

## QUALIFIED LIFE EVENT (QLE) – SPECIAL ENROLLMENT RULES

### Mid Year Changes

Qualifying Life Event	From Not Enrolled to Enrolled	INCREASE: Enrollment type	DECREASE Enrollment Type	Cancel	CHANGE From one plan to another
Acquiring/adding a new eligible family member (birth, adoption, marriage, dependent status change)	No	Yes	No	No	No
Losing a covered family member (death, divorce or legal separation)	No	No	Yes	No	No
Losing other medical/dental/vision coverage (spouse or dependent loses their coverage)	Yes	Yes	No	No	No
Spouse/dependent acquires other coverage due to different open enrollment or new employment	Yes	No	Yes	Yes	No
Moving out of regional plan's service area	No	No	No	No	Yes (only if no OOA change with current plan)
Going on active military duty, non-pay status	No	No	No	Yes	No (COBRA available)
Return to pay status from active to military duty	Yes	No	No	No	No
Retirement of primary	No	No	No	No	No (unless moving, OOA)
Loss of dependent eligibility	No	No	Yes	No	No
Add domestic partner (DP) on 1 yr. anniversary	No	Yes*	No	No	No
Add a Child 19-26 (includes unmarried children without employer provided health coverage).	Yes, if made within 60 days of event or during initial or open enrollment period.	Yes (single to family)	Yes, mandatory, no longer eligible if eligible for other health coverage.	Yes	No
Enroll Unmarried Child 26 through Age 29 effective 7/1/2010.	Yes, for Extended COBRA coverage only per Plan rules. Initial enrollment is June 2010 or within 60 days of any change in health coverage. Verification of continued eligibility is required monthly along with submission of the COBRA premium. See Important Member Information.				

The timeframe for requesting special enrollment change is from 31 days before to 60 days after the event. You cannot request a new enrollment based on a qualifying life event (QLE) before the QLE occurs. You must make the change no later than 60 days after the event. Changes are prospective and will be based on the date the plan is notified. Once you enroll or make a QLE or special enrollment, your 60 day window for that type of plan ends, even if 60 calendar days have not yet elapsed. That means, once you have enrolled in a plan, you cannot change or cancel that particular enrollment until the next Open Enrollment, unless you experience another QLE that allows such a change or cancellation. **All other changes may only be made during the Annual Open enrollment Period and will be effective July 1.**