



# Office of Administrative Services

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## QUALIFYING LIFE EVENTS

### **Q: What is a Qualifying Life Event?**

A: A **Qualifying Life Event (QLE)** is a term defined by the Kentucky Annual Conference to describe events deemed acceptable by the IRS that may allow health plan participants to change their participation election outside of Open Enrollment.

### **Q: What situations meet the requirements of a QLE?**

A: List of approved QLEs in accordance with ERISA Section 125:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Death of a spouse or child
- Change in residence or work location that affects benefits eligibility for you or your covered dependent(s)
- Your child(ren) meets (or fails to meet) the plan's eligibility rules (for example, student status changes)
- You or one of your covered dependents gain or lose other benefits coverage due to a change in employment status (for example, beginning or ending a job)

### **Q: If I experience a QLE and want to make a change to my health plan election, is there a time limitation in which I can request a change?**

A: Enrollment changes must be completed within 31 days before or 60 days after the effective date of the QLE. You will need to submit written documentation of the qualifying event and complete an application. The above events only apply to adding or dropping your coverage and/or dependents outside of the annual benefits enrollment period.

### **Q: Where can I find more information?**

A: Please visit [www.kyumc.org/benefitservices.com](http://www.kyumc.org/benefitservices.com) for enrollment/change forms. You can also contact the Conference Benefits Administrator at 502-425-3884.