

Factors to Consider When You Have a Qualifying Life Event:

With any qualifying event you have 30 days from the date of the event to submit a new enrollment form, along with the required documentation. A change in enrollment will be effective as of the date of the qualifying event. If you need a Certificate of Coverage provided, please call our office and one can be provided to you.

You are able to drop or decrease life insurances at any time throughout the year, but you may pick up or increase outside of Open Enrollment without a qualifying life event.

Qualifying events to add a dependent include marriage, birth/adoption, and a loss of coverage.

Marriage – Factors to Consider:

- If you are adding a new spouse, we will need a copy of your marriage certificate and a new [Health Enrollment Form](#).
- If you are wanting to change your beneficiaries, you may do so at any time through your Employee Self-Service or by completing a [Life Insurance Enrollment Form](#).
- If you would like to pick up Dependent Life Spouse you may do so by submitting a new Life Insurance Enrollment Form.
- You may also consider, we do not process beneficiaries for retirement accounts. For those changes, you will need to contact your retirement carrier separately. You may update your beneficiaries online through your carrier's website, or you can contact your carrier by phone and request a beneficiary change form. You can change your beneficiaries with Fidelity at www.fidelity.com/uk or by calling 1-800-343-0860. You may change your beneficiaries with TIAA at www.tiaa.org/uk or by calling 1-800-842-2776.
- If you would like to change your name, you will complete a [Name Change Form](#) and submit it, along with a copy of your new Social Security Card to your Departmental Business Office to process. They will then forward your form to Compensation and Records. If your name is changed in SAP it will automatically be updated with all vendors, excluding retirement carriers, and you will be issued a new card.

Birth/Adoption – Factors to Consider:

- If you are adding a newborn, we will need a copy of the birth certificate, we will accept the footprints from the hospital, and a new [Health Enrollment Form](#).
- If you are wanting to change your beneficiaries or pick up Dependent Life Child you may do so by submitting a new [Life Insurance Enrollment Form](#).
- You may also consider, we do not process beneficiaries for retirement accounts. For those changes, you will need to contact your retirement carrier separately. You may update your beneficiaries online through your carrier's website, or you can contact your carrier by phone and request a beneficiary change form. You can change your beneficiaries with Fidelity at www.fidelity.com/uk or by calling 1-800-343-0860. You may change your beneficiaries with TIAA at www.tiaa.org/uk or by calling 1-800-842-2776.

Loss of Coverage – Factors to Consider:

- If you are adding a dependent due to a loss of coverage, we will need a Certificate of Coverage, this is a statement on company letterhead stating the beginning and ending dates of the coverage, as well as who was covered on the plans, along with a new [Health Enrollment Form](#).
- You may pick up Dependent Life Insurance for any dependents losing these insurances by completing a new [Life Insurance Enrollment Form](#).
- You will be required to provide dependent documentation to verify the relationship to any added dependents. Please see below for required documentation.

Dependent Relationship	Documentation Required
Biological child	Copy of birth certificate
Disabled child age 26 and over	Copy of birth certificate & disability documentation
Adopted child	Copy of adoption papers & birth certificate
Guardianship	Copy of court guardianship papers & birth certificate
Spouse	Copy of marriage certificate & front page of tax return (financial information may be blacked out)
Sponsored dependent	Two pieces of documentation, one from a year prior and one current, to show one year of common residency or a copy of the driver's license issued prior to one year.

Qualifying events to drop a dependent include death, divorce, and gain of coverage.

Death – Factors to Consider:

- If you are removing a dependent due to a death, we will need a copy of the death certificate, and a new [Health Enrollment Form](#).
- If you are wanting to change your beneficiaries, you may do so at any time through your Employee Self-Service or by completing a [Life Insurance Enrollment Form](#).
- If carry Dependent Life Insurance you will also submit a new Life Insurance Enrollment Form to end that plan. If you have another child covered on the Dependent Life Child, you can keep the plan to cover the child.
- You may also consider, we do not process beneficiaries for retirement accounts. For those changes, you will need to contact your retirement carrier separately. You may update your beneficiaries online through your carrier's website, or you can contact your carrier by phone and request a beneficiary change form. You can change your beneficiaries with Fidelity at www.fidelity.com/uk or by calling 1-800-343-0860. You may change your beneficiaries with TIAA at www.tiaa.org/uk or by calling 1-800-842-2776.

Divorce – Factors to Consider:

- If you are removing a spouse due to divorce, we will need a copy of your final divorce decree and a new [Health Enrollment Form](#).
- If you are wanting to change your beneficiaries, you may do so at any time through your Employee Self-Service or by completing a [Life Insurance Enrollment Form](#).
- If you need to drop Dependent Life Spouse you may do so by submitting a new Life Insurance Enrollment Form.
- You may also consider, we do not process beneficiaries for retirement accounts. For those changes, you will need to contact your retirement carrier separately. You may update your beneficiaries online through your carrier's website, or you can contact your carrier by phone and request a beneficiary change form. You can change your beneficiaries with Fidelity at www.fidelity.com/uk or by calling 1-800-343-0860. You may change your beneficiaries with TIAA at www.tiaa.org/uk or by calling 1-800-842-2776.
- If you would like to change your name, you will complete a [Name Change Form](#) and submit it, along with a copy of your new Social Security Card to your Departmental Business Office to process. They will then forward your form to Compensation and Records. If your name is changed in SAP it will automatically be updated with all vendors, excluding retirement carriers, and you will be issued a new card.

Gain of Coverage – Factors to Consider:

- If you are removing a dependent due to a loss of coverage, we will need a Certificate of Coverage, this is a statement on company letterhead stating the beginning date of the plan, as well as who will be covered by the plan, along with a new [Health Enrollment Form](#).

Age Out – Factors to Consider:

- If your dependent is turning age 26, Benefits will automatically remove them from your plan.