



Human Resources
**Change in Benefits
(Life Events)**

HR (8.602)
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Purpose:

Outline the process for making changes to employee benefits for key life events.

Procedure:

- 1) Life events that qualify for changes in insurance benefits (most common)
 - A) Loss of coverage (job-based)
 - B) Losing eligibility for Medicare, Medicaid, or CHIP.
 - C) Turning 26 and losing parents coverage.
 - D) Married/Divorced.
 - E) Birth/Adoption.
 - F) Death of someone on plan.
 - G) Moving, if it affects coverage.
- 2) Employees will notify HR when any of these events happen.
- 3) HR will confirm it is a qualifying life event and direct the employees to make needed changes to their insurance benefits.
 - A) Typically completed by the employee in benefits administrative system.
 - B) May be completed by HR.
 - C) Documentation needed for life change event is secured.
- 4) HR will send changes in benefit deductions to Payroll.
- 5) HR will review carrier bills to ensure changes are made.
- 6) Does this change constitute an increase in allowable contributions to the health savings account, if so, communicate that information to payroll.