

Qualifying Events Overview (Employer)

Notes

- For details regarding what events qualify for a Special Enrollment Period, see [Tutorial - Qualifying Life Event](#).
- Qualifying Life Events may be added up to 30 days after the life event date.
- Benefit Eligibility is based on scheduled or imported hours, not Employment **Type**.
 - Employment **Type** is used for Human Resources and ACA.
 - Variable Hour employee eligibility is based on calculation of 130 hours or more per month.
- Seasonal employees, contractors, and interns are not benefits eligible.
- Location and/or class changes may affect benefit eligibility and may systematically terminate benefits and require employee's eligibility reinstatement and re-enrollment.
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- Employment Type is used for Human Resources and ACA.
 - Variable Hour employee eligibility is based on calculation of 130 hours or more per month.
 - Seasonal employees, contractors, and interns are not benefits eligible.
- Location and/or class changes may affect benefit eligibility and may systematically terminate benefits and require employee's eligibility reinstatement and re-enrollment.
- Some benefits, such as HSA, Transit, Parking, can be changed at any time without a QLE, see [Employee Change Non-QLE Benefits](#).
- Enrollment Status is updated for Open Enrollment and New Hire Enrollment; but, is not updated for QLE enrollment changes.

Details

Life events such as marriage, divorce, and birth of a child allow for employees to make election changes outside new hire or open enrollment.

- Only your group medical plan contract can dictate when an employee and dependent is eligible to enroll. For most group medical plans, enrollment is only available when initially eligible, at open enrollment, or during the plan year due to a special enrollment right.
- Company Administrators may [Add Qualifying Life Event](#) and make changes for the employee compliant with IRS Section 125a QLE rules.
 - Special enrollment provisions are listed in the [Health Insurance Portability and Accountability Act](#) (HIPAA), [Sections 125 of the Internal Revenue Code](#) (IRC), [section 9801 of the IRC](#), and the special enrollment period section of the Affordable Care Act (ACA).
- If an employee qualifies for a Special Enrollment Period (SEP), they usually have up to 60 days following the event to enroll in a plan.
 - Special enrollment rights are optional for group dental and vision plans. Check your plan documents before offering special enrollment rights under these plans.

Qualifying Life Event (QLE) Management

- Qualifying event choices align with HIPAA and Section 125.
- Employees provide details and upload documentation about their life event.
- All QLE changes for all benefits are effective 1st of the month following the event date with two exceptions:
 - Birth or adoption (date of event)
 - Event date is 1st of the month (elections changes match event date)
- When QLE falls on First of the Month to add, change or terminate benefits for themselves or dependent(s):
 - Add/Termination/Change effective date is QLE date.
 - Coverage is effective through the last day of the previous month.

Enter a qualifying event as follows:

- Outside **Open Enrollment**
 - Employee may add a qualifying event and then make changes
 - Company Administrator may [Add Qualifying Life Event](#) and make changes for the employee compliant with IRS Section 125a QLE rules.
 - While [adding Qualifying Life Event](#), employee may attach required documentation. However, it is not submitted with the enrollment data via a connection. Broker/Group Administrator must submit it manually.
 - When using a [Company Wide Lock Enrollment Date](#)
 - Company Administrator must add an **Unlock Date** and open access to specific employee to make changes
- During **Open Enrollment**
 - Employee is unable to make qualifying event changes
 - Company Administrator may add the qualifying event on behalf of the employee
 - If signed enrollment forms are needed, the employee will need to wait until open enrollment is over in order to add the life event

To determine which plans (plan type) are eligible for updates due to Qualifying Event, see below:

Employment Status Changes:

- [Terminate Employee](#) marks benefits for termination according to the **Termination Date** in Benefit > Eligibility > Advanced Settings.
- When an employee is rehired, re-enrollment in benefits is required.
 - Eligibility is based on Benefit > Eligibility (scheduled hours, locations, classes).

- Benefits are noted as waived and employee must re-enroll.

Add Qualifying Events

Notes

- For details regarding what events qualify for a Special Enrollment Period, see [Tutorial - Qualifying Life Event](#).
- Qualifying Life Events may be added up to 30 days after the life event date.
- Event Date should be the date that will provide the correct benefits effective date based on plan eligibility, for example:
 - Enrolling in other coverage or moving from Full-Time Eligible to Part-Time Ineligible - use last day company benefits are in effect
 - Loss of other coverage or moving from Part-Time Ineligible to Full-Time Eligible, - use first day company benefits should be effective
 - Marriage, birth, adoption, etc. - use actual date of event
- To provide instructions to an employee, see [Employee Add Qualifying Life Event](#) or [Employee Change Non-QLE Benefits](#).
- See attached PDF versions for distribution to employees when needed.
- Broker or Company Administrator may [Add Qualifying Life Event](#) and make changes for the employee compliant with IRS Section 125a QLE rules.
- While [adding Qualifying Life Event](#), employee may attach required documentation. However, it is not submitted with the enrollment data via a connection. Broker/Group Administrator must submit it manually.
- **The following Plan Types do not require a QLE:** Health Savings Account (HSA), Parking, Transit, 401K Contribution, 401K, Roth 401K, Fitness, Phone, Vacation Buy Back, Pet, 529, 403b, Benefit 1, Benefit 2, Cost, Discount Program, Financial Well-Being, Identity Theft, Identity Theft Assist, Legal, Pre-paid Legal, Retirement, Simple IRA/408p, and Travel Assistance.
- To ensure HSA or FSA remaining deductions are calculated correctly, when making a mid-year change for an employee, update the amount and add the Activity Date before clicking Save.
- **Enrollment Status** is updated for Open Enrollment and New Hire Enrollment; but, is not updated for QLE enrollment changes.

Instructions

From Employee > Benefits > Enrollments

1. Click **Actions**.
2. Choose **Add Qualifying Event**.
3. In Qualifying Event Information dialog box, choose appropriate **Event** from drop menu.
4. Add **Event Date**.
5. Enter **Details**.
6. Click **Add Event & Change Elections**.
7. If applicable, in **Employee > Employment > Details**, enter employment changes, such as **Type** or **Scheduled Hours Per Week**.
8. If applicable, in **Employee > Profile > Dependents**, add or edit dependents.
9. Make benefit election changes to appropriate benefits in **Specify your coverage** and **Select your Plan**.
10. If Effective Date or Activity Date differs from Ease default of first of the month following, as is for birth and adoption, update **Effective Override** or **Activity Date**.
11. Click **Save**.
12. Change/event may be managed in **To Dos > Changes > Manage > [Change Type] Qualifying Event**.
13. If QLE is employee marriage, birth, or adoption, continue to [Dependent Information](#).
14. If QLE is employee obtaining other benefits, continue to [Terminate Employee Benefits](#).
15. If QLE is employee losing other benefits, either complete benefit selection or have employee follow [Employee Enrollment Experience](#).

To terminate an employee, continue to [Terminate Employee](#).

End of Procedure