

Qualifying Life Event Guidance



DEPENDENT ELIGIBILITY

If you are electing coverage for yourself, you may also elect coverage for your verified dependents.

Eligible dependents include:

- Legal spouse
- Children under age 26
 - Natural born child
 - Stepchild
 - Legally adopted child
 - Court-ordered legal guardianship or custody of a child
- An unmarried child who is or becomes incapable of self-sustaining employment before age 26 may be eligible to continue coverage as an overage disabled dependent
 - Medical documentation verifying the child's incapacity before they reach age 26 is required



DEPENDENT DOCUMENTATION

Retirees must provide verification documents to add dependents to their coverage.

Documentation may include:

- Marriage license
- Birth letter or certificate
- Legal adoption papers
- Court ordered custody



QUALIFYING LIFE EVENT

If you do not enroll or change benefits during Annual Enrollment, you must experience a qualifying life event (QLE) to enroll or make any changes during the plan year. Retirees must make changes within 30 days of the QLE.

Examples of QLEs may include:

- Marriage or divorce
- Birth/adoption/legal custody
- Gain or loss of other coverage, including Medicaid or Medicare
- Death of a covered dependent