until the next annual Open Enrollment period.
Retiring	Your employee coverage will end on the last day of the month in which you retire. You will receive an enrollment notice to make your retiree medical elections.	If you do not make retiree medical elections by your 30-day deadline, you will receive the automatic retiree coverage.



# Qualified Life Events (Continued)

Event	Action Required	Result If Action Is Not Taken
Part-Time to Full-Time or Vice Versa	Change your elections within 30 days from the Confirmation of Benefits that is sent to you.	You can't make coverage changes until the next Open Enrollment or a qualifying life event.
Promotions	If you are promoting into a new bargaining unit, you may be eligible for a new supplemental benefits package with a new Union or the County. Please contact the applicable union(s) for more information about how the promotion will impact you.	You will not be able to make coverage changes until the next Open Enrollment period or until you experience another QLE.
Entitlement to Medicare or Medicaid	If you, your spouse, or dependent becomes entitled to or loses coverage under Medicare or Medicaid, you may be able to change your health coverage. Contact the Benefits Service Center within 60 days.	You and your dependents are not eligible until the next annual Open Enrollment period.
Leave of Absence	<ul style="list-style-type: none"><li>An employee taking a leave of absence (LOA), will lose eligibility for the Dependent Care FSA.</li><li>You will have the opportunity to make changes to your coverage if/when you begin an unpaid LOA.</li><li>When you return from any type of LOA, you will have the opportunity to make changes to your coverage.</li><li>Respond to LOA Enrollment notices within 30 days.</li></ul>	You may lose the opportunity to enroll in or change your benefits.
Death of a Spouse or Dependent	Remove the dependent from your elections within 30 days from the date of death.	You could be overpaying for coverage.