



Making Changes To Your Benefits: Life Events

You may make changes to your health care and flexible spending benefit choices once a year during the open enrollment period. Unless you experience a qualified status change during the year or leave employment, you will not be able to change your enrollment election until the next open enrollment period. (Changes to your voluntary life and accidental death and dismemberment coverage can be made at any time. Increases in coverage are subject to underwriting review and approval.)

Because many of your benefits are available on a pre-tax basis, the IRS requires you to have a qualified change in status in order to make changes to your benefit elections during the year. Examples of status changes include:

- Birth or adoption of a child
- New dependents and spouse as a result of marriage
- Divorce
- If you were covered under your spouse's health insurance plan and lost coverage as a result of their termination of employment or reduction in hours

You **must** request a change to your benefits through *Bellevue Benefits* within 30 days of:

- Divorce, legal separation or annulment
- Termination of domestic partnership
- Dependent child no longer eligible due to age
- Death of a dependent child or spouse

These life events require you to make changes to your benefits because the dependents are no longer eligible for coverage under the health plans. Note: You certify in *Bellevue Benefits* that the family members you enroll in health benefits are eligible for coverage and failure to update changes to that information in a timely manner subjects you to repayment of any claims or premiums paid by the City and/or health plan as well as possible disciplinary action up to and including termination.

You **may** request a change to your benefits through *Bellevue Benefits*

- Within 60 days of birth, adoption or placement for adoption
- Within 30 day of marriage
- Within 30 days of declaration of domestic partnership
- With 30 days of a gain or loss other coverage for you or your dependents
- Within 60 days of losing or gaining coverage under Medicaid or SCHIP

Navigation Note: To make the change, logon to *Bellevue Benefits* at <https://cityofbellevuehr.workterra.net>. Click on the **Make Changes** icon. Select the appropriate Life Event Type and enter the Life Event Date. Click **Save** and an enrollment window will open that will step you through the benefits that you are allowed to change specific to your life event. You will know that you have completed your changes in *Bellevue Benefits* when you click the **Finish** button at the bottom of the Confirmation Statement.

