



My Insurance Benefits

Qualifying Life Event and Change Reason Companion Guide

ET-1141 (REV 6/11/2025)

Version 1.46



Table of Contents

Table of Contents

Table of Contents.....	2
1. About This Guide.....	6
1.1. Tips for This Guide	6
1.2. Protected Health Information (PHI) or Personally Identifiable Information (PII).....	6
2. Getting Started – Important Information	6
2.1. Best Practices & Useful Information.....	6
2.2. Terminology	7
2.3. System of Record.....	7
2.4. Reference Materials.....	7
2.5. Additional Assistance.....	8
3. Overview	9
3.1. Qualifying Life Events and Change Reasons: What Are They?	9
3.1.1. Important Information when Entering Changes as an HR Administrator on Behalf of Members	9
3.2. Change Reason Profiles across Benefit Types	10
3.3. Making Off-Cycle Changes without a QLE	11
3.3.1. Life Insurance Benefits	11
3.3.2. Income Continuance Insurance (ICI)	11
3.3.3. Parking and Transit Flexible Savings Account (FSA)	11
3.3.4. Health Savings Account (HSA) Contributions	11
3.3.5. Medical Opt-Out Incentive – State Employers Only	12
4. Required Documentation	12
4.1. Dependent Verification	12
4.2. QLE Documentation Requirements	12
4.3. Removing Redundancies Between QLE and Dependent Verification Documents	12
4.4. Loss of Dependent Child Status Nuance.....	13
4.5. Other Qualifying Life Events that Allow for Dependents to Be Added, Meaning Both QLE and Dependent Verification Document Tasks Are Possible	13
5. Date Meanings.....	13
5.1. Effective and End Date Calculations	13
5.1.1. Date of Event.....	13
5.1.2. Date of Change	14
5.1.3. Notification Date	14
6. ETF Specific Information: Retiree and Medicare Nuances	14

6.1.	“Changing Plans” to a Medicare Plan	14
6.2.	Retiree and Inactives: Limited Access to QLEs	15
7.	Bundled Benefits within Health Offer.....	15
8.	Groupings of Change Reasons	16
8.1.	Standard Life Events	16
8.1.1.	Adoption.....	17
8.1.2.	Birth.....	19
8.1.3.	Guardianship of a Child	21
8.1.4.	Legal Custody of a Child	23
8.1.5.	Marriage	25
8.1.6.	Divorce.....	27
8.1.7.	Loss of Other Coverage	29
8.1.8.	Now Eligible for Other Coverage.....	30
8.1.9.	Change in Residence.....	31
8.1.10.	Death of Dependent.....	32
8.1.11.	ETF Specific Information: Request to Cancel or Reduce Coverage	33
8.2.	Work Change Life Events	34
8.2.1.	Newly Contributing to the Wisconsin Retirement System.....	35
8.2.2.	No Longer Contributing to the Wisconsin Retirement System	36
8.2.3.	Less than Halftime to Fulltime	37
8.2.4.	Fulltime to Less than Halftime	38
8.2.5.	Reduce or Cancel Medical Coverage due to Post Tax Status	39
8.2.6.	Newly Eligible for Employer Contribution to Income Continuance Insurance Premiums	40
8.3.	HR Administrator Only Change Reasons.....	41
8.3.1.	Plan Change for Valid Life Event.....	42
8.3.2.	Update HSA Contributions on Employee’s Behalf.....	43
8.3.3.	Job Change Where Significant Share of Employer Contribution is Lost.....	44
8.3.4.	Newly Eligible to Elect Benefits	45
8.3.5.	State Specific Information: Newly Eligible to Elect Insurance Continuation Insurance Coverage.....	46
8.3.6.	Request to Cancel Income Continuation Insurance	47
8.3.7.	Update Life Insurance due to Approved Change	48
8.3.8.	Change Existing Coverage due to Employer Contribution Beginning	49
8.3.9.	Elect Income Continuation Insurance due to Approved EOI.....	50
8.3.10.	National Medical Support Notice	51
8.3.11.	Enroll Disabled Adult Dependent over 26.....	53
8.3.12.	Enroll Military Student over 26	54

8.3.13.	Proof of Paternity (More than 60 Days After).....	55
8.3.14.	Remove Ex-Spouse due to Divorce and Add New Spouse due to Marriage	56
8.3.15.	Change Existing Coverage due to Medicare Eligibility Change	58
8.3.16.	Newly Elect LAHP Coverage due to Medicare Eligibility Change	59
8.3.17.	ETF Specific Information: Transition to Medical plan from Medicare Advantage or Medicare Plus	60
8.3.18.	ETF Specific Information: Opt-Out of EGWP and elect Pharmacy due to Member Request	61
8.3.19.	ETF Specific Information: Opt-Out of EGWP and elect Pharmacy due to Outside Coverage	62
8.3.20.	Loss of Dependent Child Status.....	63
8.3.21.	Medicaid Eligibility Change	64
8.3.22.	Update Basic Life Plan due to Turning 70 and Update Basic Life Plan due to Turning 65	65
8.3.23.	Pre-Retirement Enrollment to Preserve Sick Leave	66
8.3.24.	Lapse of Benefits due to Leave of Absence.....	67
8.3.25.	Reinstatement of Benefits due to Return from Leave of Absence	68
8.3.26.	Lapse of Benefits due to Military Leave	69
8.3.27.	Reinstatement of Benefits due to Return from Military Leave.....	70
8.3.28.	State Specific Information: Update Health Care or Limited Purpose Account due to Qualifying Event... 71	
8.3.29.	State Specific Information: Update Dependent Day Care due to Qualifying Event	72
8.3.30.	COBRA Qualifying Cancellation of Benefits due to Change in Eligibility	73
8.3.31.	Transition Benefits from Previous Sponsor	74
8.3.32.	Reinstate Previously Terminated Employee Benefits due to Court Order.....	75
8.3.33.	Disenroll from HDHP due to Ineligibility	76
8.3.34.	Remove Unverified Dependent from Coverage	77
8.3.35.	Enroll Eligible Dependent Missing from Family Coverage	78
8.3.36.	Approved Change to Benefit	79
8.3.37.	Approved Change to Drop Dependent from Benefit	80
8.3.38.	ETF Specific Information: ETF Correction Tool	81
8.3.39.	ETF Specific Information: ETF Correction Tool to Drop Dependent from Benefit	82
8.4.	Automated CRs	83
8.4.1.	Death of Employee	84
8.4.2.	ETF Specific Information: Cancel Coverage due to Planned Expiration Date.....	85
8.4.3.	Elect Life Insurance Newly Offered by Employer	86
8.4.4.	State Specific Information: Deferred Enrollment into ICI	87
8.5.	Annual Open Enrollment Appeals CRs.....	88
8.5.1.	October Appeal for Annual Open Enrollment Change	89
8.5.2.	November Appeal for Annual Open Enrollment Change	90
8.5.3.	December Appeal for Annual Open Enrollment Change	91

8.5.4. ETF Specific Information: January Appeal for Annual Open Enrollment Change.....92

8.5.5. Annual Open Enrollment Appeal on 2/1 or After93

Benefitfocus
100 Benefitfocus Way
Charleston, SC 29492 www.benefitfocus.com

©2025 Benefitfocus.com, Inc. All Rights Reserved. Words and logos identified by “®” or “™” and listed at <https://www.benefitfocus.com/legal/trademarks> are trademarks of Benefitfocus.com, Inc.

Disclaimer

This resource includes images containing sample data to better illustrate the functionality of the software. All sample data displayed throughout this document is simulated, non-personal data.

Version Control




The information contained within is documented jointly by Benefitfocus and ETF. Changes to this document are summarized in the table below.

Version	Describe reason for change, changes made and any other important items to note	Updates Made by	Date
1.46	Original Version, initial documentation release	Danielle Robeson & Kari Navis	06/11/2025
1.47			
1.48			
1.49			
1.50			
1.51			

1. About This Guide


This guide provides an overview of the rules, event and date triggers that enable a qualifying life event and/or change reason to occur. This guide is to help support your understanding of how the system handles these rules within My Insurance Benefits. The examples in this document are conceptual examples. Please expect some variation between this guide and what you see within My Insurance Benefits based on your employer, the plans offered, and your role.

The following icons are used to highlight additional information, alerts and suggestions:

Icon	Description
	The <i>note</i> icon provides additional or important information about special conditions, suggestions, or actions that should be taken.
	The <i>alerts</i> icon is a warning, often cautioning you against taking certain actions.
	The <i>tip</i> icon provides additional, more efficient instructions when completing a task.

1.1. Tips for This Guide

My Insurance Benefits is a system that allows employees to take a more active role in managing their benefits. This Qualifying Life Event (QLE) Companion Guide reference document is designed to complement the My Insurance Benefits HR Administrator Guide with additional information for Qualifying Life Events (QLEs) and other coverage change reasons. Both of which can be found within My Insurance Benefits under Resources.

	My Insurance Benefits is ETF's name for the Benefitplace platform. My Insurance Benefits and Benefitplace are interchangeable. Benefitfocus is the company that owns, supports, and administers the Benefitplace platform.
---	--

Data accuracy is a key component of ensuring that employees, retirees, and their dependents have access to the coverages they need. Accurate record keeping and timely updates to the Employer Transaction Application (ETA) system ensure that My Insurance Benefits and insurance carriers have the most current information.

1.2. Protected Health Information (PHI) or Personally Identifiable Information (PII)

ETF is committed to protecting the privacy and security of member information in digital and paper format. We use information only for the purposes for which it was provided to us. We ensure strong privacy and security policies and educate staff on proper handling of your identifying information. Electronic information is protected by safeguards such as firewalls and we employ numerous tools to ensure the quality and integrity of your digital information.

2. Getting Started – Important Information

2.1. Best Practices & Useful Information

The following are general principles that apply broadly to this guide and the My Insurance Benefits platform:

- The Wisconsin Department of Employee Trust Funds offers insurance and wellness programs to a variety of state and local agencies and employers. Not all groups will offer all benefits nor utilize all system functionality. Benefit plans and programs vary by organization; not all benefit plans/programs are available to all organizations.
- Rules documented within this guide are as defined by ETF. More information on the plan offerings, coverage, and eligibility rules can be found on the ETF website at etf.wi.gov/insurance.
- Data accuracy is a key component of ensuring that employees, retirees, and their dependents have access to the

coverages they need. Accurate record keeping and timely updates to the Employer Transaction Application (ETA) system ensure that My Insurance Benefits and insurance carriers have the most current information.

- My Insurance Benefits access is role-based, meaning the user experience will vary based on the type of permission you have. Members will not see the exact same user interface that you will. Some of the screen menus and options shown in this guide may not be available to you based on your role and the corresponding access. Access is approved at the organization level and is granted by ETF.
- In the My Insurance Benefits guides, you may encounter information that is applicable to only one type of member or HR Administrator. There are sections labeled as ETF Specific Information or State Specific Information, as well as topics that only apply to Retirees. These sections only apply to HR Administrators and members as described.

2.2. Terminology

This document uses the following terms:

- HR Administrator refers to anyone who is responsible for reviewing and/or executing certain processes within the platform and/or using information from the platform to validate, update, execute work activities outside of the benefits platform. This could include HR Generalists, Payroll Analysts, Benefits Specialists, etc. The platform refers to all administrators as Benefits Administrators as a generic naming convention which encompasses all roles and responsibilities.
- Employee, member, participant, etc. may be used interchangeably. Depending on context these terms may reflect the individual that is employed by the organization, a person who has retired from the organization, and/or someone who is enrolled and/or eligible but is a dependent of the member.
- Employer, group, sponsor, and organization are used interchangeably to reference employers and departments under the ETF umbrella.
- Open Enrollment (OE), Annual Enrollment (AE), and Annual Renewal are interchangeable terms that relate to the ability for members to review and change their health-related benefits enrollments on an annual basis without a qualifying life event.

2.3. System of Record

ETF's Master Data Management System (MDM) is the system of record for demographic data. This includes demographic data points including legal name, date of birth, Social Security number (SSN), as well as employment-related data elements such as:

- Status (active, term, on leave, retiree, etc.)
- Date of Hire
- Date of Termination
- Work Email Address
- Job Title
- Manager
- Rate of Pay
- Tenure



Certain member data cannot be manually adjusted (added, changed, or deleted) within the My Insurance Benefits platform and requires support from an HR Administrator via the Employee Transaction Application (ETA) user interface or files to update My Insurance Benefits.

