



# Reporting a Qualifying Life Event: Information You Should Know

Qualifying Life Events (QLEs), as defined by IRS regulations, allow you to make changes to your ArentFox Schiff benefit plan enrollment outside of the annual enrollment period.

QLE reasons may include marriage; birth or adoption; divorce; death of a spouse or dependent; change in coverage under a spouse's plan; loss of dependent status; gain or loss of eligibility for Medicaid, a Children's Health Insurance Plan (CHIP); or receiving a Qualified Medical Child Support Order (QMSCO).

## Reporting a **QLE**

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### **Deadline for Making a Change**

You must request any changes within **30 days of the event** (or 60 days for changes related to Medicaid or CHIP eligibility).

In accordance with IRS regulations, no changes requested after this time period will be accepted or allowed.

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### **Supporting Documentation Required**

You must provide documentation to support and verify your QLE request. Examples of acceptable documentation include:

- *New baby* – copy of birth certificate or crib card
  - *Adoption* – copy of adoption certificate
  - *Change in marital status* – copy of marriage certificate, divorce decree, copy of legal order of legal separation
  - *Loss of coverage* – copy of COBRA notice or letter from prior employer on employer letterhead
  - *Gain of coverage* - copy of benefits enrollment confirmation with new coverage election
  - *Death of spouse* – copy of death certificate
  - *Eligibility for Medicare* – Medicare eligibility and confirmation notice
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### **How to Report Your QLE in Kronos**

Reporting your QLE is quick and easy. Log in to Kronos. Then, click on the tri-bar menu in the upper left corner. Next, click the single person icon; My Benefits, Enrollment; Life Change Event Start. You will then be guided through the election process.

Remember, all changes made must be consistent with the QLE.