

Life Event Matrix

Elections must correspond with the qualifying life event and must be made within 30 days of the effective date of the event (60 days for birth, adoption, placement for adoption or for Special Enrollment under CHIPRA). Contact your Benefit Administrator to make changes.

Category	Events	Medical, Dental, Vision	HealthCare and Dependent Care Reimbursement Accounts (FSA)	Employee & Dependent Voluntary Life	Employee & Dependent Voluntary AD&D	Voluntary Short Term Disability
Addition of Dependent(s)						
	<ul style="list-style-type: none"> —Marriage —Domestic Partnership —Birth —Adoption —Placement for Adoption 	May enroll new and previously eligible dependents. May drop coverage if gaining coverage under spouse/Domestic Partner plan.	Election changes must correspond with the qualifying life event, for example the birth of a child necessitates an increase, not a decrease.	May add/increase coverage subject to evidence of insurability (EOI).	May add/increase coverage; <u>not</u> subject to evidence of insurability (EOI).	May add or change coverage subject to evidence of insurability (EOI). May cancel at Open Enrollment.
Loss of Dependent(s)						
	<ul style="list-style-type: none"> —Divorce —Annulment —Legal Separation —Termination of Domestic Partnership —Death of Dependent —Child Dependent ages out of plan at age 26 	<p>Must drop dependents that cease to be eligible. Affected dependents will be offered continuation of coverage under COBRA.</p> <p>In divorce / separation / annulment / termination of Domestic Partnership, may add self / child dependents if were on spouse / Domestic Partner plan.</p>	Election changes must correspond with the qualifying life event, for example the loss of a dependent necessitates a decrease or drop in coverage, not an increase.	<p>Ineligible dependents will be dropped from Voluntary Dependent Life. May decrease or cancel voluntary life.</p> <p>In divorce / separation / annulment / termination of Domestic Partnership may add or increase coverage for self and child dependents.</p>	May cancel at Open Enrollment.	May cancel at Open Enrollment.
Employee Gain of Benefits						
	<ul style="list-style-type: none"> —New Hire —Rehire —Status change to benefits eligible 	<p>Must enroll within 31 days of hire, rehire, or status change date to be eligible and to take advantage of life and disability plans with guaranteed issue.</p> <p>Rehires occurring within 31 days will have prior elections reinstated with no lapse in coverage. Missed premiums will be assessed.</p>				
Spouse/Domestic Partner Gain of Benefits						
	<ul style="list-style-type: none"> — Gain of employment with benefits by Spouse / Domestic Partner 	May drop coverage if gaining coverage under spouse/Domestic Partner plan.	Election changes must correspond with the qualifying life event.	May make changes as needed. Increases will be subject to evidence of insurability (EOI).	May make changes as needed. Increases will <u>not</u> be subject to evidence of insurability (EOI).	May make changes as needed. Increases will be subject to evidence of insurability (EOI).
Employee Loss of Benefits						
	<ul style="list-style-type: none"> —Termination of employment —Status change to non benefit eligible —Death of employee 	Coverage ceases at the end of the month in which the change occurs. COBRA will be offered to employee and/or eligible dependents.	Coverage ceases on the date the change occurs.	Coverage ceases on the date the change occurs. Portability and / or conversion options may be available.	Coverage ceases on the date the change occurs. Portability and / or conversion options may be available.	Coverage ceases on the date the change occurs.
Spouse / Domestic Partner Loss of Benefits						
	<ul style="list-style-type: none"> —Termination of employment —Status change to non benefit eligible —Death of spouse / Domestic Partner 	May enroll eligible dependents.	Election changes must correspond with the qualifying life event.	May make changes as needed. Increases will be subject to evidence of insurability (EOI).	May make changes as needed. Increases will <u>not</u> be subject to evidence of insurability (EOI).	No change allowed.
Other						
	<ul style="list-style-type: none"> —Court Orders — Gain or loss of entitlement to Medicare/Medicaid —Relocation affecting eligibility — Certain changes in the cost, composition, or curtailment of coverage of the employee or spouse's / DP plan — Addition or Elimination of Benefit Package Option (Employee or Spouse / DP) —Special Enrollment Rights — Spouse / Domestic Partner Open Enrollment Period 	<p>CHP will adhere to any court order instructions.</p> <p>Election changes must correspond with the qualifying life event.</p> <p>May make changes if plan is not available in new location or if coverage lost due to move.</p> <p>May change election under another benefit package option offering similar coverage.</p> <p>May elect / decline newly added / dropped option.</p> <p>May enroll applicable dependent if other coverage exhausted or terminated or drop dependent if other coverage added.</p> <p>May make changes as needed.</p>	<p>----- Election changes must correspond with the qualifying life event. -----</p> <p>----- Election changes must correspond with the qualifying life event. -----</p> <p>----- Election changes must correspond with the qualifying life event. -----</p> <p>----- Election changes must correspond with the qualifying life event. -----</p> <p>----- Election changes must correspond with the qualifying life event. -----</p> <p>----- Election changes must correspond with the qualifying life event. -----</p> <p>----- Election changes must correspond with the qualifying life event. -----</p>	May make changes as needed	May make changes as needed. Increases will be subject to evidence of insurability (EOI).	May make changes as needed. Increases will <u>not</u> be subject to evidence of insurability (EOI).
			May make changes as needed	May make changes as needed. Increases will be subject to evidence of insurability (EOI).	May make changes as needed. Increases will <u>not</u> be subject to evidence of insurability (EOI).	May make changes as needed. Increases will be subject to evidence of insurability (EOI).