2.4. Reference Materials

For more information or additional help, please reference the following sources:

Self-Service Support - 24 Hours a Day	
ETF Website Provides Benefit program information including policies, plan information, and a wide variety of other helpful reference materials.	Benefits ETF (wi.gov) etf.wi.gov/benefits
Member Login, Account Set-Up	DET MyWisconsin ID

	https://det.wi.gov/Pages/MyWisconsin_ID.aspx
My Insurance Benefits Member User Guide Detailed steps of how to complete activities as a member.	Log into My Insurance Benefits, then on the left hand-side, click on <i>Resources</i> to access the guide.
My Insurance Benefits Administrator Guide Detailed steps of how to complete activities and reporting as an HR Administrator.	Log into My Insurance Benefits, then on the left hand-side, click on <i>Resources</i> to access the guide.
Targeted Messaging Guide	Available in 2026
Interactive Reporting Guide	Log into My Insurance Benefits, then on the left hand-side, click on <i>Resources</i> to access the guide.
Glossary of Terms - Standard ETF Terms	Glossary ETF (wi.gov) https://etf.wi.gov/glossary
Glossary of Terms – My Insurance Benefits Terms Includes My Insurance Benefits platform vocabulary as well as common industry terms that may be of use in understanding your role and system interactions.	Log into My Insurance Benefits, then on the left hand-side, click on <i>Resources</i> to access the guide.
Qualifying Life Event (QLE) Information – ETF Standard	etf.wi.gov/insurance/life-events-guide
Qualifying Life Event (QLE) Guide – My Insurance Benefits Additional information on how to process life events and coverage changes (outside of enrollment periods) in My Insurance Benefits including certain processes, data, rules and information.	Log into My Insurance Benefits, then on the left hand-side, click on <i>Resources</i> to access the guide.
COBRA Administrator Guide Information about ETF’s COBRA Administration via Voya.	Available in 2026
Billing and Payment Guide Information about ETF’s billing and payment processes and procedures, including invoicing and payment.	Available in 2026
Dependent Verification & Documentation Requirements	Dependent Information FAQs ETF (wi.gov) etf.wi.gov/its-your-choice/2025/health-benefits/dependent-information-faqs-0 etf.wi.gov/insurance/life-events-guide/life-change-events-and-documentation-requirements

2.5. Additional Assistance

ETF’s **Employer Insurance Unit** is available during regular business hours to answer questions and offer support. They can assist with topics including eligibility, enrollment, forms, My Insurance Benefits, and COBRA administration.

Employee Trust Funds Employer Insurance Unit – 7:45 a.m. to 4:30 p.m. Monday through Friday (except holidays)	
Mailing Address	P.O. Box 7931 Madison WI 53707-7931
Shipping Address	Department of Employee Trust Funds 4822 Madison Yards Way Madison WI 53705-9100
Telephone	1-877-533-5020 select option 2 (toll free)
TTY	711

Fax	1-608-267-4549
Website	etf.wi.gov
Email	Contact <ul style="list-style-type: none"> • ETFSMBSTARInsurance@etf.wi.gov if the employee works for a Central Payroll Agency. • ETFSMBUWandUWHCInsurance@etf.wi.gov if the employee works for the University of Wisconsin or the UW Hospital Authority. • ETFSMBEmployerInsurance@etf.wi.gov if the employee works for an agency not listed.

3. Overview

3.1. Qualifying Life Events and Change Reasons: What Are They?

Qualifying life events (QLEs) refer to events like marriage, birth, divorce, and many others that allow a member to make a benefit change outside the member's initial or open enrollment periods. For example, after the birth of a child, a member may need to add a new dependent to their health insurance plan.


A change reason is an administrative task in My Insurance Benefits that allow for adjustments in the member record that are not tied to a Qualifying Life Event for a member.

Within My Insurance Benefits, there are three main enrollment periods during which eligible members can make changes to their benefits. These enrollment periods are:

- Initial Enrollment – The period for new hires and persons newly eligible for coverage due to a category change such as Limited Term Employment (LTE) to Full-Time Employment (FTE).
- Open Enrollment – The annual window in which members can make changes for health coverage for the upcoming plan year.
- Off-Cycle Enrollment – Changes that are made outside of initial enrollment and open enrollment periods, most often due to a qualifying life event or job change. However, some benefits can be changed off-cycle without a QLE.

ETF encourages members to enter their own life events within My Insurance Benefits as this will motivate members to use the system and empowers them to feel ownership of their own benefits. Members will be able to complete many QLEs independently within My Insurance Benefits. However, some tasks will require a second step initiated by their HR Administrator. For example, a member will be able to add new dependents due to a Birth or Marriage life event. However, if a member opts to change their current health plan in addition to adding their new dependents, they must first contact their HR Administrator for assistance.

Additionally, business rules applied to qualifying life events may impact active employees and retirees differently.

	This Qualifying Life Event and Change Reason Companion Guide explains the how QLEs are handled based on ETF and system rules. For more details on how to process these activities, see also the My Insurance Benefits HR Administrator Guide. This guide can be found on My Insurance Benefits under Resources.
---	---

3.1.1. Important Information when Entering Changes as an HR Administrator on Behalf of Members

There are some Change Reasons that can only be created or used by the HR Administrator, some also have documentation requirements. You will need to closely review the documents to ensure they are meeting the authorized documentation guidelines (etf.wi.gov/insurance/life-events-guide/life-change-events-and-documentation-requirements) to prior to approval or denial. For more information on valid documentation and eligible dependents, visit the ETF website at [Benefits | ETF \(wi.gov\)](https://etf.wi.gov/benefits). When HR Administrators enter these changes, special consideration should be taken to make sure that the required document is uploaded on the same day.



Targeted Messages are a way to communicate with members in a systematic way. Some events trigger standard communications to be sent. HR Administrators also have the ability to send on demand messages. Targeted Messages are configured to send to members as it relates to Document Tasks. If the document is not attached the same day the change is made by an HR Administrator, the member will be sent an email advising them to upload documentation the following day.

Qualifying Life Events With <i>Document Task Prompt</i>	Qualifying Life Event Document Task	Dependent Verification Document Task Possible?
Adoption	X	✓
Birth	X	✓
Change Existing Coverage due to Medicare Eligibility Change	✓	X
Divorce	✓	X
Enroll Military Student over 26	✓	Sometimes
Guardianship of a Child	X	✓
Legal Custody of a Child	X	✓
Loss of Other Coverage	✓	Sometimes
Marriage	X	✓
National Medical Support Notice	X	✓
Newly Elect Coverage due to Medical Eligibility Change	✓	Sometimes
Now Eligible for Other Coverage	✓	X
Proof of Paternity (More than 60 Days After)	X	✓
Reinstate Previously Terminated Employee Benefits due to Court Order	✓	X
Remove Ex-Spouse due to Divorce and add new Spouse due to Marriage	✓	✓

Note: “Sometimes” indicates that a document verification (DV) task will prompt if new dependents are added to coverage

3.2. Change Reason Profiles across Benefit Types

Life events are organized into Change Reason Profiles (CRPs) in My Insurance Benefits. Because life events do not always allow the same types of changes across all the different benefit types, multiple CRPs are configured. These vary depending on whether a member is active, retired, and/or a surviving dependent.

Active Employers Sponsors	ETF Specific Information: <u>Retiree & Inactive Sponsor</u>
<u>Active</u> Medical, HSA	<u>Retirees & Inactives</u> Medical, HSA
<u>Active</u> Medical Opt-Out Credit	<u>Retirees & Inactives</u> Medicare Advantage, Medicare Supplement, EGWP
<u>Active</u> Supplemental Dental, Vision	<u>Retirees & Inactives</u> Pharmacy, Wellness, Administration Fee, Uniform Dental
<u>Active</u> Accident	<u>Retirees & Inactives</u> Supplemental Dental, Vision
<u>Active</u> Health FSA	<u>Retirees & Inactives</u> Life
<u>Active</u> Dependent Day Care Account	<u>LAHP</u> Medical
<u>Active</u> Basic, Supplemental, Additional Life	<u>LAHP</u> Medicare Advantage, Medicare Supplement, EGWP
<u>Active</u> Dependent Life	<u>LAHP</u> Pharmacy, Wellness, Administration Fee, Uniform Dental
<u>Active</u> ICI	<u>Surviving Dependents</u> Medical, Pharmacy, Wellness, Uniform Dental, HSA
	<u>Surviving Dependents</u> Medicare Advantage, Medicare Supplement, EGWP
	<u>Surviving Dependents</u> Pharmacy, Wellness, Administration Fee, Uniform Dental

3.3. Making Off-Cycle Changes without a QLE

While most benefits require a qualifying life event (QLE) to make a change outside of initial enrollment or open enrollment, there are some benefits that allow off-cycle changes without the need for a QLE.

3.3.1. Life Insurance Benefits

- Employees will only be able to enroll in the life insurance coverage levels offered by their employer.
 - Basic coverage
 - Supplemental coverage
 - One or two Units of Spouse and Dependent coverage
 - One, two, or three Units of Additional coverage
- After the initial enrollment period, employees can enroll in life insurance benefits without a QLE, but all new elections will pend for Evidence of Insurability (EOI). My Insurance Benefits will prompt an effective date as of the first of the month on or after the request date, but that effective date may change based on the EOI approval.
- Listed below are specific life events that will allow employees to add 1 Unit of employee life insurance {Basic, Supplemental, or Additional} without EOI. These same life events will allow the employee to enroll in both Units of Spouse/Dependent life without EOI. Any additional units the employee requests using these life events will pend for EOI.
 - Adoption
 - Birth
 - National Medical Support Notice
 - Guardianship or Legal Custody of a Child
 - Marriage

At any time, employees can reduce their coverage level or cancel life insurance plans in My Insurance Benefits. Canceled coverage ends at the end of the month following their change within the system. Please note, cancelling Basic life insurance coverage will cancel all life insurance and reenrolling without experiencing a life event will require EOI.

3.3.2. Income Continuance Insurance (ICI)

- To enroll into the ICI outside of Initial Enrollment and
- Employees can also request at any time to cancel directly within My Insurance Benefits using the QLE “Request to Cancel Income Continuation Insurance”

3.3.3. Parking and Transit Flexible Savings Account (FSA)

- Parking and Transit Flexible Spending Accounts (FSA) are only available to state employees. Local employees are not eligible for these accounts, though their employer may offer a separate internal benefit.
- Parking and Transit Flexible Savings Account (FSA) can be updated at any time of the year without a life event.
- The effective date for changes or new elections will be the first of the month following the change within My Insurance Benefits.
- The end date for cancellations will be the end of the month following the change within My Insurance Benefits.

3.3.4. Health Savings Account (HSA) Contributions

- Health Savings Accounts (HSA) are only available to eligible state employees. Local employees are not eligible for these accounts, though their employer may offer HSA accounts outside of the WPE group health insurance program.
- An HSA is automatically elected in My Insurance Benefits for state employees who enroll in a high-deductible health plan (HDHP). They will not be able to decline the HSA if a HDHP is elected, and they will be required to acknowledge the HSA terms and conditions before they can save their elections.
- Any HDHP plan cancellations made with My Insurance Benefits could impact HSA eligibility and contributions.
- The dollar amount of HSA employee contributions can be changed at any time of the year without a QLE.

3.3.5. Medical Opt-Out Incentive – State Employers Only

- The medical opt-out incentive program is only available to state employees. Local government employees are not eligible for this incentive, though their employer may offer a similar incentive.
- The medical opt-out incentive cannot be newly elected off-cycle with a QLE. It can only be elected by eligible state employees during their initial enrollment or the annual open enrollment period.
- To be eligible, state employees:
 - Must be covered on a **state** health plan contract as either **subscriber** or **dependent** in 2015 if they were working in a health insurance eligible position with the state that year.
 - Must be covered on a **state** health plan in 2015 **until 12/31/2015** or **until no longer eligible for 2015 coverage**.
 - If no **state** health insurance coverage in 2015 while eligible for it, must have been **hired between 10/1/2015-12/31/2015**
- The opt-out amount will be prorated based on how much of the year an employee is enrolled.
- If an employee is enrolled in medical coverage at all during the year, even for one day, they are not eligible for the opt-out incentive for that year.
- This change reason exists to cancel the medical opt-out Incentive with the correct end date if medical coverage is elected with a QLE. The opt-out incentive will end at the end of the month prior to medical coverage becoming effective.

4. Required Documentation

Some QLEs will require documentation be submitted before the changes can be approved by the HR Administrator. These QLEs will create a document task when used to update coverage. However, QLE document tasks may not be the only document tasks that are created when QLE changes are made. See Section 10: Document Center and Document Verification of the HR Administrator Guide for more information. For more information on valid documentation and eligible dependents, visit the insurance section of the ETF website: <https://etf.wi.gov/insurance>.

