

# Changing Your Benefits



The Internal Revenue Service (IRS) rules require that employees enrolled in pre-tax benefit plans may only make elections or changes to their plans once per year. Because of these rules, your benefit elections (with the exception of optional life insurance) will be binding through October 31, 2024; however, you may make changes to your election if you experience one or more of the following special circumstances, which are known as Qualifying Life Events:

- » Marriage, divorce, or legal separation
- » Birth, adoption, or placement for adoption of an eligible child
- » Loss of spouse's job or change in work status (when coverage is maintained through spouse's plan)
- » A significant change in you or your spouse's health coverage that is attributable to your spouse's employment
- » Death of spouse or dependent
- » Loss of dependent status
- » Becoming eligible for Medicare or Medicaid during the year
- » Receiving a Qualified Medical Child Support Order (QMCSO)

## 31-Day Window

Qualifying Life Events allow you to make plan changes at any time during the year in which they occur. For any allowable changes, you must inform Human Resources within 31 calendar days of the event.

Benefit changes that are requested due to a 'change of mind' cannot be allowed until the next Annual Enrollment Period.