



Insurance Benefits Adjustments - Qualifying Life Events (QLE)

Revised 6/27/16

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.

QLE changes must be consistent with the family/employment status change event. 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.

The IRS provides guidelines for a QLE change and requires that employees maintain legal documentation of the change(s) in their personnel records. Employees must provide supporting documentation to verify the qualifying life event in accordance with IRS and North Carolina State policy. Employees can provide this to their Agency work location benefits representative (HBR).

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

Type of QLE	Required Documentation
Adoption	Legal Guardianship Document from the Courts
New Born	Birth Certificate
Court Order	Court Order Document (Note: court order releases are NOT a valid QLE to drop a dependent.)
Death of dependent	Death Certificate
Dependent date of birth correction	Birth Certificate
Divorce	Divorce Decree
Now eligible for other coverage	Certificate of Coverage showing Effective Date
Employee reaches age 65	Certificate of Coverage showing Medicare Effective Date
FMLA Nonpay (Dependent)	BEST will monitor these QLEs using the DNTK Report to term plans due to leave without pay (LWOP) status.
FMLA Subscriber Nonpay (Employee)	
FMLA Subscriber Requested Cancellation	
Guardianship or legal custody of child	Legal Guardianship Document from the Courts
Legal separation	Legal Separation Document from the Courts
Loss of other coverage	Certificate of Coverage showing Term Date*
Loss of dependent child status	Overage children (age 26) removed by Benefitfocus
Marriage	Marriage Certificate or Domestic Partner Affidavit
Return from military leave	Enrollment platform will open once the reinstatement action has been processed & transferred to Benefitfocus for the employee to go online to re-enroll.
Return from FMLA	
Return from LOA	
Spouse reaches age 65	Certificate of Coverage showing Medicare Effective Date

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



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PROCESS:

- Employee notifies Agency HBR of a Qualifying Life Event (QLE).
- Agency HBR educates employee on the rules, requirements and processing of QLE related plan changes as well as providing enrollment instructions.
- Employee logs into the Benefitfocus/eEnroll system to create the QLE event and make the appropriate enrollment change 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 provides the supporting documentation to verify the QLE within 30 days of the QLE to their Agency HBR for maintaining in the personnel file.
- BEACON BEST Shared Services runs weekly reports to identify the QLE events and provides the report to the Agency HBR to obtain supporting documentation, if not already obtained.
 - QLEs will automatically be processed and approved weekly in the eEnroll system to ensure timely payroll processing.
 - If supporting documentation is not provided within the 30-day allotted timeframe, the QLE change should be revoked.
 - The Agency HBR would need to submit a ticket to BEST to revoke the QLE if documentation cannot be obtained or substantiated.

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 eEnroll system will reflect the first of the month that includes the date of birth. The BEACON system will reflect 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

NC Flex - First of the month following the QLE

QLE CONSIDERATIONS: NC Flex, NC State Health Plan and BEST Shared Services reserve the right to conduct audits requiring employees to provide supporting documentation for dependents or other qualifying events (QLEs). In the event that an audit is conducted and/or supporting documentation cannot be provided for dependents or QLE enrollment changes, dependents would be removed from the plan and/or changes would be reversed retroactively with NO reversal of funds. Additionally, employees would be responsible for any charges incurred due to a claims reversal.