4.1. Dependent Verification

- When a dependent account is created for the first time, it will be in an unverified state. If that unverified dependent is then enrolled into coverage, a dependent verification document task will be created.
- Unverified dependents will not be sent to the vendors until the HR Administrator approves the dependent verification documentation.
 - If moving from single to family coverage, any unverified dependent will prevent updated coverage information from being sent to the carrier for the entire family.
 - If the coverage is already family coverage, the dependent will not be sent to the vendor until verified.

4.2. QLE Documentation Requirements

The Life Change Events and Documentation Requirements (ET-2846) on the ETF website breaks down the different life event documentation requirements for Dependent Verification and Qualifying Life Events at etf.wi.gov/insurance/life-events-guide/life-change-events-and-documentation-requirements.

4.3. Removing Redundancies Between QLE and Dependent Verification Documents

For some QLEs, the document that would be submitted to verify the dependent is the same document that would be submitted to prove the QLE occurred. These QLEs include:

- Adoption
- Birth
- Guardianship of a Child
- Legal Custody of a Child
- Proof of Paternity and Proof of Paternity (More than 60 Days After)
- National Medical Support Notice
- Marriage

Rather than creating two separate document tasks, these life events are configured to not create their own QLE document tasks. Instead, only a dependent verification document task will appear when a new dependent is enrolled into coverage.

In a scenario where multiple new dependents are added with the same life event, a dependent verification document task will be created for each of them.

4.4. *Loss of Dependent Child Status Nuance*

This Change Reason is used to complete automated age outs at the end of the month in which a child, stepchild, or legal ward turns age 26. QLE document tasks will not be created if the Change Reason runs automatically.

If this Change Reason is used manually by the HR Administrator to age out an adult disabled child, military student, or grandchild, a document task will be created.

- An adult disabled child or military student will be removed from coverage with this life event when they no longer meet eligibility
- Grandchildren, however, do not age out of coverage based on their age, but rather when their parent, the subscriber's child, reaches age 18.

4.5. *Other Qualifying Life Events that Allow for Dependents to Be Added, Meaning Both QLE and Dependent Verification Document Tasks Are Possible*

- Approved Change to Benefit
- Change Existing Coverage due to Employer Contribution Beginning
- Enroll Disabled Adult Dependent over 26
- Enroll Eligible Dependent Missing from Family Coverage
- ETF Correction Tool
- Full Time to Less than Half Time
- Less than Half Time to Full Time
- Newly Contributing to Wisconsin Retirement System
- Newly Eligible to Elect Benefits
- No Longer Contributing to Wisconsin Retirement System
- Pre-Retirement Enrollment to Preserve Sick Leave
- Transition Benefits from Previous Sponsor
- October Appeal for Annual Open Enrollment Change
- November Appeal for Annual Open Enrollment Change
- December Appeal for Annual Open Enrollment Change
- January Appeal for Annual Open Enrollment Change
- Annual Open Enrollment Appeal on 2/1 or After

5. Date Meanings

5.1. *Effective and End Date Calculations*

There are three date fields that determine when changes made with QLEs are effective:

5.1.1. *Date of Event*

- The date when the actual life event happened will determine the effective date.
- This means that it does not matter when the event is reported within the allowed notification window; the effective date will be the same.
- Life Events that are determined by the "Date of Event" include:
 - Birth
 - Marriage
 - Loss of Other Coverage

- Now Eligible for Other Coverage

5.1.2. Date of Change

- The date the change is physically keyed into the system will determine the effective date.
- When this setting is in place, it will prevent a retroactive change from being made.
 - Example: QLE has end date rule of “end of month after date of change.”
 - If a member or HR Administrator keys a change on 9/25, coverage will end on 9/30.
 - If a member or HR Administrator keys the same exact change on 10/1, coverage will end on 10/31.
- Life Events that leverage “Date of Change” include:
 - Divorce
 - Remove Ex-Spouse due to Divorce and add new Spouse due to Marriage.



This setting is in place for divorce-related QLEs to ensure any impacted dependents receive COBRA notification letters timely and before coverage ends.

5.1.3. Notification Date

The date the member requests the specific changes will determine the effective date.

- If the member keys the changes directly into My Insurance Benefits, the system will use the date the member keyed the change as the notification date.
- If the HR Administrator role keys a change on behalf of a member, the HR Administrator will be asked to enter the date the HR Administrator received the employee’s paper application into My Insurance Benefits along with the event date.
 - Example: QLE has end date rule of “end of month after date of notification”
 - If a member keys a change on 9/30, coverage will end on 9/30.
 - If a member keys the same exact change just one day later, on 10/1, coverage will end on 10/31.
 - If a member tried to key a change on 9/30, ran into technical issues, then submitted a paper application to their HR on 9/30, the HR Administrator will be able to key the change with a 9/30 end date even if the HR Administrator does not key it until 10/1 because they will be asked for the member notification date.
 - This means that on 10/1, the HR Administrator could key a change with an end date of 9/30, but member entering a change directly into My Insurance Benefits would only be able to get a 10/31 end date.

6. ETF Specific Information: Retiree and Medicare Nuances

When a person is eligible for Medicare due to any reason, they can elect certain Medicare plans. There are three different benefit types that apply to these plans:

- Medicare Advantage
- Medicare Supplement
- Medicare Pharmacy Part D
- Note: All Medical plans that non-Medicare eligible persons can elect are also compatible with Medicare, excluding:
 - Access Plans
 - State Maintenance Plans
 - High-deductible health plans for state sponsors

6.1. “Changing Plans” to a Medicare Plan

Within My Insurance Benefits, Medicare Advantage, Medicare Supplement, and EGWP plans are individual policies.

- For a Medical benefit type plan, you have two different coverage levels:
 - Individual
 - Family

- However, if you have a retiree and their spouse enrolled into a Medicare Advantage plan, you will not have a Medicare Advantage election with a Family coverage level. Instead, you would have separate individual Medicare Advantage plans for each person.
- Within My Insurance Benefits, the configuration of “plan changes” involves moving from one plan within a specific benefit type to another plan within that same benefit type.
 - This means that from a technical standpoint, moving from a Medical plan to a Medicare Supplement plan is not a “plan change.” Instead, you would cancel coverage for the person under Medical and newly elect a Medicare Supplement plan. However, for the purposes of this document, this nuance will not be called out on the individual QLE pages to help prevent confusion.
- Pending CMS Tasks: When Medicare Advantage or EGWP (Medicare Pharmacy Part D) is originally elected for a person, these enrollments are not immediately active. Instead, they will pend CMS approval. Approval and denials for these tasks will be received on inbound files from United HealthCare and Navitus. If these elections are approved, a Planned Expiration Date will be generated for their existing Medical/Medicare Supplement and Pharmacy so that that coverage will end exactly one day before the Medicare Advantage/EGWP coverage begins.

6.2. Retiree and Inactives: Limited Access to QLEs

Due the complexity of split coverage across different benefits types for Medical coverage (Medical, Medicare Advantage, Medical Supplement) and Pharmacy coverage (Pharmacy, Medicare Part D), retirees will not have access to QLEs that allow coverage to be newly accepted or for dependents to be newly added. Instead, retirees will only have access to the following QLEs:

- Divorce
- Death of Dependent
- Now Eligible for Other Coverage
- Request to Cancel or Reduce Coverage

Note: This nuance will not be called out on the summary pages for each Change Reason. It is possible that retiree access to life events may change in the future; this manual will be updated to reflect these changes at that time.

Within the document, if an event is being called as being usable by a retiree, that does not necessarily mean that the retiree themselves is keying the change in My Insurance Benefits. Retirees may “use” the QLE by sending an enrollment form to ETF.

7. Bundled Benefits within Health Offer

When using the term “Medical,” it is important to specify the context it is being used as it could be referring to either:

- The actual Medical benefit type, which includes plans like the Access and HDHP plans.
- The group of multiple benefit types that are elected together that make up the full picture of coverage under Program Option.
 - Medical
 - Pharmacy
 - Wellness (member and spouse only; children are not eligible)
 - Administration Fee (member only plans)
 - Uniform Dental (if employer offers and member enrolls)
 - HSA (elected automatically if state HDHP is elected for Medical)
 - ETF Specific Information: Retiree sponsor only
 - Medicare Advantage (Medical plan design option)
 - Medicare Supplement (Medical plan design option)
 - Pharmacy Part D (also known as EGWP) (Pharmacy option for Medicare participants)

Within the health offer, there are dependency rules configured to ensure that anyone enrolled into any medical plan is enrolled into the bundled benefits without requiring the user to manually elect each one.

8. Groupings of Change Reasons

The different change reasons have been sorted into five main groups:

Standard Life Events: Typical life events a member could experience during the year that would allow them to make changes to benefits.

- Members will be able to initiate these QLEs without action needed from an HR Administrator or ETF Administrator.

Work-Related Change Reasons: Created automatically for members when certain category changes are received from the employer via the Employer Transaction Application (ETA) or the iMax electronic file sent from ETF to Benefitfocus.

HR Administrator Role–Only Change Reasons: Includes life events that members can use but require an HR Administrator to first create for them; for example, the “Plan Change for Valid Life Event” QLE.

- Also includes change reasons that HR Administrators will use as part of their daily management of benefits.

Automated Change Reasons: Include specific life events that will happen automatically without any action needed within My Insurance Benefits, such as “Death of Employee,” which would actually be sent over as a Termination Reason for a member’s account. This automated change reason kicks in to ensure that any covered dependents are offered COBRA.

Open Enrollment Appeal Change Reasons: Includes all events configured for purposes of Open Enrollment Appeals.

8.1. *Standard Life Events*

These life events can be used by members without needing to reach out to their HR or ETF Administrator for further assistance.

- 8.1.1. Adoption
- 8.1.2. Birth
- 8.1.3. Guardianship of a Child
- 8.1.4. Legal Custody of a Child
- 8.1.5. Marriage
- 8.1.6. Divorce
- 8.1.7. Loss of Other Coverage
- 8.1.8. Now Eligible for Other Coverage
- 8.1.9. Change in Residence
- 8.1.10. Death of Dependent
- 8.1.11. ETF Specific Information: Request to Reduce or Cancel Coverage (Retiree only)

8.1.1. Adoption

When a child is placed for adoption or officially adopted, they become qualified dependents on the day of the adoption or placement.

Who can create and use?

Members, HR Administrators, and ETF can create and use this QLE.

What documentation is required?

Documentation is required for this QLE; however, it will be a dependent verification task attached to the newly added dependent(s). A separate document task will not be generated specific to the life event itself. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event ***
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification *
Days for Member Notification	60 Days to add dependent or newly elect coverage, 30 days for plan changes
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes *
Change Uniform Dental?	Yes, Add only
Change Supplemental Benefits?	Yes
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase or Decrease
Change Dependent Day Care Account?	Yes, Add, Increase or Decrease
Change Life Insurance?	Yes, Add or Increase
Change ICI coverage?	No
Is Evidence of Insurability Required?	No, if newly enrolling in Basic OR increasing only 1 unit of life insurance and/or enrolling in 1 or 2 units of Spouse/Dep life. EOI will pend for units beyond that increase. **

Coverage Change Limitations

- Retirees and Surviving Dependents cannot newly elect coverage but can add dependents to existing coverage.
- Members cannot change between Dental plans until the annual open enrollment period.
- New elections or increase for Life Insurance for Active Employees Only will be effective on the first of the month on or after the notification date. Later effective dates may apply in a scenario where EOI is required.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Date of Notification. However, any new dependents being added with the life event will have coverage effective on the Date of Event. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create "Plan Change for Valid Life Event" for the member, as the member will not be able to create this specific life event on their own. Once created by HR, the member can use it to change health plans. See Section 9: Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions.

** While members are allowed to elect one unit of Employee Life Insurance (Basic, Supplemental, or Additional) without EOI when using this life event, within My Insurance Benefits, any elections made to Basic, Supplemental, and Additional Life will pend EOI. Securian will then apply the one unit of coverage allowed without EOI and contact the member to submit EOI for the remaining units if more than one is elected.

*** For Life Insurance, coverage will be effective on the first of the month following 30 days from date of event. If the 30th day falls on the first of a month, coverage will not be effective on that first of the month, but the first of the next month.

8.1.2. Birth

When a child is born to a member or their spouse, they become qualified dependents on the day of the birth.

Who can create and use?

Members, HR Administrators, and ETF can create and use this QLE.

What documentation is required?

