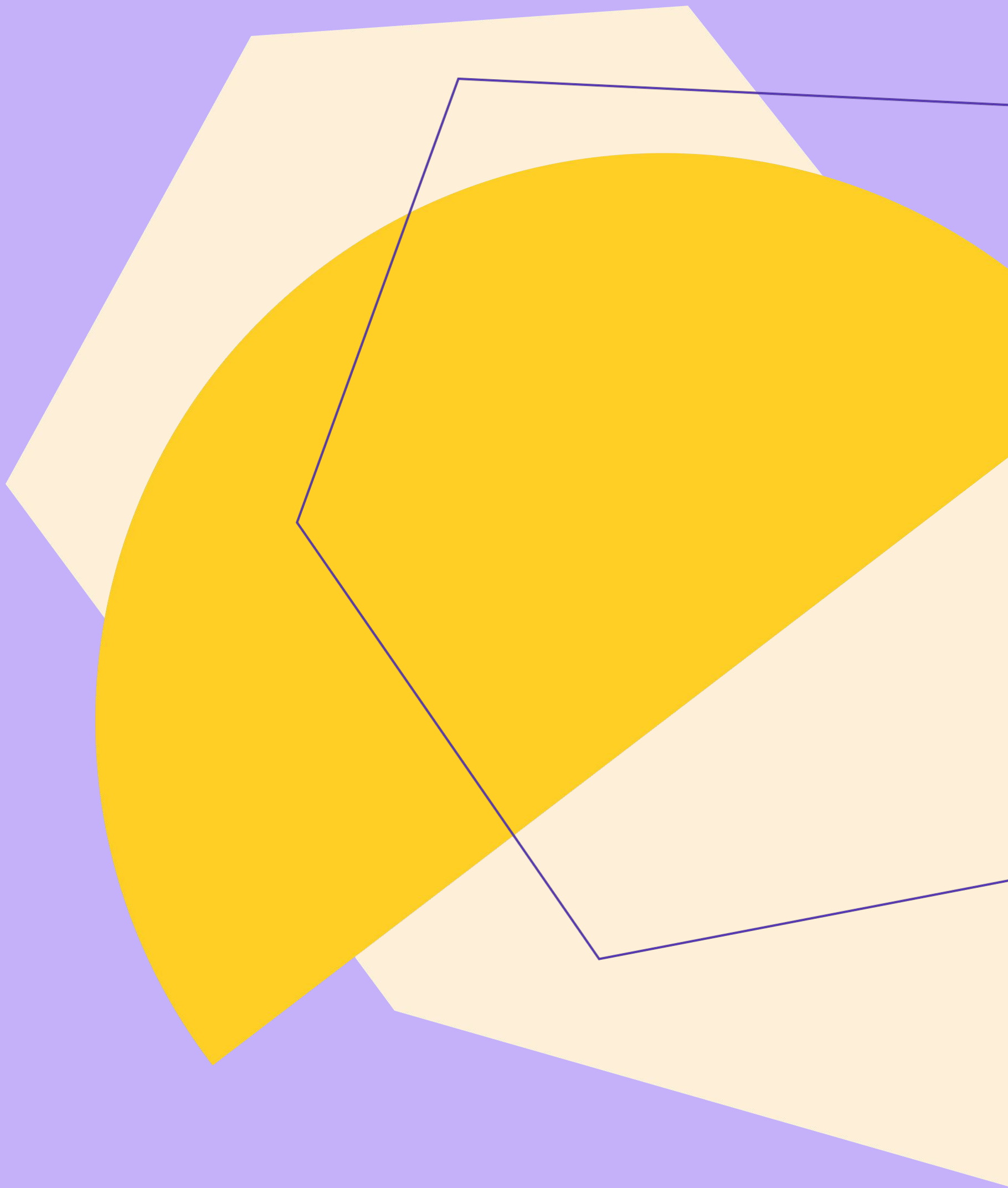


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Qualifying Life Event Reference Guide

Introduction

Understanding and managing your benefits is crucial to ensure you're adequately covered throughout the year. While open enrollment is the standard period to select or modify your benefits, certain life events—known as qualifying life events—may allow you to make changes outside this window.

This guide offers a concise overview of qualifying life events. It's designed for informational purposes and shouldn't be considered legal advice. For detailed information tailored to your situation, please consult your HR representative.

What are Qualifying Live Events?

Typically, you can adjust your benefit elections during the annual open enrollment period. However, specific life events permit mid-year changes to your benefits, provided certain criteria are met.

