




Changes to Benefits: Qualified Life Events

A qualifying life event, whether planned or unexpected, may have an impact on your health insurance allowing you to make changes to coverage elections in the middle of a plan year. The WWT Health Plan follows IRS guidelines in allowing changes to your pre-tax coverage due to a qualified life event. Changes to coverage must be consistent with the type of life event, outlined further below by event.

 Employees experiencing a qualified life event **MUST** declare the event within **31 days** of the event date. Verification documentation will be required.

How to Declare an Event:

Vantage > Benefits > Report a Qualifying Change > Declare an Event

Events can be declared in Vantage on or after the event date

Benefit Effective Date* Following a Life Event:

Birth of a Child- Birth Date

Adoption of a Child- Date of Placement

Marriage, Approval/Dissolution of Domestic Partner, Divorce - First of the Month Following Event Date (IE: Marriage 8/28; Coverage Begins 9/1)

Employee/Spouse/Dependent Gains or Loses Other Coverage- Event Date (date coverage is gained or lost)

Death of Spouse/Dependent- Day after date of death

*Documentation is required for majority of events listed below. If verification documentation is not received within 30 days of the event being submitted, coverage will be removed back to the effective date and the event will be reversed. Documentation may be uploaded directly in Vantage. For questions, please reach out to the ADP Dependent Verification Services at 800-553-3823.

Allowable Changes Due to Life Event:

Marriage, Approval of Domestic Partner (DP), Divorce, Domestic Partner Dissolution, Legal Separation, Death of Spouse/DP, or Birth/Adoption.

- Enroll in or drop Health Plan coverage.
- Enroll Spouse/DP in Health Plan coverage.
- Enroll eligible dependents in Health Plan coverage.
- Increase/start flexible spending account contributions (healthcare or dependent care FSA).

Your Spouse/DP or child(ren) become newly eligible to participate in another employer's benefit plan or the Healthcare Marketplace plan.

- Drop yourself, Spouse/DP and/or child(ren) from Health Plan coverage (if gaining other coverage).
- Spousal Surcharge survey response can be changed, if applicable.

Your Spouse/DP or child(ren) are no longer eligible to participate in another employer's benefit plan or the Healthcare Marketplace plan.

- Enroll yourself, Spouse/DP and/or child(ren) in Health Plan coverage.
- Increase/start flexible spending account contributions (healthcare or dependent care FSA).
- Spousal Surcharge survey response can be changed, if applicable.

You or your Spouse/DP become eligible for Medicare

- Drop Health Plan coverage for yourself, your Spouse/DP and/or child(ren).

Change in after-tax benefits

- Change in Voluntary Life Insurance for Employee, Spouse and/or Child.
- Increase coverage amount will require a completion of an EOI. Coverage effective upon approval.
- Decrease coverage amount does not require a completion of an EOI.
~Verification documentation is not required for this event.

Change in Dependent Care Costs

- Enroll/Increase/Decrease coverage amount due to a change in dependent care costs.
- Drop coverage amount due to a spouse no longer working.
- Effective 1st of the following month.

Commuter Benefit Elections

- Increase/start transit FSA benefit contributions.
- Decrease/stop transit FSA benefit contributions.
- Increase/start parking FSA benefit contributions (Hawaii employees only).
- Decrease/stop parking FSA benefit contributions (Hawaii employees only).
- Effective 1st of the following month.
~Verification documentation is not required for this event.

Loss/Gain CHIPRA coverage

- Enroll in or drop Health Plan coverage for the child(ren).

Coverage such as Voluntary Accident/Hospital Care/Critical Illness Insurance, Legal Insurance, ID Theft can only be added or removed during New Hire or Open Enrollment periods. Also, health plan options cannot be changed mid-year (e.g. Platinum to Gold, Gold to Platinum).

Note: Other employer plans may not follow the exact same practice, so it is important to check with other plans regarding life event rules before dropping other coverage. To review the WWT's plan documents, please go to <https://www.wwt.com/us-benefits>.