Documentation is required for this QLE; however, it will be a dependent verification task attached to the newly added dependent(s). A separate document task will not be generated specific to the life event itself. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event ***
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification *
Days for Member Notification	60 Days to add dependent or newly elect coverage, 30 days for plan changes
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes *
Change Uniform Dental?	Yes, Add only
Change Supplemental Benefits?	Yes
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase or Decrease
Change Dependent Day Care Account?	Yes, Add, Increase or Decrease
Change Life Insurance?	Yes, Add, or Increase
Change ICI coverage?	No
Is Evidence of Insurability Required?	No, if newly enrolling in Basic OR increasing only 1 unit of life insurance and/or enrolling in 1 or 2 units of Spouse/Dep life. EOI will pend for units beyond that increase. **

Coverage Change Limitations

- Retirees and Surviving Dependents cannot newly elect coverage but can add dependents to existing coverage.
- Members cannot change between Dental plans until Open Enrollment.
- New elections or increase for Life Insurance for Active Employees Only will be effective on the 1st of the month on/after notification date. Later effective dates may apply in a scenario where EOI is required.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Date of Notification. However, any new dependents being added with the life event will have coverage effective on the Date of Event. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create "Plan Change for Valid Life Event" for the member, as the member will not be able to create this specific life event on their own. Once created by HR, the member can use it to change health plans. See Section 9: Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions.

** While members are allowed to elect one unit of Employee Life Insurance (Basic, Supplemental, or Additional) without EOI when using this life event, within My Insurance Benefits, any elections made to Basic, Supplemental, and Additional Life will

pend EOI. Securian will then apply the one unit of coverage allowed without EOI and contact the member to submit EOI for the remaining units if more than one is elected.

*** For Life Insurance, coverage will be effective on the first of the month following 30 days from date of event. If the 30th day falls on the first of a month, coverage will not be effective on that first of the month, but the first of the next month.

8.1.3. Guardianship of a Child

When a member is appointed as a permanent guardian of a child, the child becomes a qualified dependent on the day the child was officially placed.

Who can create and use?

Members, HR Administrators, and ETF can create and use this QLE.

What documentation is required?

Documentation is required for this QLE; however, it will be a dependent verification task attached to the newly added dependent(s). A separate document task will not be generated specific to the life event itself. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event ***
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification *
Days for Member Notification	60 Days to add dependent or newly elect coverage, 30 days for plan changes
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes *
Change Uniform Dental?	Yes, Add only
Change Supplemental Benefits?	Yes
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase or Decrease
Change Dependent Day Care Account?	Yes, Add, Increase or Decrease
Change Life Insurance?	Yes, Add or Increase
Change ICI coverage?	No
Is Evidence of Insurability Required?	No, if newly enrolling in Basic OR increasing only 1 unit of life insurance and/or enrolling in 1 or 2 units of Spouse/Dep life. EOI will pend for units beyond that increase. **

Coverage Change Limitations

- Retirees and Surviving Dependents cannot newly elect coverage but can add dependents to existing coverage.
- Members cannot change between Dental plans until Open Enrollment.
- New elections or increase for Life Insurance for Active Employees Only will be effective on the first of the month on or after the notification date. Later effective dates may apply in a scenario where EOI is required.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Date of Notification. However, any new dependents being added with the life event will have coverage effective on the Date of Event. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create "Plan Change for Valid Life Event" for the member, as the member will not be able to create this specific life event on their own. Once created by HR, the member can use it to change health plans. See Section 9: Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions.

** While members are allowed to elect one unit of Employee Life Insurance (Basic, Supplemental, or Additional) without EOI when using this life event, within My Insurance Benefits, any elections made to Basic, Supplemental, and Additional Life will pend EOI. Securian will then apply the one unit of coverage allowed without EOI and contact the member to submit EOI for the remaining units if more than one is elected.

*** For Life Insurance, coverage will be effective on the first of the month following 30 days from date of event. If the 30th day falls on the first of a month, coverage will not be effective on that first of the month, but the first of the next month.

8.1.4. Legal Custody of a Child

When a child is placed into the legal custody of a member, the child becomes a qualified dependent on the day the member first took custody.

Who can create and use?

Both Members and HR Administrator can create and use this QLE.

What documentation is required?

Documentation is required for this QLE; however, it will be a dependent verification task attached to the newly added dependent(s). A separate document task will not be generated specific to the life event itself. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event ***
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes *
Change Uniform Dental?	Yes, Add only
Change Supplemental Benefits?	Yes
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase or Decrease
Change Dependent Day Care Account?	Yes, Add, Increase or Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- Retirees and Surviving Dependents cannot newly elect coverage but can add dependents to existing coverage.
- Members cannot change between Dental plans until the open enrollment period.
- New elections or increases for Life Insurance for Active Employees Only will be effective on the first of the month on or after the notification date. Later effective dates may apply in a scenario where EOI is required.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Date of Notification. However, any new dependents being added with the life event will have coverage effective on the Date of Event. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create "Plan Change for Valid Life Event" for the member, as the member will not be able to create this specific life event on their own. Once created by HR, the member can use it to change health plans. See Section 9: Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions.

** While members are allowed to elect one unit of Employee Life Insurance (Basic, Supplemental, or Additional) without EOI when using this life event, within My Insurance Benefits, any elections made to Basic, Supplemental, and Additional Life will pend EOI. Securian will then apply the one unit of coverage allowed without EOI and contact the member to submit EOI for the remaining units if more than one is elected.

*** For Life Insurance, coverage will be effective on the first of the month following 30 days from date of event. If the 30th day falls on the first of a month, coverage will not be effective on that first of the month, but the first of the next month.

8.1.5. Marriage

When a member marries, their spouse and any stepchildren become qualified dependents on the day of the marriage.

Who can create and use?

Members, HR Administrators, and ETF can create and use this QLE.

What documentation is required?

Documentation is required for this QLE; however, it will be a dependent verification task attached to the newly added dependent(s). A separate document task will not be generated specific to the life event itself. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event ***
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification*
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes *
Change Uniform Dental?	Yes, Add only
Change Supplemental Benefits?	Yes
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase or Decrease
Change Dependent Day Care Account?	Yes, Add, Increase or Decrease
Change Life Insurance?	Yes, Add or Increase
Change ICI coverage?	No
Is Evidence of Insurability Required?	No, if newly enrolling in Basic OR increasing only 1 unit of life insurance and/or enrolling in 1 or 2 units of Spouse/Dep life. EOI will pend for units beyond that increase. **

Coverage Change Limitations

- Retirees and Surviving Dependents cannot newly elect coverage but can add dependents to existing coverage.
- Members cannot change between Dental plans until the open enrollment period.
- New elections or increases for Life Insurance for Active Employees Only will be effective on the first of the month on or after the notification date. Later effective dates may apply in a scenario where EOI is required.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Date of Notification. However, any new dependents being added with the life event will have coverage effective on the Date of Event. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create "Plan Change for Valid Life Event" for the member, as the member will not be able to create this specific life event on their own. Once created by HR, the member can use it to change health plans. See Section 9: Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions.

** While members are allowed to elect one unit of Employee Life Insurance (Basic, Supplemental, or Additional) without EOI when using this life event, within My Insurance Benefits, any elections made to Basic, Supplemental, and Additional Life will

pend EOI. Securian will then apply the one unit of coverage allowed without EOI and contact the member to submit EOI for the remaining units if more than one is elected.

*** For Life Insurance, coverage will be effective on the first of the month following 30 days from date of event. If the 30th day falls on the first of a month, coverage will not be effective on that first of the month, but the first of the next month.

8.1.6. Divorce

When a divorce between a member and their spouse is finalized, their spouse and any stepchildren brought into the marriage cease to be qualified dependents.

Who can create and use?

Members, HR Administrators, and ETF can create and use this QLE.

What documentation is required?

Documentation is required for this qualifying life event. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Date change was keyed in system, plus 5 days, then the end of the month
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification *
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days (365 for Life ***)
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	For former spouse and stepchildren **
Change Health Plans?	Yes *
Change Uniform Dental?	For former spouse and stepchildren **
Change Supplemental Benefits?	For former spouse and stepchildren **
Change Full Purpose/Limited Health FSA?	Yes, Decrease Only
Change Dependent Day Care Account?	Yes, Decrease Only
Change Life Insurance?	Yes, Cancel Spouse and Dependent Life, ends of date of divorce ***
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- Members cannot change between Dental plans until the open enrollment period.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Date of Notification. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create "Plan Change for Valid Life Event" for the member, as the member will not be able to create this specific life event on their own. Once created by the HR, the member can use it to change health plans. See section 9. Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions, including how to change the spouse to ex-spouse.

** COBRA Eligibility: Any persons dropped from coverage with this life event will be eligible to continue coverage as a COBRA enrollee for up to 36 months. If Divorce is reported more than 60 days late, COBRA duration will be reduced but will be no less than 18 months.

*** If the last dependent is dropped from Spouse and Dependent Life, the entire plan will be canceled. If there are other dependents on the plan, only those dependents losing eligibility due to the Divorce, such as spouse and stepchildren, would be dropped

- Because Spouse/Dependent Life has to end on the date of divorce, an extended window has been configured for just the CRP being using for this plan.

8.1.7. Loss of Other Coverage

If member or dependent loses outside coverage, they are allowed to elect the corresponding coverage offered by ETF.

Who can create and use?

Members, HR Administrators, and ETF can create and use this QLE.

What documentation is required?

Documentation is required for this qualifying life event. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	The day after the date of event
End Date of Cancellations	No
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification *
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes *
Change Uniform Dental?	Yes, Add Only
Change Supplemental Benefits?	Yes, Add Only
Change Full Purpose/Limited Health FSA?	Yes, Increase Only
Change Dependent Day Care Account?	Yes, Increase Only
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- Retirees and Surviving Dependents cannot newly elect coverage but can add dependents to existing coverage.
- Members cannot change between Dental plans until the open enrollment period.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Date of Notification. However, any new dependents being added with the life event will have coverage effective on the Date of Event. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create "Plan Change for Valid Life Event" for the member, as the member will not be able to create this specific life event on their own. Once created by HR, the member can use it to change health plans. See section 9. Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions.

8.1.8. Now Eligible for Other Coverage

If a member or dependent becomes eligible for coverage, for example, through their spouse's job or through a second job, they may cancel coverage. The event date is the day that new coverage begins.

Who can create and use?

Members, HR Administrators, and ETF can create and use this QLE.

What documentation is required?

Documentation is required for this qualifying life event. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Date of event, minus 1 day, then end of the month
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes
Change Health Plans?	No
Change Uniform Dental?	Yes
Change Supplemental Benefits?	Yes
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	Yes, Decrease only
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.1.9. Change in Residence

If a member moves from one service area to another, they may change their Health Plan. The event date is the date the member began living at the new residence.

Who can create and use?

Both Members and HR Administrator can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	Yes
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	Yes, Increase Only
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- Members cannot change between Dental plans until the open enrollment period.

System Nuances

- None to call out for this life event.

8.1.10. Death of Dependent

When an enrolled dependent passes away, they can be removed from all coverages.

Who can create and use?

Members, HR Administrators, and ETF can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of the month following event date *
Effective Date of Health Plan Change, if applicable	No
Days for Member Notification	60 Days
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Allowed for deceased dependent
Change Health Plans?	No
Change Uniform Dental?	Allowed for deceased dependent
Change Supplemental Benefits?	Allowed for deceased dependent
Change Full Purpose/Limited Health FSA?	Yes, Decrease Only
Change Dependent Day Care Account?	Yes, Decrease Only
Change Life Insurance?	Yes, Cancel Spouse and Dependent Life, end of Date of Death **
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* If the last dependent is removed from coverages like Medical, Pharmacy, Dental, and Vision, coverage level will change from family to single.

** If the last dependent is removed from Spouse and Dependent Life, the entire plan will be canceled. If there are other dependents on the plan, only the dependent who passed away will be removed.

8.1.11. ETF Specific Information: Request to Cancel or Reduce Coverage

Retirees have the ability to change from Family to Individual coverage or cancel coverage completely at any time using the Request to Cancel or Reduce Coverage change reason. They do not need a qualifying life event to make the change.

Who can create and use?

Both Retirees and ETF Administrators can create and use this QLE.

This life event does not apply to active employees.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of month after notification date
Effective Date of Health Plan Change, if applicable	No
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	60 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes
Change Health Plans?	No
Change Uniform Dental?	Yes, Cancel Only
Change Supplemental Benefits?	Yes, Cancel Only
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.2. Work Change Life Events

These change reasons will be automatically created via the inbound iMax file from ETF. If the category change is sent over with an incorrect effective date, an ETF administrator will have the ability to create new versions of these life events with the correct category change effective date.

These only apply to active employees, never retirees or surviving dependents.

- 8.2.1.** Newly Contributing to the Wisconsin Retirement System
- 8.2.2.** No Longer Contributing to the Wisconsin Retirement System
- 8.2.3.** Less than Halftime to Fulltime
- 8.2.4.** Fulltime to Less than Halftime
- 8.2.5.** Reduce or Cancel Medical Coverage due to Post Tax Status
- 8.2.6.** Newly Eligible for Employer Contribution to ICI Premiums

8.2.1. Newly Contributing to the Wisconsin Retirement System

Employee has moved from a position that is not WRS eligible to a position that is WRS eligible. The event date will be the effective date of the category change.