While the specifics can vary depending on your plan, common qualifying life events include:

- **Change in Status:** Events like marriage, divorce, birth or adoption of a child, or changes in employment status.
- **Significant Cost Changes:** Substantial alterations in the cost of your current coverage.
- **Significant Curtailment of Coverage:** Major reductions in your coverage benefits.
- **Changes Under Another Employer's Plan:** Adjustments in your spouse's or partner's employer-provided coverage.
- **Addition or Improvement of Benefits:** The introduction or significant enhancement of a benefits package option.
- **FMLA Leaves of Absence:** Taking leave under the Family and Medical Leave Act.
- **COBRA Qualifying Events:** Events that qualify you for COBRA continuation coverage.
- **HIPAA Special Enrollment Events:** Situations granting special enrollment rights under HIPAA.
- **Medicare or Medicaid Entitlement:** Becoming eligible for Medicare or Medicaid.

For a detailed list of qualifying life events and the necessary documentation, please refer to the reference chart on the following page.

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Qualifying Life Event Reference Guide

Change in Legal Marital Status	Required Documentation
Marriage	Marriage certificate
Divorce/annulment	Divorce decree/court ruling for annulment
Legal separation	Court order verifying legal separation
Death of spouse	Death certificate
Change in Number of Dependents	Required Documentation
Birth	Birth certificate
Death	Death certificate
Adoption/placement for adoption	Court order for adoption/placement for adoption
Gain of Loss Eligibility for Other Group Coverage (HIPAA special enrollment)	Required Documentation
Group health plan	Documentation from plan or issuer regarding change in eligibility (with effective date)
Change in Employment Status of Employee or Spouse	Required Documentation
Loss of employment	Termination documents or unemployment application
Start of employment	Start of employment Employer documentation of employment start date
Change in worksite	Employer documentation showing change and impact on eligibility
Leave of absence	Employer documentation stating employee has commenced or returned from leave
Change in Place of Residence	Required Documentation
Change in place of residence of the employee, spouse or dependent that affects HMO eligibility	Documents indicating how change in residence affects employee eligibility

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Qualifying Life Event Reference Guide

Entitlement to Medicare or Medicaid Required Documentation	Required Documentation
Employee, spouse or dependent becomes covered under Medicare or Medicaid, or loses eligibility for his or her Medicare or Medicaid coverage (including coverage under a state Children’s Health Insurance Program or CHIP)	Government verification that coverage was gained or lost
Changes in Coverage Required Documentation	Required Documentation
Significant cost increases	N/A
Significant curtailment of coverage	N/A
Addition or significant improvement of benefits package option	N/A
Change in coverage under other employer plan	Documentation from employer showing change in coverage
Loss of health coverage sponsored by governmental or educational institution	Government verification of loss of eligibility
Other	Required Documentation
Change of custody, judgment, court order or decree requiring health coverage	Court documentation, including qualified medical child support order (QMCSO)
COBRA qualifying event	N/A
FMLA leave	N/A
Eligibility for premium assistance subsidy through a Medicaid plan or CHIP	Government verification of eligibility for subsidy (with effective date)
Exchange enrollment	Employee representation regarding enrollment in a plan under an exchange
Reduction in hours of service to less than 30 hours without loss of eligibility	N/A

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Qualifying Life Event Reference Guide

How to Change Your Elections Mid-Year

Outside of open enrollment, altering your benefit elections mid-year is generally restricted unless you experience a qualifying life event. To proceed with a mid-year change:

1. **Experience a Recognized Event:** You must undergo a mid-year election change event acknowledged by the IRS.
2. **Plan Permits the Change:** Your cafeteria plan must allow mid-year election changes for the specific event.
3. **Consistency with the Event:** The change you request must align with the nature of the qualifying event.

If you believe you've experienced a qualifying life event, reach out to your HR manager. They can assist in determining your eligibility for a mid-year benefits change under your plan's provisions.

Final Thoughts

Open enrollment is the designated period to enroll in or modify your employee benefits. Outside this timeframe, changes are typically not permitted until the next open enrollment.

However, experiencing a qualifying life event—such as marriage, divorce, the birth or adoption of a child, or loss of other health coverage—can trigger a special enrollment period. If you think you've encountered such an event, contact your HR manager to explore your options for mid-year benefit adjustments.

During open enrollment, carefully review your plan documents to select the benefits that best suit your needs. Anticipating potential life events can help ensure your benefit choices align with your future goals.

