

# A Qualified Life Event (QLE) - Information and Support for Faculty and Staff

After enrolling in benefits, your benefit elections remain in effect until the end of the plan year, which is the current calendar year. You will not be able to make any changes to your benefits until the next Open Enrollment period unless you experience a qualifying life event. In most cases, unless otherwise noted, you have 30 days from the date of the event to make a change to your benefits.

Health, dental and vision premiums are withheld from your pay as a pre-tax deduction, which reduces your taxable income and the amount of taxes you pay at the time of payroll.

The following is a list of qualifying life events that may enable you to change your benefit elections, as well as the guidance on what other steps might be helpful when having such an event.

- [Spouse/Dependent is Changing or Losing Coverage](#)
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## Spouse/Dependent is Gaining or Losing Coverage

A spouse or dependent gaining, changing, or losing coverage allows you to make changes to your insurance plans as it is a qualified life event.

### Health, Dental, and Vision Insurance

You can make changes to your health, dental, or vision insurance **within 30 days** of a spouse or dependent gaining or losing eligibility for insurance. You also have the option to change plan tiers, plan options, or cancel plans altogether. If you do complete a midyear change in plans, any deductible amount or amount towards your maximum out-of-pocket will transfer to your new plan. Coverage will be effective the first of the month after the effective change of coverage. Any other changes to your plan must be made during the open enrollment period.

## Documentation

If you decide to make changes to your benefits you will need to provide any of the following documentation to Human resources:

- Spouse/dependent coverage status change (enrollment or termination notice, etc), or
- Spouse/dependent employment status documents (offer letter, COBRA notice, etc), or
- Letter from other employer documenting gain/loss of coverage

## Flexible Spending Accounts (FSA) – Health Care and Dependent Care

You can change your contributions in an FSA due to a qualifying life event. Your change in deductions will start the month following the election change and you are eligible to use health care FSA contributions as of the effective date of coverage. You are able to use dependent care contributions as they accrue.

## Beneficiaries

If you need to update your life insurance beneficiaries due to a qualifying life event, please log into eSelfServe.com; click on the “Benefits” tab on the toolbar, and then click on +add dependent/beneficiary. You will need the dependent’s SSN to complete this action.

## **My Employment is Ending**

If you lose your job, you may be worried about the health insurance coverage you receive through Centenary. A federal law, the Consolidated Omnibus Budget Reconciliation Act (COBRA), gives eligible employees the right to continue their health insurance if they would otherwise lose that opportunity due to job loss or a cut in hours that brings them below the employer's coverage threshold. (For information on COBRA, see [COBRA: Continuing Health Insurance After a Job Loss.](#))

## Health, Dental, & Vision Coverage

Health, dental, and/or vision coverage ends the last day of the month in which the appointment is no longer benefit eligible, or the last day of the termination month, whichever comes first. As long as you are currently enrolled at the time of separation, you have the option to continue your health, dental, and/or vision coverage through the COBRA provisions. COBRA allows you and/or your covered dependents to continue coverage for up to 18 months.

If COBRA coverage is elected, you will pay the full premium cost plus a 2% administrative fee.

If you are the covered spouse of an employee, you may have the right to elect continuation of coverage for yourself if you lose group health, dental, or vision coverage for any of the following reasons:

- A termination of your spouse's employment or reduction of your spouse's work hours.
- The death of your spouse.
- Divorce or legal separation from your spouse.
- Your spouse becomes entitled to Medicare.

If you are the dependent child of an employee, you may have the right to elect continuation of coverage for yourself if you lose group health, dental, or vision coverage for any of the following reasons:

- A termination of the employee's employment or reduction of the employee's work hours.
- The death of the employee.
- Parent's divorce or legal separation.
- The employee becomes entitled to Medicare.
- You cease to be a "dependent child" under policy definition.

Once Human Resources is notified that a qualifying event has occurred, they will notify the covered individuals of their right to elect continuation of coverage through COBRA.

If you are not enrolled in health, dental, and/or vision at the time of separation from the college, you and your family members will not be offered COBRA coverage for that respective plan.

## Turning 65

The following answers questions employees and their spouses may have about turning 65, becoming newly Medicare eligible, and how it affects their benefits.

### Health & Dental Coverage

If you are still employed by the college and are turning 65, benefit-eligible employees are able to remain covered by the college health and dental plans. The college health insurance plan will remain as your primary coverage and you will not be penalized for not signing up for Medicare Part B as long as you are insured under the college group coverage.

By turning 65 you are eligible to sign up for Medicare Part A. Medicare Part A covers hospital care, skilled nursing facility care, nursing home care, hospice, and home health services. Medicare Part A is at no cost to you.

To enroll in Medicare you can contact the Social Security Office. There is a seven-month window around your 65th birthday in which you are eligible to enroll. Once you are enrolled, please call the number on the back of your Wellmark ID to report your Medicare Part A number.