Who can create and use?

The life event will be created automatically via the Employer Transaction Application (ETA) when an employee's "WRS Eligible" category value changes from "N" to "Y." ETF administrators can also create this event manually. *

Neither Members nor HR Administrators can create this life event, but they can use it to make changes.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after notification date
End Date of Cancellations	Notification Date, minus 1 day, then end of the month
Effective Date of Health Plan Change, if applicable	First of the month on/after notification date
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Yes, for Dependents only
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add Only
Change Supplemental Benefits?	Yes, Add Only
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, or Decrease
Change Dependent Day Care Account?	Yes, Add, Increase, or Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* This QLE would not apply to Life Insurance or Income Continuation Insurance. Because the employee would be newly eligible for these two benefits, will receive an Initial Enrollment window for these two benefits similar to a new hire. The same Initial Enrollment window cannot be applied to other benefits as the employee was already eligible for those. For these two offers, changes can be made just by clicking into the offer. User will not be prompted for a QLE.

8.2.2. No Longer Contributing to the Wisconsin Retirement System

Employee has moved from a position that is WRS eligible to a position that is not WRS eligible. The event date will be the effective date of the category change.

Who can create and use?

The life event will be created automatically via the Employer Transaction Application (ETA) when an employee's "WRS Eligible" category value changes from "Y" to "N." ETF administrators can also create this event manually.

Neither Members nor HR Administrators can create this life event, but they can use it to make changes.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after notification date
End Date of Cancellations	Notification Date, minus 1 day, then end of the month
Effective Date of Health Plan Change, if applicable	First of the month on/after notification date
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Yes, for Dependents only
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add Only
Change Supplemental Benefits?	Yes, Add Only
Change Full Purpose/Limited Health FSA?	Yes, Increase, or Decrease
Change Dependent Day Care Account?	Yes, Increase, or Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.2.3. Less than Halftime to Fulltime

Employee has moved from a position that is less than halftime to a position that is fulltime. The event date will be the effective date of the category change.

Who can create and use?

The life event will be created automatically via the Employer Transaction Application (ETA) when an employee's "Employment Status" category value changes from "PT" to "FT." ETF administrators can also create this event manually.

Neither Members nor HR Administrators can create this life event, but they can use it to make changes.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after notification date
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	First of the month on/after notification date
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add Only
Change Supplemental Benefits?	Yes, Add Only
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, or Decrease
Change Dependent Day Care Account?	Yes, Add, Increase, or Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.2.4. Fulltime to Less than Halftime

Employee has moved from a position that is fulltime to a position that less than halftime. The event date will be the effective date of the category change.

Who can create and use?

The life event will be created automatically via the Employer Transaction Application (ETA) when an employee's "Employment Status" category value changes from "FT" to "PT." ETF administrators can also create this event manually.

Neither Members nor HR Administrators can create this life event, but they can use it to make changes.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Notification Date, minus 1 day, then end of the month
Effective Date of Health Plan Change, if applicable	First of the month on/after notification date
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Cancel Only
Change Supplemental Benefits?	Yes, Cancel Only
Change Full Purpose/Limited Health FSA?	Yes, Increase, or Decrease
Change Dependent Day Care Account?	Yes, Increase, or Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.2.5. Reduce or Cancel Medical Coverage due to Post Tax Status

Employees who are post-tax can cancel Medical insurance without a standard QLE. The event date will be the effective date of the category change, or if the QLE is created by a HR Admin for the employee to use, event date will be date of member request.

Who can create and use?

The life event will be created automatically via the Employer Transaction Application (ETA) when an employee's "Tax Status" category value changes from "Pre" or "Elected Post" to "Post." Both HR Administrators and ETF Administrators can also create this event manually.

Members cannot create this life event, but they can use it to make changes.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of month after notification date
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	30 Days *
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes
Change Health Plans?	No
Change Uniform Dental?	Yes, Cancel Only
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* This QLE is configured with a 30-day member deadline, however, post-tax employees can use this QLE to cancel coverage at any time. After 30 days, the coverage end date would be the end of the month in which they made the request.

- In this scenario, the HR Administrator would create the QLE for the member to use in Member role.
- In a scenario where the member submitted a paper application with the request to cancel or reduce coverage outlined, the HR Administrator can make the change on the member's behalf.

8.2.6. Newly Eligible for Employer Contribution to Income Continuance Insurance Premiums

The Faculty and Academic Staff employees at the University of Wisconsin are not eligible for employer contributions to ICI premiums until they have one year of service with a State employer, at which point they could elect ICI if they previously declined it. The event date will be the effective date of the category change.

Who can create and use?

The life event will be created automatically via the Employment Transaction Application when an employee's "ICI Contribution Wait Period Met" category value changes from "N" to "Y." ETF administrators can also create this event manually.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after the event date.
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	60 Days
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	Yes
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- Applies only to Income Continuance Insurance.

Coverage Change Limitations

- None to call out for this life event.

8.3. HR Administrator Only Change Reasons

These change reasons can be **used** by Members but first must be **created** by an HR Administrator.

- 8.3.1.** Plan Change for Valid Life Event
- 8.3.2.** Update HSA Contributions on Employee's Behalf
- 8.3.3.** Job Change Where Significant Share of Employer Contribution is Lost
- 8.3.4.** Newly Eligible to Elect Benefits
- 8.3.5.** Newly Eligible for Employer Contribution to Insurance Continuation Insurance Premiums
- 8.3.6.** Request to Cancel Income Continuation Insurance
- 8.3.7.** National Medical Support Notice
- 8.3.8.** Change Existing Coverage due to Employer Contribution Beginning

These change reasons are only available for **creation** and **use** by an HR Administrator.

- 8.3.9.** Elect Income Continuation Insurance due to Approved EOI
- 8.3.10.** Update Life Insurance due to Approved Change
- 8.3.11.** Enroll Disabled Adult Dependent over 26
- 8.3.12.** Enroll Military Student over 26
- 8.3.13.** Proof of Paternity (More than 60 Days After)
- 8.3.14.** Remove Ex-Spouse due to Divorce and add new Spouse due to Marriage
- 8.3.15.** Change Existing Coverage due to Medicare Eligibility Change
- 8.3.16.** Newly Elect LAHP Coverage due to Medicare Eligibility Change
- 8.3.17.** ETF Specific Information: Transition to Medial plan from Medicare Advantage or Medicare Plus
- 8.3.18.** ETF Specific Information: Opt-Out of EGWP and elect Pharmacy due to Member Request
- 8.3.19.** ETF Specific Information: Opt-Out of EGWP and elect Pharmacy due to Outside Coverage
- 8.3.20.** Loss of Dependent Child Status **(Also automated)**
- 8.3.21.** Medicaid Eligibility Change
- 8.3.22.** Update Basic Life Plan due to Turning 65/70
- 8.3.23.** Pre-Retirement Enrollment to Preserve Sick Leave
- 8.3.24.** Lapse of Benefits due to Leave of Absence
- 8.3.25.** Reinstatement of Benefits due to Return from Leave of Absence
- 8.3.26.** Lapse of Benefits due to Military Leave
- 8.3.27.** Reinstatement of Benefits due to Return from Military Leave
- 8.3.28.** State Specific Information: Update Health Care or Limited Purpose Account due to Qualifying Event
- 8.3.29.** State Specific Information: Update Dependent Day Care Account due to Qualifying Event
- 8.3.30.** COBRA Qualifying Cancellation of Benefits due to Change in Eligibility **(Also automated)**
- 8.3.31.** Transition Benefits from Previous Sponsor
- 8.3.32.** Reinstatement Previously Terminated Employee Benefits due to Court Order
- 8.3.33.** Disenroll from HDHP due to Ineligibility
- 8.3.34.** Remove Unverified Dependent from Coverage
- 8.3.35.** Enroll Eligible Dependent Missing from Family Coverage
- 8.3.36.** Approved Change to Benefit
- 8.3.37.** Approved Change to Drop Dependent from Benefit
- 8.3.38.** ETF Specific Information: ETF Correction Tool
- 8.3.39.** ETF Specific Information: ETF Correction Tool to Drop Dependent from Benefit

8.3.1. Plan Change for Valid Life Event

This change reason is used to facilitate changing the health plan for life events that have different effective date rules for newly accepted coverage. For example, if a member gets marriage, their spouse can be added to coverage as of the date of marriage. But if the member wants to change their Health Plan from an Access to a Non-Access plan, that change would be effective on the 1st of the month after notification from member.

Who can create and use?

Members and HR Administrators can use this event, but only HR can create it.

What documentation is required?

A document task will not be created for this specific change reason, but there may be required documentation for the related life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	Yes
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this live event.

8.3.2. Update HSA Contributions on Employee's Behalf

HR Admins can update HSA contributions without needing a change reason by launching the Member Role from the HR Administrator role. Note: Changes made in the Member Role will still pull to the employee's history as having been made by the HR Admin. It will not list the employee as having made the change just because it was made in the Member Role they launch from HR Administrator role.

If HR Admin does not have access to Member Role or would prefer to key the change in HR Role, this change reason would be used. The event date will be the date the change is being keyed.

Who can create and use?

HR Admins and ETF can create and use.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	90 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No to FSA, but changes to HSA Contributions are allowed
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.3. Job Change Where Significant Share of Employer Contribution is Lost

If an employee loses a certain percentage of their employer contribution to health premiums, they are allowed to reduce coverage or change their plan.

Who can create and use?

Members, HR Administrators, and ETF Administrators can use this event, but only HR Administrators and ETF Administrators can create it.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of month after event date
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of event
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Cancel Only
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	Yes, Increase or Decrease
Change Dependent Day Care Account?	Yes, Increase or Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this live event.

8.3.4. Newly Eligible to Elect Benefits

This change reason will be used in a scenario where a State-to-State Transfer is eligible for benefits the employee was not previously eligible for at their previous employer. For example, a graduate student from UW transferring to UWHC as a regular employee. They would not have been eligible for Life Insurance as a graduate but would be at UWHC. However, since they would be marked as transfer, that transfer indicator would suppress the new hire enrollment window across the board (excluding the unique UW/UWHC benefits). The date of event is the Hire Date.

This change reason will also be used to elect Health coverage for a P08 retiree who was not offered a Program Option at the local employer they retired from. The date of event in this case should be the 1st of the month in which coverage should begin.

Who can create and use?

Members, HR Administrators, and ETF Administrators can use this event, but only HR Administrator and ETF Administrators can create the QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of month on/after event date *
End Date of Cancellations	No
Effective Date of Health Plan Change, if applicable	No
Days for Member Notification	31 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes
Change Uniform Dental?	Yes
Change Supplemental Benefits?	Yes
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase
Change Dependent Day Care Account?	Yes, Add, Increase
Change Life Insurance?	Yes, Add, Increase
Change ICI coverage?	No
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* For Life Insurance, coverage will be effective on the first of the month following 30 days from date of event. If the 30th day falls on the first of a month, coverage will not be effective on that first of the month, but the first of the next month.

8.3.5. State Specific Information: Newly Eligible to Elect Insurance Continuation Insurance Coverage

This change reason will be used in a scenario where a State-to-State Transfer is eligible for benefits the employee was not previously eligible for at their previous employer. For example, a graduate student from UW transferring to UWHC as a regular employee. They would not have been eligible for Life Insurance as a graduate but would be at UWHC. However, since they would be marked as transfer, that transfer indicator would suppress the new hire enrollment window across the board (excluding the unique UW/UWHC benefits). The date of event is the Hire Date.

Who can create and use?

Members, HR Administrators, and ETF Administrators can use this event, but only HR Administrators and ETF Administrators can create this change reason.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of month on/after event date
End Date of Cancellations	No
Effective Date of Health Plan Change, if applicable	No
Days for Member Notification	31 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	Yes
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.6. Request to Cancel Income Continuation Insurance

To be used to cancel ICI, either by the member directly into My Insurance Benefits or by the HR Admin via a paper application. Event date will be notification date.

Who can create and use?

HR Administrators and ETF Administrators can create and use.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of the month after notification date.
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	60 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	Yes, Cancel Only
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.7. Update Life Insurance due to Approved Change

To be used to cancel life insurance when a member submits a paper application requesting cancellation if the end date falls in the past. The date of event will be the day that coverage should end, which would be the end of the month after notification date.

If the end date has not passed, the HR Administrator can cancel the life coverage directly in the Member Role without a QLE.

