

Benefit Qualifying Events

In most cases, your benefits are in effect for the calendar year. However, certain events can allow you to make a change. These events can be:

Change in family status

- Marriage or divorce
- Death of a spouse or dependent child
- Birth or adoption of a child
- Loss of dependent status (e.g., a child reaches the age limit under the plan or is no longer eligible as a dependent)

Change in your employment status

- Beginning or returning from an unpaid leave of absence
- Sabbatical
- Change to/from part-time employment

Change in your spouse's employment status

- Beginning or ending employment
- Increasing or decreasing hours
- Strike or lockout

Spouse's open enrollment

Eligibility for Medicare/Medicaid for yourself or a family member

WHAT CHANGES ARE ALLOWED?

If you have a "qualifying event," the change you make to your plan must be consistent with and appropriate for your new circumstances (see examples below) and it must be done within 30 days of the event:

IF	THEN	EFFECTIVE DATE
You give birth to/adopt a child	You may add the child within 30 days of the birth/adoption	The day of the birth or adoption
Your spouse loses his/her job	You may add your spouse within 30 days	The first of the month coincident with or following the qualifying event
Your dependent child reaches age 26	You must drop coverage as of the end of that month	Coverage ends the last date of the child's birth month
You change your marital status	You have 30 days to add/delete dependents, based on the situation	The first day of the month coincident with or following the qualifying event
Your spouse's open enrollment occurs	You have 30 days to add/delete dependents, based on the situation	The first day of the month coincident with or following the qualifying event

REQUIRED VERIFICATION

Please note that any requested **changes to benefits** (with the exception of birth/adoption of a child) resulting from a qualifying life event **will require substantiation**. Human Resources will need to review a divorce decree, a marriage certificate, a death certificate, etc. prior to allowing changes to be made under the Carleton group plan. Employees will be unable to make their own changes within the benefitsCONNECT online tool; support through the Benefits Coordinator or Manager will be required.

ADDITIONAL INFORMATION

Some benefits changes will trigger continuation under COBRA. Be sure to read the [information concerning COBRA](#). It explains how you or your covered family members may extend your group coverage beyond the date it would normally end because of loss of eligibility.

This is only a summary; please refer to plan documents for full details.