

Life Status Changes

Qualifying Event	Life Event Description	Enrollment Window	Benefits Offered	Effective Date for New Coverage and Changes	Effective Date for Coverage Cancellations and Drops	Cobra offered
Newly Eligible	New Hire	30 days after the benefits eligibility date	All	1 st of the month following benefit eligibility date	N/A	No
Add or Remove Employee and/or Dependents	Birth, Adoption, or Legal Guardianship	30 days following life event date	All	Day of Event	N/A	No
	Marriage	30 days following life event date	All	1 st of the month following Date of Event	End of the Month in which Event Occurs	No
	Divorce or Legal Separation	30 days following life event date	All	1 st of the month following Date of Event	End of the Month in which Event Occurs	Yes
	Court Ordered Dependent	No Limit	All	Date as defined within court order	Date as defined within court order	No
	Death of Dependent	30 days following life event date	All	Day of Event + 1 Day	Day of Event	No
	Loss of Dependent Child Status (Dependent ages out of coverage)	30 days following life event date	All	1 st of the month following Date of Event	Last day of the month in which Event Occurs	Yes
	Employee or Dependent Gain of Other Coverage	30 days following life event date	All	1 st of the month following Date of Event	End of the Month in which Event Occurs	No
	Employee or Dependent Loss of Other Coverage	30 days following life event date	All	1 st of the month following Date of Event	N/A	No
	Loss of Other Coverage (Medicaid or CHIP)	60 days following life event date	All	1 st of the month following Date of Event	N/A	No
Dependent/Beneficiary Information Change	Dependent/Beneficiary Information Change	N/A	None	N/A	N/A	No