If your spouse chooses to enroll in Medicare part B as their primary insurance and you wish to remove them from your coverage, you have 30 days from the date your spouse turns 65 or 30 days from the date your spouse's Medicare coverage begins, whichever is earlier, to remove them from your plan. You must provide the documentation showing their Medicare effective date. If you have missed this time frame, you may make changes to your plan during Open Enrollment.

Your spouse turning 65 allows you to make any necessary changes to your benefits, such as removing your spouse or changing health plans if needed.

- **MEDICARE**

Phone: (800) 633-4227

Web: <https://www.medicare.gov/>

- **SOCIAL SECURITY OFFICE**

1240 S Pointe Pkwy, Shreveport, Louisiana 71105

Phone: 1-877-319-3074 TTY: 1-800-325-0778

Web: <https://www.ssa.gov/>

- **Senior Health Insurance Information Program (SHIIP)**

Phone: (800) 259-5300

Web: <https://www.ldi.la.gov/consumers/senior-health-shiip>

SHIIP services outside of Louisiana: <https://www.shiptacenter.org/>

## Having or Adopting a Baby

Having a baby allows you to make changes to your insurance plans as it is a qualified life event.

### Health, Dental, and Vision Insurance

You can enroll in coverage or add dependents to your health, dental, or vision insurance within 30 days of having a baby. You also have the option to change plan tiers, plan options, or cancel plans altogether. If you do complete a midyear change in plans, any deductible amount or amount towards your maximum out-of-pocket will transfer to your new plan. Coverage will be effective on the date on which the baby is born. If making a plan change or enrolling for the first time, the coverage for the employee and any other covered family members will retro date back to the first of the month in which the baby was born. Any other changes to your plan must be made during the open enrollment period.

## Documentation

If you decide to add a dependent you will need to provide the following documentation to Human Resources:

- Birth Certificate which includes parents' names
- Social Security Number – once card/number has been received
- Adoption or legal guardianship decree, or
- Letter of placement by an adoption agency

You will be required to have the child's social security number to add the child to your insurance.

If the recorded birth certificate is not available within 30 days after the birth, a copy of an official birth record (such as a hospital release form that lists the mother's and child's names) would be accepted.

## Flexible Spending Accounts (FSA) – Health Care and Dependent Care

You can change or enroll in an FSA due to a qualifying life event. Your deductions will start the month after the election is made but you are able to submit for reimbursement for claims from the date the baby was born or adopted.

## Employee Assistance Program (EAP)

While typically seen as a positive life event, having a child is a major life change. EAP services can assist you during this time in transition, including if you are experiencing baby blues or post-partum anxiety and/or depression.

Connect with Your EAP

800.386.7055

[worklife.uprisehealth.com](http://worklife.uprisehealth.com) Access Code: worklife

## Beneficiaries

If you need to update your life insurance beneficiaries due to a qualifying life event, please log into eSelfServe.com; click on the "Benefits" tab on the tool bar and then click on [+ add dependent/beneficiary](#). You will need to the beneficiaries SSN to complete this action.

## Tax Information

You may also need to update your tax information. This can be done by requesting a W-4 Form Employee Withholding Allowances from payroll by contacting Linda Montgomery at 318-869-5127 or [lmontgomery@centenary.edu](mailto:lmontgomery@centenary.edu)

## **Getting Married**

A marriage allows you to make changes to your insurance plans as it is a qualified life event.

## Health, Dental, and Vision Insurance

You can enroll in coverage or add dependents to your health, dental, or vision insurance within 30 days of getting married. You also have the option to change plan tiers, plan options, or cancel plans altogether. If you do complete a midyear change in plans, any deductible amount or amount towards your maximum out-of-pocket will transfer to your new plan. Coverage will be effective the date of the marriage. Any other changes to your plan must be made during the open enrollment period.

### Documentation

If you decide to enroll in a plan, or add a dependent to an existing plan, you will need to provide any of the following documentation to Human Resources:

- Marriage:
- Marriage Certificate, or
- Notarized copy of a public record showing date of marriage

### Flexible Spending Accounts (FSA) – Health Care and Dependent Care

You can change your contributions or enroll in an FSA due to a qualifying life event. You may drop or decrease election if the marriage lowers expenses, or can be covered under the spouse's plan. Your deductions will start the month after the election is made and you are eligible to use health care FSA contributions as of the effective date of coverage. You are able to use dependent care contributions as they accrue.

### Name Change

Marriage may mean a change in name. Legal name changes must be made in person by visiting Human Resource Services. For privacy protection, a photo ID will be requested before a change will be made.

### Beneficiaries

If you need to update your life insurance beneficiaries due to a qualifying life event, please log into eSelfServe.com; click on the "Benefits" tab on the toolbar, and then click on +add dependent/beneficiary. You will need the beneficiary's SSN to complete this action.