Note: Changes made in the Member Role will still pull into employee's history as having been made by the HR Administrator. It will not list the employee as having made the change just because it was made in the Member Role they launch from an HR Administrator role.

Who can create and use?

HR Administrators and ETF Administrators can create and use.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of event
End Date of Cancellations	Date of event
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	60 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	Yes, Add, Increase, Decrease, or Cancel
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.8. Change Existing Coverage due to Employer Contribution Beginning

This change reason is for employees not immediately eligible for employer contributions to health premiums that want to make a change to their health coverage. The event date will be the day the employer contributions begin.

Who can create and use?

Members, HR Administrators, and ETF Administrators can use this event, but only HR Administrators and ETF Administrators can create this change reason.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Date of Event
Days for Member Notification	0 Days
Days for HR Administrator/ETF Notification	30 Days
Days for Future Dated Transaction, if allowed	180 Days

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Elect Only
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	Yes, Increase or Decrease
Change Dependent Day Care Account?	Yes, Increase or Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this live event.

8.3.9. Elect Income Continuation Insurance due to Approved EOI

To be used to enroll employees with an approved EOI from the Hartford into ICI coverage. Date of event should be the date that ICI coverage should begin.

Who can create and use?

Only ETF Administrators can create and use.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	90 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	Yes
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.10. National Medical Support Notice

This change reason is used when electing coverage or adding a dependent to existing coverage when a National Medicare Support Notice being received by the employer. The date of event will be the date that coverage should begin.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE. Members can use this event if it was created by HR Administrators or ETF Administrators.

What documentation is required?

Documentation is required for the qualifying life event National Medical Support Notice. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of event ***
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification*
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	0 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes *
Change Uniform Dental?	Yes
Change Supplemental Benefits?	Yes
Change Full Purpose/Limited Health FSA?	Yes, Increase
Change Dependent Day Care Account?	Yes, Increase
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- Retirees and Surviving Dependents cannot newly elect coverage but can add dependents to existing coverage.
- New elections or increase for Life Insurance for Active Employees Only will be effective on the first of the month on or after the notification date. Later effective dates may apply in a scenario where EOI is required.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Date of Notification. However, any new dependents being added with the life event will have coverage effective on the Date of Event. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create "Plan Change for Valid Life Event" for the member, as the member will not be able to create this specific life event on their own. Once created by HR, the member can use it to change health plans. See Section 9: Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions.

** While members are allowed to elect one unit of Employee Life Insurance (Basic, Supplemental, or Additional) without EOI when using this life event, within My Insurance Benefits, any elections made to Basic, Supplemental, and Additional Life will pend EOI. Securian will then apply the one unit of coverage allowed without EOI and contact the member to submit EOI for the remaining units if more than one is elected.

*** For Life Insurance, coverage will be effective on the first of the month following 30 days from date of event. If the 30th day falls on the first of a month, coverage will not be effective on that first of the month, but the first of the next month.

8.3.11. Enroll Disabled Adult Dependent over 26

This change reason is used to enroll an Adult Disabled Dependent over age 26. This dependent may have previously aged out of coverage or is being added for the first time. Date of event will be the date coverage should begin.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event in My Insurance Benefits. However, plans may reach out to members for documentation if required.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of event
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No, but can add dependents to existing coverage
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No, but can add dependents to existing coverage
Change Supplemental Benefits?	No, but can add dependents to existing coverage
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this live event.

8.3.12. Enroll Military Student over 26

This change reason is used to enroll a Military Student over age 26 who is still eligible to be covered under their parents. The date of event will be the date the member submitted the application to add the child.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is required for this qualifying life event. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of month on/after notification date
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No, but can add dependents to existing coverage
Cancel Health?	No, but can add dependents to existing coverage
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No, but can add dependents to existing coverage
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this live event.

8.3.13. Proof of Paternity (More than 60 Days After)

This change reason is used when paternity is established more than 60 days after the child is born.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is required for this qualifying life event. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after the notification date
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification*
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	Yes *
Change Uniform Dental?	Yes, Add Only
Change Supplemental Benefits?	Yes, Add Only
Change Full Purpose/Limited Health FSA?	Yes, Increase Only
Change Dependent Day Care Account?	Yes, Increase Only
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- Retirees and Surviving Dependents cannot newly elect coverage but can add dependents to existing coverage.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Notification Date. However, any new dependents being added with the life event will have coverage effective on the Date of Event. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create "Plan Change for Valid Life Event" for the member, as the member will not be able to create this specific life event on their own. Once created by the HR, the member can use it to change health plans. See Section 9: Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions.

8.3.14. Remove Ex-Spouse due to Divorce and Add New Spouse due to Marriage

This change reason is used when a member reports a new marriage and previously did not report a divorce from their former spouse. This QLE cannot be used if it has not been 6 months since the divorce was finalized. If member gets married within 6 months, they will have to wait until the 6-month mark to enroll their new spouse. Event date is the date of marriage.

If it has not been 6 months since the divorce, the “Divorce” QLE will need to be used instead to drop only the ex-spouse from coverage. Once 6 months from divorce has passed, new spouse can be enrolled into coverage.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation for the Marriage and the Divorce is required for this combination event. The Divorce Decree should be uploaded to the document task attached to the life event. A dependent verification document task will be created when the new spouse is added. Refer to ETF’s website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of event
End Date of Cancellations	Date change is keyed in system, plus 5 days, then end of the month
Effective Date of Health Plan Change, if applicable	Plan change is effective the first of the month on/after the date of notification*
Days for Member Notification	30 Days from Marriage
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes ****
Cancel Health?	No, but can drop dependents ***
Change Health Plans?	Yes *
Change Uniform Dental?	Yes, Add and Drop Dependents ***
Change Supplemental Benefits?	Yes, Add and Drop Dependents ***
Change Full Purpose/Limited Health FSA?	No **
Change Dependent Day Care Account?	No **
Change Life Insurance?	No **
Change ICI coverage?	No
Is Evidence of Insurability Required?	No **

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* Any changes from one Health Plan to another will always be effective on the first of the month on or after the Date of Notification. However, any new dependents being added with the life event will have coverage effective on the Date of Event. Because of this difference in rules, Health plan changes cannot be keyed with this specific life event. Instead, the HR Administrator will need to create “Plan Change for Valid Life Event” for the member, as the member will not be able to create this specific life event on their own. Once created by the HR, the member can use it to change health plans. See Section 9: Initiating a Qualifying Life Event in the HR Administrator Guide for step-by-step instructions.

** The separate Marriage and Divorce Life events would be used to update these benefits, but this combination life event cannot be used to make those same changes to noted benefits.

*** COBRA Eligibility: Any person who was dropped from coverage with this life event will be eligible to continue coverage as a COBRA enrollee for up to 36 months. If Divorce is reported more than 60 days late, COBRA duration will be reduced but will be no less than 18 months.

**** If the paper application is received within 30 days of the legal remarriage. If the legal remarriage is reported late, the member cannot enroll the new spouse in coverage mid-plan year.

8.3.15. Change Existing Coverage due to Medicare Eligibility Change

When a retiree or their dependent becomes eligible for Medicare, they are allowed to change the health plan they are enrolled in. The event date is the day Medicare starts. This event does not apply to Local employees and can only be used on State employees in the scenario noticed below. Event date will be Medicare effective date.

Who can create and use?

Both Retirees and ETF Administrators can create and use this QLE.

Active employees are not able to create or use this event, but State HR Administrator may use it on behalf of a Medicare eligible state employee to move them out of a high-deductible health plan.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Retirees: The next first of the month after notification date State Employees: Date of event
Days for Member Notification	4 Months *
Days for HR Administrator/ETF Notification	4 Months *
Days for Future Dated Transaction, if allowed	3 Months *

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Retirees only, cancel coverage or drop dependents
Change Health Plans?	Yes, but for State employees, only change allowed is HDHP to non-HDHP
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* For active state employees, the notification window is 90 days for the employee and up to 30 days in the future for an HR Administrator.

8.3.16. Newly Elect LAHP Coverage due to Medicare Eligibility Change

When a P08 retiree becomes eligible for Medicare, they are allowed to newly elect a health plan if they were not previously enrolled in coverage. A P08 retiree is a retiree from a Local that did not offer health insurance while they were working. Event date will be Medicare effective date.

Who can create and use?

Only ETF Administrators can create and use this QLE.

This life event will not apply to active employees.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	The next first of the month after notification date
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	4 Months
Days for HR Administrator/ETF Notification	4 Months
Days for Future Dated Transaction, if allowed	3 Months

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	Yes
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.17. ETF Specific Information: Transition to Medical plan from Medicare Advantage or Medicare Plus

Due to the complexity of Medicare Some (split) coverage, there is a need to create a change reason specifically to move members from Medicare plans to non-Medicare plans. The event date will be the day the Medicare plan should end.

Who can create and use?

Only ETF Administrators can create and use.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	For Medical plan: Day after date of event
End Date of Cancellations	For Medicare plan: Day of event
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	365 Days
Days for Future Dated Transaction, if allowed	365 Days

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Cancel Medicare plans only
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.18. ETF Specific Information: Opt-Out of EGWP and elect Pharmacy due to Member Request

For use when a person needs to be opted out of Medicare Part D EGWP plan. Separate events will be created to track member requests versus cancellations due to having outside coverage. The event date will be the day EGWP needs to end.

Who can create and use?

Only ETF Administrators can create and use.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	For Pharmacy plan: Day after date of event
End Date of Cancellations	For EGWP plan: Day of event
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	365 Days
Days for Future Dated Transaction, if allowed	365 Days

Ability to Change Coverage

Newly Elect Health?	Elect Pharmacy coverage only
Cancel Health?	Cancel EGWP coverage only
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.19. ETF Specific Information: Opt-Out of EGWP and elect Pharmacy due to Outside Coverage

For use when a member needs to be opted out of Medicare Part D EGWP plan. Separate events will be created to track member requests versus cancellations due to having outside coverage. The event date will be the day EGWP needs to end.

Who can create and use?

Only ETF Administrators can create and use.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	For Pharmacy plan: Day after date of event
End Date of Cancellations	For EGWP plan: Day of event
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	365 Days
Days for Future Dated Transaction, if allowed	365 Days

Ability to Change Coverage

Newly Elect Health?	Elect Pharmacy coverage Only
Cancel Health?	Cancel EGWP coverage only
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event

8.3.20. Loss of Dependent Child Status

This change reason will be used in two ways:

- System will automatically age out Child, Stepchild, and Legal Ward dependents at age 26 without action needed by HR Admins
- For HR Admins and ETF to manually cancel Adult Disabled Child, Military Student, and Minor of Minor Dependent (Grandchild) dependents who no longer meet the eligibility requirements to be covered as a dependent.

Event date will be the last day the dependent can be covered.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is required for this qualifying life event. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide. Note, for age outs at 26 that will be happen automatically, documentation is not required.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of the month after date of event
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	90 days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No, but can drop dependents
Change Health Plans?	No
Change Uniform Dental?	No, but can drop dependents
Change Supplemental Benefits?	No, but can drop dependents
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	Yes, cancel Spouse and Dependent Life, but only if the dropped dependent is the last one enrolled.
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- * A document task will only be created if manually canceling coverage for an Adult Disabled Child, Military Student, or Minor of Minor Dependent (Grandchild).
 - For Adult Disabled Child and Military Student relationships, there is documentation that will need to be provided.
 - For Grandchild, there is no documentation needed because it will be based on their parent's age. However, because the qualifying life event is being used in the HR Administrator role, a document task will be created. This task can be deleted by the HR Administrator.
- For automatic age outs for Child, Stepchild, and Legal Wards, documentation tasks will not appear.

8.3.21. Medicaid Eligibility Change

This change reason is used to remove dependents who now qualify for Medicaid. Event date is day Medicaid began.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is required for this qualifying life event. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of month after event date
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	6 months
Days for Future Dated Transaction, if allowed	30 days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No, but can drop dependents
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.22. Update Basic Life Plan due to Turning 70 and Update Basic Life Plan due to Turning 65

This change reason is used to move employees and retirees to the Basic Life insurance plan that has \$0 premiums. This will occur when an employee reaches age 70 or when a retiree reaches age 65. The event date will be the first of the month in which the member turns either age 65 or 70.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	0 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	Yes, change plans only
Change ICI coverage?	No
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- None to call out for this life event.

System Nuances

8.3.23. Pre-Retirement Enrollment to Preserve Sick Leave

This change reason is used to enroll an employee who is about to retire into health coverage so that they can retain their sick leave credits in retirement or preserve their post-retirement local employer premium contribution, which can then be used to pay for premiums. The event date will be the first of the month in which employee will be retiring.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of event
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	60 Days

Ability to Change Coverage

Newly Elect Health?	Yes *
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* HR Role will allow for any Medical plan to be chosen, but only the Access Plan should be selected.

