

Life Event Reference Chart



When you experience a qualifying life event (QLE), you will have the opportunity to add or change coverage for yourself or additional family members. The following QLEs will allow you to add and/or drop you, your spouse, and/or child(ren) to coverage within the first 30 days of the event. If changes are not made within 30 days of the event, you will need to wait until the next annual enrollment period. Documentation must be submitted to the isolved Benefits Team at InternalHRbenefits@isolved.com within 30 days of the on-line change. If the employee cannot submit documentation within that timeframe, the employee must contact the Benefits Team within the timeframe.

Event	Changes Permitted	Examples of Documents Required
New marriage / domestic partnership	<ul style="list-style-type: none"> Add spouse or domestic partner Add child(ren) of the partner Add previously eligible child(ren) if spouse/partner is added Change plans (e.g., PPO, HSA Buy-up, HSA Base Plan) – only if you are adding spouse or domestic partner May waive coverage 	<ul style="list-style-type: none"> Marriage certificate or domestic partner registration and/or: Birth certificate, paperwork from adoption, legal guardianship or foster placement of new dependents Social Security Number of all enrolling Must provide proof of other group coverage
Legal Separation, divorce or termination of a Domestic Partnership	<ul style="list-style-type: none"> Delete spouse or domestic partner Change plans if deleting spouse or domestic partner Enroll in plans only if you and/or dependents lost other coverage Must delete stepchildren or children of former parent 	<ul style="list-style-type: none"> Copy of final judgement or domestic partnership termination Copy of legal separation Proof of loss of other group coverage
New baby; a child placed for adoption, new step-children, legal guardianship, and/or a foster child	<ul style="list-style-type: none"> Add newly eligible dependent Add previously eligible, but not yet enrolled dependents Change plans (e.g., PPO, HSA Buy-up, HSA Base Plan) 	<ul style="list-style-type: none"> Birth certificate, paperwork from adoption, legal guardianship or foster placement Social Security Number for all enrolling <p>Note: If the Social Security Number is not available , enroll the child and provide it later</p>

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Losing a dependent reaching age 26; end of a legal guardianship, foster relationship, or stepchildren when parents divorce, domestic partnership termination or separation	<ul style="list-style-type: none"> ▪ Delete dependent ▪ Change plans (e.g., PPO, HSA Buy-up, HSA Base Plan) ▪ Must keep all other currently covered dependents enrolled 	<ul style="list-style-type: none"> ▪ Court provided proof of the change in the relationship *If applicable*
Employee and/or dependent gaining other group coverage	<ul style="list-style-type: none"> ▪ Delete self and/or spouse and dependents ▪ Change plans (e.g., PPO, HSA Buy-up, HSA Base Plan) 	<ul style="list-style-type: none"> ▪ Proof of other group coverage for each individual being deleted
Employee and/or dependents lose other group coverage	<ul style="list-style-type: none"> ▪ Add self and/or spouse and dependents that lost coverage ▪ Change plans (e.g., PPO, HSA Buy-up, HSA Base Plan) ▪ Add previously eligible dependents 	<ul style="list-style-type: none"> ▪ Proof of loss of group coverage ▪ Birth certificate, paperwork from adoption, legal guardianship or foster placement ▪ Marriage certificate, domestic partnership registration ▪ Social Security Numbers for all enrolling
A Court Order or Qualified Medical Support Order (QMSCO)	<ul style="list-style-type: none"> ▪ Add self if previously waived ▪ Add dependent(s) per court order ▪ Plan selection will be determined by court order; if not ordered, employee may make a plan selection; if no selection is made the default plan will be implemented 	<ul style="list-style-type: none"> ▪ Copy of Court Order or QMSCO ▪ Birth certificate, paperwork from adoption, legal guardianship or foster placement ▪ Social Security Number for all enrolling <p>Note: if the employee has waived coverage, the employee AND the child will be added (even if a birth certificate, etc. is not provided)</p>
Change in dependent's residence to outside of a service area.	<ul style="list-style-type: none"> ▪ Delete dependent that moved ▪ Cannot drop other dependents 	<ul style="list-style-type: none"> ▪ Proof of the move (e.g., utility bill in the dependent's name, new drivers' license, etc.)

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Change in dependent's residence to inside of a service area	<ul style="list-style-type: none"> ▪ Add dependent that moved ▪ Add all other previously eligible dependents ▪ Cannot drop other dependents 	<ul style="list-style-type: none"> ▪ Proof of move (e.g., new driver's license, etc.) ▪ Birth certificate, paperwork from adoption, legal guardianship or foster placement ▪ Social Security Number for all enrolling
Enrolled in Medicare	<ul style="list-style-type: none"> ▪ Delete self and/or dependents gaining coverage 	<ul style="list-style-type: none"> ▪ Proof of gain of coverage for each individual to be deleted
<ul style="list-style-type: none"> ▪ If you are turning 65 and still working or a dependent covered on your isolved health plan becomes eligible for Medicare: When eligible, you should enroll in Medicare Part A. While you are working, Medicare Part A hospitalization coverage is secondary to your isolved health insurance. You can delay your enrollment in Medicare Part B until about 90 days before your retirement date. ▪ If you are 65 (or over) and plan to retire: If you are not enrolled in Medicare, you should enroll in Medicare Part A and B 90 days before your retirement date. This allows time for your coverage to become effective the first of the month following your retirement date. When you are retired and you are eligible for Medicare, it becomes your primary coverage. ▪ If you are confused about Medicare & Your Options, you can contact the isolved Benefits Team @ Acrisure at 1-855-577-0150 for assistance. 		
<p>A HIPAA special enrollment event – gain or loss of SCHIP</p> <p>*has up to 60 days to notify isolved</p>	<ul style="list-style-type: none"> ▪ Add or delete self and dependents ▪ To delete dependents, they must have other coverage ▪ Add previously eligible, but not yet enrolled dependents ▪ Change plans (e.g., PPO, HSA Buy-up, HSA Base Plan) 	<ul style="list-style-type: none"> ▪ Proof of loss of coverage ▪ Proof of gain of coverage ▪ Birth certificate, paperwork from adoption, legal guardianship or foster placement ▪ Marriage certificate, Domestic Partner Registration