

Do You Have a Qualifying Event?



What is a Qualifying Life Event?

A Qualifying Event is a life event that triggers a special enrollment window for you outside the annual Open Enrollment period. When you experience a Qualifying Event, you can make changes to your insurance outside the Open Enrollment period.

What are examples of Qualifying Life Events?

Change in Family Status

- Marriage
- Divorce
- Birth
- Adoption
- Placement for Adoption

Loss of Coverage

- DCCCA employee changes to full-time
- Spouse changes jobs effecting coverage
- Spouse employment status change (full-time to part-time)
- COBRA coverage ended

Newly Eligible Under Government Program

- Eligible for Medicaid
- Eligible for Children's Health Insurance Program (CHIP)

What Do I Do Next?

1. Qualifying Events **must** be reported to Human Resources (HR) within 30 days of the event.
2. Submit supporting documentation within 30 days of the event.
3. Ensure dependents are listed in e3 with their social security number and date of birth
4. Once documents are reviewed and your change is approved, HR will make your change in e3.
5. Human Resources will send confirmation of your change and the effective date to your DCCCA email.

Tips and Reminders

- Most changes take effect on the first of the month following your life event.
- Notify Human Resources as soon as possible to avoid delays in processing and potential missed premiums.
- Email hrdept@dcca.org for general questions regarding qualifying events.