

Office of Group Benefits Plan-Recognized Qualified Life Events (QLE) 2016

QLE Code	Plan-Recognized Qualified Life Event	Prudential Life Insurance	Effective Date of Change
BIRTH/ADOPTION			
A-1	Birth	Add within 30 days of birth to your current coverage. No Evidence of Insurability is needed for dependent children. Covered up to age 26.	Effective baby's date of birth, if application for enrollment is timely made.
A-2	Adoption or placement for adoption	Add within 30 days of adoption/placement to your current coverage. No Evidence of Insurability needed for dependent children. Covered up to age 26.	Effective date of adoption or placement for adoption, if application is timely made.
DEATH			
B-1	Death of covered dependent	Must drop dependent. Certified copy of Death Certificate and Group Life Insurance Claim Form must be sent to Prudential within 90 days.	Effective end of the month in which the death occurs.
B-2	Employee Deceased	Must drop employee and any covered dependents. Certified copy of Death Certificate and Group Life Insurance Claim Form must be sent to Prudential within 90 days.	Effective end of the month in which the death occurs.
DIVORCE			
C-2	Divorce, Annulment and Legal Separation (where annulment and legal separation are recognized by law of the state of the separation or annulment)	Ex-spouse and step-children can no longer have life coverage. Send a copy of the final Judgment of Divorce to OGB within 30 days of signed Judgment.	Effective the end of the month of the divorce, annulment, or legal separation.
MARRIAGE			
G-1	Marriage	May enroll your new spouse and step-children to your current policy <u>within 30 days</u> with no Evidence of Insurability; after 30 days need Evidence of Insurability for spouse only. May enroll during annual enrollment with Evidence of Insurability. When Evidence of Insurability is required, coverage will be effective the 1st of the month following OGB's receipt of the complete Evidence of Insurability.	Effective date of marriage, if application for enrollment is timely made.
G-2	Marriage - Gain of coverage on new spouse's plan	May drop within 30 days from effective date of new coverage on spouse's plan due to marriage event.	Coverage will be cancelled at the end of the month for which application for disenrollment is made.

MILITARY LEAVE AND UNPAID LEAVE

H-1	Employee who dropped coverage while on unpaid leave returning to work with pay from unpaid leave in same capacity	May reinstate life insurance within 30 days of returning to work with pay; after 30 days with Evidence of Insurability. May enroll during annual enrollment with Evidence of Insurability. When Evidence of Insurability is required, coverage will be effective the 1st of the month following OGB's receipt of the complete Evidence of Insurability.	Effective date returns to work with paid status.
H-2	Employee on unpaid leave	May drop life insurance on self and on current covered dependents within 30 days of taking unpaid leave.	Effective end of month unpaid leave begins.
H-3	Military Employee goes on USERRA leave	May drop life insurance on self and on current covered dependents within 30 days of taking USERRA leave.	Effective end of month that USERRA leave begins.
H-4	Military Employee returns from USERRA leave to full-time status.	May reinstate life insurance within 30 days of returning to work; after 30 days with Evidence of Insurability. May enroll during annual enrollment with Evidence of Insurability. When Evidence of Insurability is required, coverage will be effective the 1st of the month following OGB's receipt of the complete Evidence of Insurability.	Effective date returns to full-time active status from USERRA leave or the date that employees active duty military health coverage ends, whichever is later.

NEW HIRES, ACA REQUIREMENTS, AND CHANGE IN CLASSIFICATION - TERMINATION

I-1	New Full-Time Employee	May enroll within 30 days with no Evidence of Insurability. After 30 days, Evidence of Insurability is needed. May enroll during annual enrollment with Evidence of Insurability. When Evidence of Insurability is required, coverage will be effective the 1st of the month following OGB's receipt of the complete Evidence of Insurability.	Effective based on date of employment - hire date - first day of month - coverage effective on first day of following month: hire date second date of month or after - coverage effective on first day of second month following employment.
I-3	Non-Full-Time (variable, seasonal, part-time) Employee who is determined to be Full-Time at end of the Standard Measurement Period	Application <u>must</u> be made within 30 days of date of eligibility	January 1 of following plan year

I-4	Non-Full-Time (variable, seasonal, part-time) Employee who experiences a Change in Classification to permanent Full-Time in any measurement or stability period (this requires a deliberate documented employer decision to make the employee a full-time employee)	Application <u>must</u> be made within 30 days of date of change in classification	First of the month following the end of the 30-day enrollment period
I-5	Full-Time Employee returning full-time or part-time with less than 13 weeks (or less than 26 weeks for educational institutions) since Separation (this would include retirees who are rehired as WAEs)	May enroll within 30 days with no Evidence of Insurability. After 30 days, Evidence of Insurability is needed. May enroll during annual enrollment with Evidence of Insurability. When Evidence of Insurability is required, coverage will be effective the 1st of the month following OGB's receipt of the complete Evidence of Insurability.	Effective first of the month following the return of work.
I-8	Full-Time to Full-Time Transferring Employee	Transferring with OGB Life, employee must keep, but transferring without OGB Life, employee may enroll during annual enrollment and must submit Evidence of Insurability. When Evidence of Insurability is required, coverage will be effective the 1st of the month following OGB's receipt of the complete Evidence of Insurability.	Continuous coverage, no gap. Hiring Participant's employer will assume coverage based upon date of hire. If hired the first day of the month, hiring Participant's employer will assume responsibility for plan member immediately. If hired the second day of the month, or after, the hiring Participant's employer will assume responsibility on the first of the second month following hire.
I-9	Employee Terminated/separation of service (other than retirement)	Must drop. May contact Prudential for individual policy options.	Effective the end of the month in which the employee's termination is effective.
I-10	Annual Enrollment	May enroll during annual enrollment with Evidence of Insurability approval. No Evidence of Insurability is required for dependent child. When Evidence of Insurability is required, coverage will be effective the 1st of the month following OGB's receipt of the complete Evidence of Insurability.	Effective January of the following plan year.

OVER-AGE DEPENDENT			
J-1	Natural, Adopted or Stepchild dependent reaches attainment age for that dependent and is not capable of self-sustaining employment	May remain covered if meet OGB definition of eligible dependent.	Effective first of the month following the child's attainment of age 26.
RETIREMENT			
L-1	Retirement	Employee may continue coverage under current plan for only current covered dependents within 30 days from the date of retirement.	N/A
L-2	Retirement	Employee may drop self and/or covered dependents from coverage within 30 days from the date of retirement.	Effective end of month of retirement date.
L-3	Retirement	Employee may add eligible dependents within 30 days from date of retirement.	Effective the first of the month following date of retirement (may not add self).