

Qualifying Events Chart

Generally, your benefit elections made either when newly eligible or during Open Enrollment are irrevocable during the Plan Year. However, if you experience a Qualifying Event, you can make changes to some elections provided the action is consistent with the family status change.

The chart below includes the changes you can make to your coverage or benefits record during the Plan Year. You may be able to record certain events up to seven days prior to the Qualifying Event. You have **30 calendar days** from the date of the Qualifying Event to submit the family status change online in the ADP Benefit Enrollment System at <https://portal.adp.com>.

Change Affecting the Employee	Elect Health and Welfare Package for Yourself	Elect Health and Welfare Package for Your Spouse	Elect Health and Welfare Package for Your Existing Dependent Child	Add Newly Acquired Dependent Child	Drop Health and Welfare Package for Yourself	Drop Health and Welfare Package for Your Spouse	Drop Health and Welfare Package for Your Dependent Child	Terminate Ineligible Dependent Coverage	Elect FSA	Elect/Drop Group Legal	Increase/Decrease FSA
Birth	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Adoption (or placement for adoption)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal Guardianship	<input type="radio"/>			<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Marriage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Divorce/Annulment	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal Separation	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Employee or Dependent Gains Other Coverage					<input type="radio"/>	<input type="radio"/>	<input type="radio"/>			<input type="radio"/>	<input type="radio"/>
Employee or Dependent Loses Other Coverage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>						<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dependent Becomes Eligible			<input type="radio"/>						<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Dependent No Longer Eligible							<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	Decrease Only
Death of Spouse	<input type="radio"/>		<input type="radio"/>		<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Death of Child							<input type="radio"/>	<input type="radio"/>		<input type="radio"/>	<input type="radio"/>
Change in Dependent Care Costs (DCFSA Only)											<input type="radio"/>

*The Health and Welfare Package includes the medical, prescription, behavioral health coverage, dental and vision.

Effective Dates

With a few exceptions, the effective dates of benefits coverage changes will be effective the **latter of**:

- The date the request for change was submitted
- The date the event occurred

If the Qualifying Event results in waived coverage or the removal of a dependent from coverage (i.e. a divorce), the termination date of the coverage is effective the last day of the month in which the change was made.

Exceptions include:

1. Birth or Adoption - If the request for change is made within 30 calendar days, coverage will be retroactive to the date of birth, date of adoption, or date of placement for the adoption.
2. Death - The deceased dependent will be removed from coverage the day after the date of death.
3. Flexible Spending Account - Elections/changes will become effective the first day of the following pay period in which the request for change was submitted.
4. Life Insurance - Changes and/or increases to life insurance may be subject to Evidence of Insurability Rules. If Evidence of Insurability is required, the effective date of the higher level of coverage is the date the higher level of coverage is approved.

*Life insurance is an after-tax benefit that does not require a Qualifying Event to process the change in the Benefit Enrollment System.

Other changes that are permitted but do not require a Qualifying Event include:

Change After Tax Benefits Event	<ul style="list-style-type: none">• If the employee does not have coverage, elect coverage for Additional Life, Additional AD&D, Spouse Life and/or Child Life• If the employee does have coverage, waive, increase or decrease coverage for Additional Life, Additional AD&D, Spouse Life and/or Child Life
Beneficiary Information Update	<ul style="list-style-type: none">• Add or delete beneficiaries• Update demographic information (name, gender, SSN, date of birth, relationship type, and address) for existing beneficiaries• Update beneficiary designations
Change HSA Contribution or Catch-up Contribution Event	<ul style="list-style-type: none">• Elect, waive, increase or decrease the contribution to the Health Savings Account

Verification Process

Supporting documentation regarding the status change will be requested via regular mail through the Dependent Verification Services division of ADP. Failure to respond to or provide sufficient documentation to Dependent Verification Services will result in retroactive termination of coverage and liability for any services received, or ADP will add dependent(s) back to County coverage.