



## Qualifying Life Events (QLEs)

Any benefits eligible associates who wish to enroll in the J.Crew Health Plan or make other changes to their current benefit elections outside of their initial eligibility period or an annual Open Enrollment period on account of a qualifying life event ("QLE") may do so only if the election change is consistent with the QLE and they are able to provide documentation as required by HR within **31 days of the QLE**. Otherwise, changes or cancellation of coverage can only be made during the annual Open Enrollment period for an effective date of January 1<sup>st</sup>.

The table below lists the most common QLEs and the documentation that is required to make an election change on account of each event:

Qualifying Life Event	Required Documentation
Marriage	Copy of official Marriage Certificate
Divorce/Legal Separation	Copy of official court order specifying effective date of divorce/legal separation
Birth/Adoption of Child	Copy of newborn's birth certificate/Adoption paperwork
Death of a Dependent ( <i>spouse, domestic partner, child</i> )	Copy of death certificate
Loss of Coverage under another plan	Copy of an official letter from insurance provider or employer providing the insurance, stating when the coverage terminated
Gain of Coverage under another plan	Copy of an official letter from insurance provider or employer providing the insurance, stating when the coverage became effective
Dependent reaches age 26	Coverage ends automatically on the last day of the month; no documentation required

In order to make an election change on account of a QLE, return a completed Full-Time Benefit Enrollment/Change Form and required documentation (if applicable) to the appropriate HR/Benefits Dept. via email / fax listed below:

**DC/CC Associates** – [dcbenefits@jcrew.com](mailto:dcbenefits@jcrew.com), your local HR Drop Box or fax

**Asheville:** 828-687-6498

**Lynchburg:** 434-385-5795

**Home Offices & Field Associates** – [benefits@jcrew.com](mailto:benefits@jcrew.com) or 212.209.6600

For more information about mid-year election changes, please email the appropriate HR/Benefits Dept. listed above.