Qualifying Life Event

A qualifying life event is a change in an employee's situation that allows them to change an election under the employer's group health/dental plan or flexible spending account (FSA) program outside of the open enrollment period.

Qualifying life events include events such as marriage, the birth of a child and changes in residence. Four (4) basic types of qualifying life events include:

- Loss of health coverage
  - Losing existing health coverage, including job-based, individual, and student plans
  - Losing eligibility for Medicare, Medicaid, or CHIP
  - Turning 26 and losing coverage through a parent's plan

- Changes in household
  - Getting married or divorced
  - Having a baby or adopting a child
  - Death in the family

- Changes in residence
  - Moving to a different zip code or county
  - A student moving to or from the place they both live and work
  - A seasonal worker moving to or from the place they both live and work
  - Moving to or from a shelter or other transitional housing

- Other qualifying events
  - Changes in your income that affect the coverage you qualify for
  - Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
  - Becoming a U.S. citizen
  - Leaving incarceration (jail or prison)
  - AmeriCorps members starting or ending their service

Employees experiencing a qualifying life event have 30 days to make any changes and should contact the Office of Human Resources at HR@clarku.edu.