### Tax Information

You may also need to update your tax information. This can be done by requesting a W-4 Form Employee Withholding Allowances from payroll by contacting Linda Montgomery at 318-869-5127 or [lmontgomery@centenary.edu](mailto:lmontgomery@centenary.edu)

## Getting Divorced

A divorce allows you to make changes to your existing insurance plans as it is a qualified life event.

### Health, Dental, and Vision Insurance

A divorce qualifies you and/or dependents for a QLE if you've lost your health insurance through the divorce—if you were not insured before the divorce, or if you keep your health insurance after the divorce, this won't count as a QLE.

If you and your covered dependents lose said coverage due to a divorce or legal separation, you can enroll in coverage or remove dependents from your health, dental, or vision insurance within 30 days of getting a divorce. You also have the option to change plan tiers, plan options, or cancel plans altogether. If you do complete a midyear change in plans, any deductible amount or amount towards your maximum out-of-pocket will transfer to your new plan. Coverage will be effective the first of the month after the divorce is finalized. Any other changes to your plan must be made during the open enrollment period.

### Documentation

If you decide to drop a dependent due to a divorce you will need to provide the following documentation:

- Divorce or separation decree, or
- Legal separation agreement, or
- Dissolution of Domestic Partnership

### Flexible Spending Accounts (FSA) – Health Care and Dependent Care

You can change your contributions or enroll in an FSA due to a qualifying life event; may drop or decrease election if the event changes dependent eligibility (e.g., if child now resides with ex-spouse) or lowers dependent care expenses. Your deductions will start the month after the election is made and you are eligible to use health care FSA contributions as of the effective date of coverage. You are able to use dependent care contributions as they accrue.

### Name Change

A divorce may mean a change in name. Legal name changes must be made in person by visiting Human Resource Services. For privacy protection, a photo ID will be requested before a change will be made.


### Beneficiaries

If you need to update your life insurance beneficiaries due to a qualifying life event, please log into eSelfServe.com; click on the “Benefits” tab on the tool bar and then click on +add dependent/beneficiary. You will need to the dependents SSN to complete this action.

### Tax Information

You may also need to update your tax information. This can be done by requesting a W-4 Form Employee Withholding Allowances from payroll by contacting Linda Montgomery at 318-869-5127 or [lmontgomery@centenary.edu](mailto:lmontgomery@centenary.edu)

### Address Change

To change your address please log into eSelfServe; click on the “Info” tab on the tool bar, then click on the pencil icon  by Address to make your changes.

## Dependent Care Costs Have Changed

Changes in dependent care costs can happen for many reasons. Due to these changes you are able to make updates to the contributions for your dependent care flexible spending account (DCFSA).

Change Reasons:

- Events that increase election
  - You give birth to or adopt a child
  
- Events that decrease or terminate election:
  - Dependent is no longer eligible, e.g., a child turns 13 years old
  - Your child no longer resides with you after a divorce
  
- Events that increase or decrease dependent care election:
  - Change of daycare provider
  - Cost of care changes (unless the care provider is a relative)
  - Need for care changes due to a job change or change of work hours

All of the above reasons qualify for a change in dependent care contributions outside of a qualified life event. Documentation is not required when making these changes, and you have 30 days to initiate a change.

### Documentation

Refer to the “Documentation” section on the specific life event you are experiencing.

## My Child is Turning 26

If your child obtains their own insurance coverage or turns 26, you are allowed to make changes to your insurance coverage because of a qualifying life event.

### Health, Dental, & Vision Coverage

The Affordable Care Act (ACA) requires plans to offer dependent insurance coverage and to make the coverage available until the adult child reaches the age of 26. No action is needed. They will be automatically removed effective the last day of the month in which the child turns 26.

### Dependents with Disabilities

Coverage is available for an over age 26, unmarried, disabled dependent. The disability must have existed before the dependent child turned 26. A dependent is considered disabled when they meet the following criteria:

- The child is claimed as a dependent on the employee's, plan member's, subscribers, policyholder's, or retiree's tax return; and
- The dependent child is incapable of self-sustaining employment by reason of mental or physical handicap;



- Enrolled in and receiving Medicare benefits due to the disability; or
- Enrolled in and receiving Social Security benefits due to disability.

#### Documentation

Documentation is required in order to add, or continue coverage for a disabled dependent. You will be asked to upload documentation during the Benefit Self-Service process.

- SSI Card
- Medicare Card
- Letter Documenting Disability

## **A Spouse or Dependent Passes Away**

Losing a loved one is never easy, and it can be difficult to settle your loved one's estate while you are still grieving. The following resources are here to help you.