8.3.24. Lapse of Benefits due to Leave of Absence

This change reason is used to lapse benefits for an employee who doesn't want to pay for benefits while on leave. There is a separate event for Military Leave.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of month after event date
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes
Change Health Plans?	No
Change Uniform Dental?	Yes, Cancel Only
Change Supplemental Benefits?	Yes, Cancel Only
Change Full Purpose/Limited Health FSA?	Yes, Decrease Only *
Change Dependent Day Care Account?	Yes, Decrease Only *
Change Life Insurance?	Yes, Cancel Only
Change ICI coverage?	Yes, Cancel Only
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* Health FSA and Dependent Day Care cancellations are not allowed due to nuances with how contribution amounts are calculated. Instead, to pause contributions, update annual amount to what employee has already contributed to make the per pay amount change to \$0.

8.3.25. Reinstatement of Benefits due to Return from Leave of Absence

This change reason is used to reinstate benefits previously enrolled in when an employee returns from leave. The event date will be the first of the month on or after the employee has worked at least 50% of their previous schedule for 30 days.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	1st of the month on/after event date ***
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	Yes *
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	Yes *
Change Supplemental Benefits?	Yes, *
Change Full Purpose/Limited Health FSA?	Yes, Increase Only **
Change Dependent Day Care Account?	Yes, Increase Only **
Change Life Insurance?	Yes *
Change ICI coverage?	Yes *
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- Reinstatements for Life Insurance for Active Employees Only will be effective on the first of the month on or after the notification date. Later effective dates may apply in a scenario where EOI is required.

System Nuances

* Coverage should be reinstated to previously elected plans. Members cannot make changes.

** Update contribution to members annual amount prior to leave. System will split remaining amount to contribute over remaining pay periods.

*** For Life Insurance, coverage will be effective on the first of the month following 30 days from date of event. If the 30th day falls on the first of a month, coverage will not be effective on that first of the month, but the first of the next month.

8.3.26. Lapse of Benefits due to Military Leave

This change reason is used to lapse benefits for an employee who doesn't want to pay for benefits while on military leave.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of month after event date
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes
Change Health Plans?	No
Change Uniform Dental?	Yes, Cancel Only
Change Supplemental Benefits?	Yes, Cancel Only
Change Full Purpose/Limited Health FSA?	Yes, Decrease Only *
Change Dependent Day Care Account?	Yes, Decrease Only *
Change Life Insurance?	Yes, Cancel Only
Change ICI coverage?	Yes, Cancel Only
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* Health FSA and Dependent Day Care cancellations are not allowed due to nuances with how contribution amounts are calculated. Instead, to pause contributions, update annual amount to what employee has already contributed to make the per pay amount change to \$0.

8.3.27. Reinstatement of Benefits due to Return from Military Leave

This change reason is used to reinstate benefits when an employee returns from military leave. The event date will be the day of reemployment.

Who can create and use?

Only HR Administrator and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event***
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	Yes *
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	Yes, Add Only
Change Supplemental Benefits?	Yes, Add Only
Change Full Purpose/Limited Health FSA?	Yes, Increase Only **
Change Dependent Day Care Account?	Yes, Increase Only **
Change Life Insurance?	Yes
Change ICI coverage?	Yes *
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- Reinstatements for Life Insurance for Active Employees Only will be effective on the first of the month on or after the notification date. Later effective dates may apply in a scenario where EOI is required.

System Nuances

* Coverage should be reinstated to previously elected plans. Members cannot make changes.

** Update contribution to members annual amount prior to leave. System will split remaining amount to contribute over remaining pay periods.

*** For Life Insurance, coverage will be effective on the first of the month following 30 days from date of event. If the 30th day falls on the first of a month, coverage will not be effective on that first of the month, but the first of the next month.

8.3.28. State Specific Information: Update Health Care or Limited Purpose Account due to Qualifying Event

This change reason is used to key life events that allow changes to the health FSA that do not have their own separate life events configured (such as Birth or Marriage). Below is a table from a change request form that outlines the different applicable events. If a listed event does have its own QLE configured, use that QLE instead of this one.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after event date
End Date of Cancellations	End of month after event date
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, Cancel, Decrease
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

The following QLEs can be used to make changes to spending accounts:

STEP 3: Reason for Request - This section only required for Health Care, Limited Purpose and Dependent Care FSAs	
<p>These changes apply to both Health Care, Limited Purpose and Dependent Day Care FSAs:</p> <ul style="list-style-type: none"><input type="checkbox"/> Change in employment status<input type="checkbox"/> Change in legal marital status<input type="checkbox"/> Change in number of dependents<input type="checkbox"/> COBRA<input type="checkbox"/> Dependent satisfies or ceases to satisfy eligibility requirements<input type="checkbox"/> Entitlement to Medicare/Medicaid<input type="checkbox"/> FMLA<input type="checkbox"/> Judgment, decree or order<input type="checkbox"/> Other <input type="text"/>	<p>These changes only apply to Dependent Day Care FSAs only:</p> <ul style="list-style-type: none"><input type="checkbox"/> Addition/elimination of benefit package<input type="checkbox"/> Change in coverage of spouse/dependent under other employer's plan<input type="checkbox"/> Change in residence<input type="checkbox"/> Change in the cost of coverage<input type="checkbox"/> HIPAA special enrollment rights<input type="checkbox"/> Loss of group health coverage sponsored by governmental or educational institutions<input type="checkbox"/> Significant curtailment of coverage<input type="checkbox"/> Exchange Event: Reduction in hours (fewer than 30)<input type="checkbox"/> Exchange Event: Exchange enrollment during Exchange open or special enrollment period

8.3.29. State Specific Information: Update Dependent Day Care due to Qualifying Event

This change reason is used to key life events that allow changes to the Dependent Day Care Account that do not have their own separate life event configured (such as Birth or Marriage). Below is a table from a change request form that outlines the different applicable events. If a listed event does have its own QLE configured, use that QLE instead of this one.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after event date
End Date of Cancellations	End of month after event date
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	Yes, Add, Increase, Cancel, Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event

The following QLEs can be used to make changes to spending accounts:

STEP 3: Reason for Request - This section only required for Health Care, Limited Purpose and Dependent Care FSAs	
<p>These changes apply to both Health Care, Limited Purpose and Dependent Day Care FSAs:</p> <ul style="list-style-type: none"><input type="checkbox"/> Change in employment status<input type="checkbox"/> Change in legal marital status<input type="checkbox"/> Change in number of dependents<input type="checkbox"/> COBRA<input type="checkbox"/> Dependent satisfies or ceases to satisfy eligibility requirements<input type="checkbox"/> Entitlement to Medicare/Medicaid<input type="checkbox"/> FMLA<input type="checkbox"/> Judgment, decree or order<input type="checkbox"/> Other <input type="text"/>	<p>These changes only apply to Dependent Day Care FSAs only:</p> <ul style="list-style-type: none"><input type="checkbox"/> Addition/elimination of benefit package<input type="checkbox"/> Change in coverage of spouse/dependent under other employer's plan<input type="checkbox"/> Change in residence<input type="checkbox"/> Change in the cost of coverage<input type="checkbox"/> HIPAA special enrollment rights<input type="checkbox"/> Loss of group health coverage sponsored by governmental or educational institutions<input type="checkbox"/> Significant curtailment of coverage<input type="checkbox"/> Exchange Event: Reduction in hours (fewer than 30)<input type="checkbox"/> Exchange Event: Exchange enrollment during Exchange open or special enrollment period

8.3.30. COBRA Qualifying Cancellation of Benefits due to Change in Eligibility

This change reason is used to cancel benefits and prompt COBRA for state employees who have been laid off. Event date would be date that coverage should end.

This would also be used to prompt COBRA when members at the University of Wisconsin and University of Wisconsin Hospitals and Clinics switch between the two Health offers due to a work change.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of month following event date
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	30 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes
Change Health Plans?	No
Change Uniform Dental?	Yes, Cancel Only
Change Supplemental Benefits?	Yes, Cancel Only
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	Yes, Cancel Only *
Change ICI coverage?	Yes, Cancel Only *
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* This change reason will also be used to cancel Life and ICI elections for employees that have been laid off, but these benefits are not COBRA eligible and therefore would not have COBRA prompted.

8.3.31. Transition Benefits from Previous Sponsor

This change reason is used to transition benefits for a state-to-state transfer or from an active employer to the retiree sponsor. Event date should be the date that coverage should begin.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after event date
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	90 Days

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	Yes, Add Only
Change Supplemental Benefits?	Yes, Add Only
Change Full Purpose/Limited Health FSA?	Yes, Add or Increase
Change Dependent Day Care Account?	Yes, Add or Increase
Change Life Insurance?	Yes
Change ICI coverage?	Yes Add Only
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.32. Reinstate Previously Terminated Employee Benefits due to Court Order

This change reason is used to reinstate benefits for a terminated employee who is appealing their termination.

- Remain covered pending appeal – no lapse
- Reinstate coverage after receiving court order approving appeal

Event date will be the date that coverage should begin.

Who can create and use?

HR Administrators and ETF Administrators can use this event, but only ETF Administrators can create it.

What documentation is required?

Documentation is required for this QLE. Refer to ETF's website for specific information at etf.wi.gov/life-events-guide.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of event
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	365 Days
Days for Future Dated Transaction, if allowed	365 Days

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	Yes, Add Only
Change Supplemental Benefits?	Yes, Add Only
Change Full Purpose/Limited Health FSA?	Yes, Add Only
Change Dependent Day Care Account?	Yes, Add Only
Change Life Insurance?	Yes, Add Only
Change ICI coverage?	Yes, Add Only
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.33. Disenroll from HDHP due to Ineligibility

This change reason is used to disenroll an employee from a state high-deductible health plan if it is determined that they are not eligible, likely due to not being eligible for the accompanying Health Savings Account. The event date would be the effective date of the plan they are being moved to from the high-deductible health plan. If HDHP was elected 1/1/2025 but member is not eligible, event date would be 1/1/2025.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this change reason.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event
End Date of Cancellations	Date of Event
Effective Date of Health Plan Change, if applicable	Date of Event
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	120 Days
Days for Future Dated Transaction, if allowed	120 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	Yes
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.34. Remove Unverified Dependent from Coverage

This change reason is used to remove a dependent from family coverage when supporting documentation has not been provided to verify the dependent. The event date is the original effective date of the dependent's coverage.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Date of Event
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	90 Days
Days for Future Dated Transaction, if allowed	90 days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No, but can drop dependents
Change Health Plans?	No
Change Uniform Dental?	Yes, drop dependents only
Change Supplemental Benefits?	Yes, drop dependents only
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	Drop dependents from Spouse/Dependent Life only
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.35. Enroll Eligible Dependent Missing from Family Coverage

This change reason is used to add a dependent to family coverage if the dependent was left off in error. The event date is the day the HR Administrator or ETF Administrator becomes aware that a dependent is missing.

Who can create and use?

Only HR Administrators and ETF Administrators can create and use this QLE.

What documentation is required?

Dependent verification documentation will be required for newly added dependents.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after notification date
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	365 Days
Days for Future Dated Transaction, if allowed	365 Days

Ability to Change Coverage

Newly Elect Health?	Yes, Add dependents only
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	Yes, Add dependents only
Change Supplemental Benefits?	Yes, Add dependents only
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	Yes, Add dependents to Spouse/Dependent Life only
Change ICI coverage?	No
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.36. Approved Change to Benefit

This change reason is used to key a change that has been approved by ETF. This would exclude a change where a dependent is being removed from coverage that will remain active. The Event Date if electing or changing coverage is the coverage start date. The Event Date if canceling coverage is the date coverage is canceled.

Who can create and use?

A member, HR Administrator, or ETF Administrator can use this event, but only ETF can create it.

What documentation is required?

Dependent verification documentation will be required if adding new dependents.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event
End Date of Cancellations	Date of Event
Effective Date of Health Plan Change, if applicable	Date of Event
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Yes
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add or Cancel
Change Supplemental Benefits?	Yes, Add or Cancel
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, Cancel, Decrease
Change Dependent Day Care Account?	Yes, Add, Increase, Cancel, Decrease
Change Life Insurance?	Yes
Change ICI coverage?	Yes
Is Evidence of Insurability Required?	Yes

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.37. Approved Change to Drop Dependent from Benefit

This change reason is used to key a change approved by ETF that involves dropping a dependent from coverage that will remain active. The Event Date is the last day of dependent coverage.

Who can create and use?

