

# Qualifying life events



While you are generally only allowed to change your benefits elections during the open enrollment period each year, certain life events provide an exception. Those life events allow you to change your benefits elections in the middle of the plan year if certain requirements are met.

## How can I change my elections mid-year?

- You must experience a qualifying life event recognized by the IRS
- The plan must permit mid-year election changes for the life event requested
- Your request change must be consistent with mid-year election change event

## How do I qualify?

The following are examples of types of life events that may allow you to change your benefit elections during a plan year:

- Marriage
- Divorce
- Death of spouse or dependent
- Birth or adoption
- Gain or loss of coverage through your spouse's employer
- Gain or loss of dependent coverage

**For birth of a child:** documentation can be a photo of the hospital issued birth announcement that includes child's name, birthday and parent name.

Please visit the benefits portal via UKG Pro at <https://e43.ultipro.com/login.aspx> then click on **Manage My Benefits** or contact the Benefits Service Center immediately if you experience any life event change so that we can ensure there is no interruption or error in your benefits.

Report qualifying life events on the enrollment website or by contacting the Benefits Service Center within **31 days** of the event date.

*Gain or loss of coverage for qualifying life events will be effective the day after the event. Marriage, divorce, dependent death, birth, or adoption are effective as of the event date. Elections are pended until all appropriate documentation for life events is received and approved.*

**For questions or concerns contact the Benefits Service Center:  
(877) 830-0388 | Monday - Friday 8:30 a.m. - 8 p.m. EST**