



# CHANGING LIVES CHANGING BENEFITS

Life's ups and downs make us who we are. Sometimes, we experience significant changes—from the birth or adoption of a child to the loss of a loved one. Fortunately, your benefits can change with you. When you experience one of these “qualifying life events” you can change your benefits at that time to match your changed circumstances.

### Marriage or Domestic Partnership

You and your spouse/domestic partner have the rest of your life to share—and that may include your benefits. Consider your employer-sponsored benefits, as well as your spouse or domestic partner's benefits. One of you may wish to make changes to ensure you both have the coverage that's right for you.

### Birth or Adoption

With all of the joys a new child brings come lots of challenges and questions—and sometimes that can be overwhelming. Luckily, you can update your benefits to include your child within 31 days of the birth or adoption.

### Discontinuation of Coverage

Dependents (child, spouse, domestic partner) may gain or lose coverage eligibility through their or your insurance, due to factors such as age or employment status.

### End of a Relationship

Unfortunately, personal decisions you make about relationships can also affect your family's eligibility for certain benefits.

### Death of a Loved One

Life can't always prepare us for the death of a loved one. As you make arrangements, take time to update your benefits.

## WHAT'S NEXT

Whichever qualifying life event you've had, you'll need to notify HR within 31 days of the event. When you notify HR, you'll also need to submit proof of the event. Examples of acceptable documentation include copies of:

- Marriage certificate or affidavit of domestic partnership
- Divorce decree or other legal separation papers
- Birth certificate or adoption papers
- Proof of eligibility or termination of coverage
- Leave of absence verification
- Death certificate

Questions? Please reach out to your HR Department.



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