

Qualifying Life Event Cheat Sheet



A **Qualifying Life Event** is a special enrollment period for an eligible Employee (EE) or Dependent that allows them to make changes to their elections. Adds can always occur, no matter the QLE. Drops can only occur if the QLE corresponds.

You have **31 days** to make changes after the following events:

- New hire/re-hire
- EE or Dependent death
- Dependent gained other coverage
- Dependent loses other coverage
- Termination or resignation
- Employment transfer gains eligibility

You have **60 days** to make changes after the following events:

- Birth of dependent
- Adoption or legal guardianship
- Loss of Medicaid/SCHIP coverage

Documentation is required for:

- Informal marriage
- Divorce
- Adoption
- Legal guardianship
- Foster
- Eligibility of other coverage
- Court-ordered dependent (NMSN/QMSCO)

An additional 30 days past the QLE timeline is allowed to provide documentation.

Dependent turns 26

Dependents lose coverage the last day of the month of their birthday. TML Health Online will automatically terminate this person. The Benefit Coordinator does not have to do this.

Rare QLEs: Become U.S. citizen, moved to U.S., leave incarceration, job promotion

Reach out to your Enrollment and Billing Advocate with any questions.



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visit tmlhealthbenefits.org