



Insurance Benefits Adjustments - Qualifying Life Events (QLE)

After an employee has initially enrolled in a benefit plan, he/ she can only make changes and/or adjustments to the plan during the current benefit year if an eligible Qualifying Life Event (QLE) occurs or if it's during the Annual Enrollment period.

Employees have 30 days from the QLE to make allowable changes to benefit plans. The 30 day period to make plan changes does not begin when HR is notified about the QLE; the 30 day window starts the day the QLE occurs. Employees must provide supporting documentation to verify the qualifying life event in accordance with North Carolina State policy.

Employees have the following options to provide QLE supporting documentation for verification:

- Dependent verification documentation can be uploaded by the employee directly into the Aon Hewitt system after the creation of the QLE. This will require the employee to save the required document on a computer as a .pdf, .gif, .jpg, or .png file & upload it into Aon (similar to attaching documents in an email).
- For documentation that CANNOT be uploaded into Aon or for employees that do not have the computer capability to upload documentation, the required document can be provided to their Agency HBR for submission to BEST Shared Services as a ticket to be uploaded by BEST. QLE documents can submitted via email or fax:
 - Email to: AON.BEST@osc.nc.gov
 - Fax to: 919-875-3843
- Agency HBRs that receive the required documentation for dependent or QLE verification, have an additional option for submitting the documents. For confidentiality purposes & in lieu of submitting a birth certificate, divorce decree, certificate of coverage, etc., OSC has developed a form that can be submitted to BEST by the Agency HBR. This form validates that the Agency HBR verifies & confirms the employee's event. The form will be posted on the BEST website <http://www.osc.nc.gov/BEST/index.html> under Support Material / Benefits / Benefits Forms.

Examples of Qualifying Life Events include (QLE types and required documentation are subject to change by The State Health Plan & NC Flex Plan):

Type of QLE	Required Documentation	Options to Submit Documentation
New Born	Birth Certificate	<ul style="list-style-type: none"> • Upload into Aon, <li style="text-align: center;">OR • Submit to BEST
Acquired Guardianship (adoption/foster child)	Legal Guardianship Document from the Courts	<ul style="list-style-type: none"> • Upload into Aon, <li style="text-align: center;">OR • Submit to BEST
Marriage	Marriage Certificate*	<ul style="list-style-type: none"> • Upload into Aon, <li style="text-align: center;">OR • Submit to BEST
Divorce	Divorce Decree	<ul style="list-style-type: none"> • Submit to BEST



Insurance Benefits Adjustments - Qualifying Life Events (QLE)

Legal Separation	Legal Separation Document from the Courts	<ul style="list-style-type: none"> • Submit to BEST
Death	Death Certificate	<ul style="list-style-type: none"> • Submit to BEST
Gain of Dependent's Benefits	Certificate of Coverage showing Effective Date	<ul style="list-style-type: none"> • Submit to BEST
Loss of Dependent's Benefits	Certificate of Coverage showing Term Date*	<ul style="list-style-type: none"> • Submit to BEST
Medicare Eligibility	Certificate of Coverage showing Medicare Effective Date	<ul style="list-style-type: none"> • Submit to BEST
Gain of Other Coverage	Certificate of Coverage showing Effective Date	<ul style="list-style-type: none"> • Submit to BEST
Loss of Other Coverage	Certificate of Coverage showing Term Date*	<ul style="list-style-type: none"> • Submit to BEST
Change in Medicaid	Medicaid Letter showing Change Date*	<ul style="list-style-type: none"> • Submit to BEST
Court Order	Court Order Document	<ul style="list-style-type: none"> • Submit to BEST to forward to Aon via secure email for processing

* May also require dependent verification documentation if adding a dependent that has not previously been added and verified in the Aon Hewitt system.

PROCESS CHANGE AFTER THE 6/1/15 AON IMPLEMENTATION:

Prior to 6/1/15, the process for QLEs required Agency HBRs to create an adjustment reason in the BEACON system using IT0378 in order for the employee to log into the ESS portal to make the enrollment change.

Effective 6/1/15, Agency HBRs will no longer be required to enter an adjustment reason in the BEACON system for an employee's QLE. The IT0378 functionality will no longer be needed or available for Agency HBRs. Employees will be able to log into Aon's enrollment system through the BEACON ESS portal and create their own QLEs.

Agency HBRs should educate employees on the rules, requirements, and processing of QLE related plan changes as well as providing enrollment instructions and assisting employees with enrolling as needed.

PROCESS:

- Employee notifies Agency HBR of a Qualifying Life Event (QLE).
 - NOTE: It is not a requirement for employees to notify their Agency HBR. Employees can create a QLE in the enrollment system without notifying their Agency HBR. The QLE will be reviewed, approved or denied based on the supporting documentation provided. (See below for additional steps.)
- Employee logs into the BEACON portal via My Data (ESS), My Benefits and clicking on the 'NC eEnroll System' link.



Insurance Benefits Adjustments - Qualifying Life Events (QLE)

- Employee creates the QLE event in the enrollment system and makes the appropriate enrollment changes within 30 days of the QLE.
 - If all steps of QLE allowed plan changes are not created by the employee within 30 days of the event, the employee will have to wait for the next Annual Enrollment period to make any changes.
- Employee uploads the supporting documentation to verify the QLE into the enrollment system within 30 days of the QLE or provides to their Agency HBR for submission to BEST.
 - If supporting documentation is not uploaded into the system or submitted to BEST within the 30-day allotted timeframe, the QLE change will be denied.
- Agency HBR assists the employee with uploading the documentation into the enrollment system if needed and maintains the supporting documentation at the Agency level.
 - In the event that the employee or Agency HBR are unable to upload the supporting documentation, a ticket can be placed with BEST Shared Services. Required supporting documentation or the Dependent/QLE Verification form must be attached to the ticket submitted to BEST.
- BEACON BEST Shared Services reviews the QLE event and documentation, and submits a QLE approval/denial to Aon based on the supporting documentation provided.
 - If denied, BEST Shared Services will notify the Agency HBR and employee of the denial and any options for resubmission.
 - NOTE: QLEs will automatically be processed in the Aon Hewitt system for payroll processing upon the creation of the event by the employee. Payroll processing of deduction changes is not dependent upon BEST's approval/denial, but is determined based on when the QLE is created in relation to the BEACON payroll deadline. In the event that a QLE is denied and the denial impacts the deduction amount, deduction adjustments (additional charges or refunds) will be processed in the employee's next regular payroll cycle available as shown in the BEST payroll calendar or on BEST portal home page.

QLE EFFECTIVE DATES:

State Health Plan - First of the month following the Qualifying Event

- Exceptions:
 - Newborns - Will be added to the plan effective the date of birth. The system will reflect the first of the month that includes the date of birth. Premiums cannot be prorated.
 - Adopted Children - Can be added effective:
 - Date of Adoption
 - Date of placement in the adoptive parents' home
 - First of the month following the date of adoption

NCFlex - First of the month following the QLE