A member, HR Administrator, or ETF Administrator can use this event, but only ETF Administrators can create it.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Date of Event
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	30 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes, Drop dependents only
Change Health Plans?	No
Change Uniform Dental?	Yes, Drop dependents only
Change Supplemental Benefits?	Yes, Drop dependents only
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	Yes, Drop dependents from Spouse/Dependent Life only
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* This change reason is separate from the “Approved Change to Benefit” because in a scenario where the last dependent is dropped from coverage, there will be a coverage level change that needs an effective date equal to the day after the last day of coverage for the dropped dependent.

8.3.38. ETF Specific Information: ETF Correction Tool

This change reason is used when ETF needs to make a correction to a benefit that cannot be done with another change reason. This would exclude a change where a dependent is being removed from coverage that will remain active. The Event Date if electing or changing coverage is the coverage start date. The Event Date if canceling coverage is the date coverage is canceled.

Who can create and use?

Only ETF Administrators can create and use this event.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of Event
End Date of Cancellations	Date of Event
Effective Date of Health Plan Change, if applicable	Date of Event
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	365 Days
Days for Future Dated Transaction, if allowed	365 Days

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Yes
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add or Cancel
Change Supplemental Benefits?	Yes, Add or Cancel
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, Cancel, Decrease
Change Dependent Day Care Account?	Yes, Add, Increase, Cancel, Decrease
Change Life Insurance?	Yes, Add, Increase, Cancel, Decrease
Change ICI coverage?	Yes, Add or Cancel
Is Evidence of Insurability Required?	Yes

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.3.39. ETF Specific Information: ETF Correction Tool to Drop Dependent from Benefit

This change reason is used when ETF needs to make a correction to a benefit that cannot be done with another change reason. This would be used specifically when a dependent needs to be removed from coverage that will remain active. * Event date would be the last day of dependent coverage.

Who can create and use?

Only ETF Administrators can create and use this event.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Date of Event
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	365 Days
Days for Future Dated Transaction, if allowed	365 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes, Drop dependents only
Change Health Plans?	No
Change Uniform Dental?	Yes, Drop dependents only
Change Supplemental Benefits?	Yes, Drop dependents only
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	Yes, Drop dependents from Spouse/Dependent Life only
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* This change reason is separate from the “ETF Correction Tool” because in a scenario where the last dependent is removed from coverage, there will be a coverage level change that needs an effective date equal to the day after the last day of coverage for the removed dependent.

8.4. Automated CRs

- 8.4.1.** Death of Employee
- 8.4.2.** ETF Specific Information: Cancel Coverage due to Planned Expiration Date
- 8.4.3.** Elect Life Insurance Newly Offered by Employer
- 8.4.4.** State Specific Information: Deferred Enrollment in ICI

8.4.1. Death of Employee

This change reason will automatically apply when an account is terminated on the Employer Transaction Application (ETA) with the reason “Death of Employee.” This change reason will prompt COBRA for surviving dependents.

Who can create and use?

The creation of this event is automatic when a “Death of Employee” termination reason is received on the iMax file.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	End of month after termination date *
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	Not Applicable
Days for Future Dated Transaction, if allowed	Not Applicable

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes
Change Health Plans?	No
Change Uniform Dental?	Yes, Cancel Only
Change Supplemental Benefits?	Yes, Cancel Only
Change Full Purpose/Limited Health FSA?	Yes, Cancel Only
Change Dependent Day Care Account?	Yes, Cancel Only
Change Life Insurance?	Yes, Cancel Only
Change coverage?	Yes, Cancel Only
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* ICI will end on the termination date, rather than the end of the month following

8.4.2. ETF Specific Information: Cancel Coverage due to Planned Expiration Date

This change reason will be automatically used when there is a planned expiration date for Medical, Medicare Plus, or Pharmacy coverage due to there being an approved Medicare Advantage or EGWP Pharmacy Part D plan.

Who can create and use?

No one can use or create this event. It will be used automatically by My Insurance Benefits.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Not Applicable
End Date of Cancellations	Planned Expiration Date
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	Not Applicable
Days for HR Administrator/ETF Notification	Not Applicable
Days for Future Dated Transaction, if allowed	Not Applicable

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	Yes, or drop dependents
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	Not Applicable

Coverage Change Limitations

- None to call out for this life event.

System Nuances

- None to call out for this life event.

8.4.3. Elect Life Insurance Newly Offered by Employer

This change reason is used when a local employer is offering new life insurance coverage for the first time.

Who can create and use?

Members, HR Administrators, and ETF Administrators can use this event, but it will be created via a mass job run by Benefitfocus.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	First of the month on/after notification date
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	30 Days
Days for HR Administrator/ETF Notification	60 Days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	Yes
Change ICI coverage?	No
Is Evidence of Insurability Required?	Yes *

Coverage Change Limitations

- New elections or increase this life event will be effective on the first of the month on or after the notification date. Later effective dates may apply in a scenario where EOI is required.

System Nuances

* Evidence of Insurability will prompt because My Insurance Benefits will not be able to tell the difference between a unit of Life Insurance that was previously offered by the Local versus the units being offered for the first time.

8.4.4. State Specific Information: Deferred Enrollment into ICI

This change reason is used by members who are eligible to elect Income Continuation Insurance (ICI) due to deferring the benefit previously.

Who can create and use?

Members, HR Administrators, and ETF can use this QLE. In general, this QLE will be created via a mass job, but ETF will also have the ability to create in case employees are not included in the mass job.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	Date of event (4/1 of the current plan year)
End Date of Cancellations	Not Applicable
Effective Date of Health Plan Change, if applicable	Not Applicable
Days for Member Notification	-31 Days *
Days for HR Administrator/ETF Notification	-31 Days *
Days for Future Dated Transaction, if allowed	91 Days

Ability to Change Coverage

Newly Elect Health?	No
Cancel Health?	No
Change Health Plans?	No
Change Uniform Dental?	No
Change Supplemental Benefits?	No
Change Full Purpose/Limited Health FSA?	No
Change Dependent Day Care Account?	No
Change Life Insurance?	No
Change ICI coverage?	Yes
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- None to call out for this life event.

System Nuances

* This notification window is configured as a -31 because the effective date will always be April 1 of the current plan year, but elections must be submitted by March 1.

8.5. Annual Open Enrollment Appeals CRs

- 8.5.1.** October Appeal for Annual Open Enrollment Change
- 8.5.2.** November Appeal for Annual Open Enrollment Change
- 8.5.3.** December Appeal for Annual Open Enrollment Change
- 8.5.4.** ETF Specific Information: January Appeal for Annual Open Enrollment Change
- 8.5.5.** ETF Specific Information: Annual Open Enrollment Appeal on 2/1 or After

8.5.1. October Appeal for Annual Open Enrollment Change

This change reason is used for members to submit an appeal to change benefits after the open enrollment period has ended. This specific event would be used during the month of October. Note: The event date will be the day the member is keying the change.

Who can create and use?

Members, HR Administrators, and ETF Administrators can create and use this Qualifying Life Event.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	1/1 of the future plan year
End Date of Cancellations	12/31 of the current plan year
Effective Date of Health Plan Change, if applicable	1/1 of the future plan year
Days for Member Notification	0 days *
Days for HR Administrator/ETF Notification	0 days *
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Yes
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add or Cancel
Change Supplemental Benefits?	Yes, Add or Cancel
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, Cancel, Decrease
Change Dependent Day Care Account?	Yes, Add, Increase, Cancel, Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- This change reason will only be available for selection during the month of October.

System Nuances

* Members are able to submit an open enrollment appeal from October – January. However, from a technical perspective, they would only be able to use an event date on that actual date. For example, for this change reason, the system would not let you use a 10/20/2024 event date on 10/19/2024 or 10/21/2024. It could only be used on 10/20/2024. The change reason is configured this way to ensure that any event date used will translate to an effective date of 1/1 in the future plan year for any elections or changes and 12/31 of the current plan year for any cancellations.

8.5.2. November Appeal for Annual Open Enrollment Change

This change reason is used for members to submit an appeal to change benefits after open enrollment has ended. This specific event would be used during the month of November. Note: The event date will be the day the member is keying the change.

Who can create and use?

Members, HR Administrators, and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	1/1 of the future plan year
End Date of Cancellations	12/31 of the current plan year
Effective Date of Health Plan Change, if applicable	1/1 of the future plan year
Days for Member Notification	0 days **
Days for HR Administrator/ETF Notification	0 days **
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Yes
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add or Cancel
Change Supplemental Benefits?	Yes, Add or Cancel
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, Cancel, Decrease
Change Dependent Day Care Account?	Yes, Add, Increase, Cancel, Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- This change reason will only be available for selection during the month of November.

System Nuances

* Members are able to submit OE appeal from October – January. However, from a technical perspective, they would only be able to use an event date on that actual date. For example, for this change reason, the system would not let you use a 11/20/2024 event date on 11/19/2024 or 11/21/2024. It could only be used on 11/20/2024. The change reason is configured this way to ensure that any event date used will translate to an effective date of 1/1 in the future plan year for any elections or changes and 12/31 of the current plan year for any cancellations.

8.5.3. December Appeal for Annual Open Enrollment Change

This change reason is used for members to submit an appeal to change benefits after the open enrollment period has ended. This specific event would be used during the month of December. Note: The event date will be the day the member is keying the change.

Who can create and use?

Members, HR Administrators, and ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	1/1 of the future plan year
End Date of Cancellations	12/31 of the current plan year
Effective Date of Health Plan Change, if applicable	1/1 of the future plan year
Days for Member Notification	0 days *
Days for HR Administrator/ETF Notification	0 days *
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Yes
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add or Cancel
Change Supplemental Benefits?	Yes, Add or Cancel
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, Cancel, Decrease
Change Dependent Day Care Account?	Yes, Add, Increase, Cancel, Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- This change reason will only be available for selection during the month of December.

System Nuances

* Members are able to submit open enrollment appeals from October – January. However, from a technical perspective, they would only be able to use an event date on that actual date. For example, for this change reason, the system would not let you use a 12/20/2024 event date on 12/19/2024 or 12/21/2024. It could only be used on 12/20/2024. The change reason is configured this way to ensure that any event date used will translate to an effective date of 1/1 in the future plan year for any elections or changes and 12/31 of the current plan year for any cancellations.

8.5.4. ETF Specific Information: January Appeal for Annual Open Enrollment Change

This change reason is used for members to submit an appeal to change benefits after the open enrollment period has ended. This specific event would be used during the month of January. Note: The event date will be the day the member is keying the change.

Who can create and use?

Only ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	1/1 of the current plan year
End Date of Cancellations	12/31 of the previous plan year
Effective Date of Health Plan Change, if applicable	1/1 of the current plan year
Days for Member Notification	0 days **
Days for HR Administrator/ETF Notification	0 days **
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Yes
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add or Cancel
Change Supplemental Benefits?	Yes, Add or Cancel
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, Cancel, Decrease
Change Dependent Day Care Account?	Yes, Add, Increase, Cancel, Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- This change reason will only be available for selection during the month of January.

System Nuances

* Members are able to submit open enrollment appeals from October – January. However, from a technical perspective, this change reason can only use an event date on that actual date. For example, for this change reason, the system would not let you use a 1/20/2024 event date on 1/19/2024 or 1/21/2024. It could only be used on 1/20/2024. The change reason is configured this way to ensure that any event date used will translate to an effective date of 1/1 in the current plan year for any elections or changes and 12/31 of the previous plan year for any cancellations.

8.5.5. Annual Open Enrollment Appeal on 2/1 or After

This change reason is used for members to submit an appeal to change benefits after the open enrollment period has ended. This specific event would be used from February to May. Note: The event date will be the notification date.

Who can create and use?

ETF Administrators can create and use this QLE.

What documentation is required?

Documentation is not required for this life event.

Dates and Timelines for Qualifying Life Event

Effective Date of New Enrollments	1st of the month on/after notification date
End Date of Cancellations	Last of the month following notification date
Effective Date of Health Plan Change, if applicable	1st of the month after notification date
Days for Member Notification	Not Applicable **
Days for HR Administrator/ETF Notification	60 days
Days for Future Dated Transaction, if allowed	No

Ability to Change Coverage

Newly Elect Health?	Yes
Cancel Health?	Yes
Change Health Plans?	Yes
Change Uniform Dental?	Yes, Add or Cancel
Change Supplemental Benefits?	Yes, Add or Cancel
Change Full Purpose/Limited Health FSA?	Yes, Add, Increase, Cancel, Decrease
Change Dependent Day Care Account?	Yes, Add, Increase, Cancel, Decrease
Change Life Insurance?	No
Change ICI coverage?	No
Is Evidence of Insurability Required?	No

Coverage Change Limitations

- This change reason will only be available for selection between February – May.

System Nuances

* Members will not be able to key appeal changes themselves past February. They would need to submit a paper application directly to the HR Administrator or ETF Administrator.