#### Contact Information

Human Resources at 318-869-5191 or email [hr@centenary.edu](mailto:hr@centenary.edu)

#### Leave Options

##### Bereavement Leave

Staff members may use up to three days of earned sick leave per occurrence when death occurs in their \*immediate family.

#### Employee Assistance Plan (EAP)

Centenary employees participating in the college medical have access to an employee assistance program (EAP) through Guardian's Worklife UpriseHealth. EAP offers short-term counselling for those experiencing difficult life challenges.

Connect with Your EAP at 800.386.7055

[worklife.uprisehealth.com](http://worklife.uprisehealth.com) Access Code: worklife

#### Health, Dental, and Voluntary Term Life (VTL) Insurance

Health, dental, and vision insurance will end for the spouse/dependent on the last day of the month in which they passed. After being notified of the death, the college will work to notify all applicable vendors to end the active coverage.

Voluntary term life (VTL) insurance ends as of the date of death. If the spouse/dependent was covered under a VTL policy human resource services will need to be notified so that they can file the claim with Guardian. The employee is automatically the beneficiary of these policies.

The death of a dependent allows you to make any necessary changes to your benefits, which also includes changing health plans if needed.

### Documentation

In order to change your benefits, or have a life insurance claim processed, documentation of the passing must be provided to the Human Resources Office. Acceptable documentation includes:

- Death Certificate, or
- Certified copy of the public record of death, or
- Certified copy of a coroner's certificate

### Additional Updates to Consider

- Emergency Contacts in eSelfServe
- Tax forms
- Wills and Living Wills
- Power of attorney

### Beneficiaries

If you need to update your life insurance beneficiaries due to a qualifying life event, please log into eSelfServe.com; click on the "Benefits" tab on the tool bar and then click on +add dependent/beneficiary. You will need to the dependents SSN to complete this action.

To update your TIAA beneficiaries, please log onto the TIAA website to update.

### Tax Information

You may also need to update your tax information. This can be done by requesting a W-4 Form Employee Withholding Allowances from payroll by contacting Linda Montgomery at 318-869-5127 or [lmontgomery@centenary.edu](mailto:lmontgomery@centenary.edu)

## **A Centenary Employee Passes Away**

When a member of the Centenary College community passes away, it is important for an employee's loved ones to know who to contact and what questions to ask to receive the maximum assistance regarding the employee's benefits. No list can cover all the thoughts going through your head, we sincerely hope this information will be helpful as you go through this difficult time.

### Contact Information

Human Resources  
318-869-5191  
[hr@centenary.edu](mailto:hr@centenary.edu)

### Health, Dental, Vision, and Health Care Flexible Spending

Health, dental, vision, and contributions to a health care flexible spending account (FSA) will end for the employee and if applicable, dependents, on the last day of the month in which the employee passes. Call 318-869-5191 or email [hr@centenary.edu](mailto:hr@centenary.edu) to notify the HR department of the death and the college will work to notify all applicable vendors to end the active coverage.

Under federal law, and the Consolidated Omnibus Budget Reconciliation Act (COBRA), the Centenary college of Louisiana is required to offer covered family members the opportunity for a temporary extension of group coverage of health, dental, and vision at group rates when coverage would otherwise end due to a death. Once Centenary's HR department is notified of the passing, the COBRA notice will be sent out to the employee's home address. Currently, covered family members will have 60 days from receiving the notice to elect coverage.

The coverage, if elected, will start on the first day of the month following the death. The coverage will continue for 36 months. The cost of COBRA coverage is the full premium of the plan plus a 2% administrative fee.

### Life Insurance

A current employee, or a retiree, may have a life insurance policy. Call 318-869-5191 or email, [hr@centenary.edu](mailto:hr@centenary.edu) to notify the HR department of the death.

If the employee does have a life insurance policy, Guardian Life will be notified of the death and a claim will be started. Guardian will work with the listed beneficiaries of the policy. If no beneficiaries were listed, the life insurance claim will be paid to the estate.

In order to have the life insurance claim processed, documentation of the passing must be provided to the Human Resources Office. Acceptable documentation would be:

- Published obituary, or
- Death Certificate, or
- Certified copy of the public record of death, or
- Certified copy of a coroner's certificate

### Long Term Disability

If a former employee who is receiving long term disability (LTD) benefits passes, please notify Guardian Life 888-482-7342 of the passing and to cease LTD benefits.

### Retirement Plan

If a former employee had contributed to the TIAA retirement plan passes, please notify TIAA at 800-842-2252.

### Social Security Survivor Benefits

If the employee was age 60 or older, or age 50 if they were disabled, you may be eligible to receive a social security survivor benefit. Contact the Social Security Administration for more information and to see if you qualify.

SOCIAL SECURITY OFFICE

1240 S Pointe Pkwy, Shreveport, Louisiana 71105

Phone: 1-877-319-3074    TTY: 1-800-325-0778    Web: <https://www.ssa.gov/>