

Documentation for Life Event Benefit Changes

When you make a life event change to your benefits, you must upload documentation of the life event. Below are some examples of the kinds of documentation you can provide for various life events.

General notes for life event documentation

- Documentation must always contain the effective date of the benefits change and the name of the affected employee or dependent. For example, a health insurance card will only be accepted as proof of new coverage if it lists the date the coverage began.
- Scanned and photographed copies of documents must be clear and legible. If you are taking a picture of a document in order to submit it, please place the document on a flat, well-lit surface and make sure that your picture includes the entire document.

Marriage

- Copy of your marriage license or marriage certificate
 - If the marriage license is provided, it must include the date of marriage and signature of officiant
- Some counties take several weeks to process official marriage certificates, so you should keep a copy of your marriage license signed by your officiant to provide as documentation

Divorce or legal separation

- Court document showing the names of the divorcing parties and the date the divorce was finalized
- Legal separation is only a valid life event in states where a legal separation is a status recognized by the court system. It must be documented the same way as a divorce, with a court order showing the date the legal separation became effective

Birth, adoption or legal guardianship of a child

- Birth letter from the hospital or birth certificate showing the baby's date of birth
 - Depending on your county, the official birth certificate may not be available until after the deadline for enrollment has expired, so please don't wait to receive this document to start your enrollment change!
 - Please do not submit the social security card as life event documentation, as it does not include the date of birth or the parents' names
 - If the birth letter from the hospital is not available, medical documentation from the hospital may be accepted as long as it includes the baby's date of birth, and at least one parent's name.
- For adoption, legal adoption papers are required
- If you obtain legal guardianship of a child, you must provide the court order naming you as the legal guardian of that child. Temporary, informal guardianship arrangements are not considered

life events, and children for whom you have informal guardianship are not considered qualified dependents under the plan

Employee or dependent gains other coverage

- There are several forms of documentation you can use for gaining other coverage, but they must include the employee or dependent name, and the effective date of the new coverage
 - Letter from dependent's Human Resources department stating the date that their new coverage began and the names of the covered individuals
 - Print out of coverage summary from either a benefits enrollment website or a the insurance carrier website
 - New insurance card (must show effective date)

Employee or dependent loses other coverage

- There are several forms of documentation you can use to show that an employee or dependent lost other coverage, but they must include the employee or dependent name, and the effective end date of the coverage. Some examples include
 - COBRA notice from dependent's previous job (make sure to include the pages that show names and end dates of coverage)
 - Signed letter on letterhead from dependent's Human Resources department stating the date that their coverage ended
 - Certificate of Creditable Coverage, which will show the beginning and end dates of coverage, and can typically be obtained directly from the insurance carrier
 - For employees on Medicaid or similar programs, a letter from state or local government agency stating the health insurance benefits that the individual was receiving and the end date of those benefits.