Qualifying Life Events (QLE)

Any benefits eligible associates who wish to enroll in the J.Crew Health Plan or make changes to their current elections outside of their initial eligibility or the annual Open Enrollment periods may do so if they are able to provide any of the QLE documents listed below, within <u>31 days of their qualifying life event</u>. Otherwise, changes or cancellation of coverage can only be made during the annual Open Enrollment period for an effective date of January 1st.

The tables below are some examples of Qualifying Life Events:

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 Spouse and/or child	Copy of death certificate
Recent Loss of Coverage (within 31 days only)	Copy of an official letter from insurance provider or employer providing the insurance, stating when the coverage terminated
Recent Gain of Coverage under another plan(within 31 days only)	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 on the last day of the month

Return a completed Full-Time Benefit Enrollment/Change Form and required dependent documents (if applicable) to the appropriate HR/Benefits Dept. listed below:

DC/CC Associates – dcbenefits@jcrew.com, your local HR Drop Box or fax
  ➢ Asheville: 828-687-6498
  ➢ Lynchburg: 434-385-5795
  ➢ San Antonio: 210-730-9152

Field & 770 / 30-30 Associates – benefits@jcrew.com or 212.209.6600

Please note that when changing your elections during a QLE, the effective date is the event date (e.g. If you wish to cancel your benefits because you had a recent gain of coverage under another plan effective April 15, your J.Crew Health Plan will terminate on April 15.)

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