

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



QLE Code	Plan-Recognized Qualified Life Event	Life Insurance	Effective Date of Change
BIRTH/ADOPTION			
A-1	Birth	Add newborn to your current coverage within 30 days of birth. 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 child to your current coverage within 30 days of adoption/placement. 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 Life Insurance Company 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 Life Insurance Company 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; must drop their 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 - Add	May add your new spouse and step-children (or any combination) to your current policy <u>within 30 days</u> of marriage with no Evidence of Insurability.	Effective date of marriage, if Application for enrollment is timely made.
G-2	Marriage - Drop	May drop coverage within 30 days of marriage.	Coverage will be cancelled at the end of the month of the marriage, if Application for disenrollment is timely made.

September 23, 2020 - OGB reserves the right to supplement or amend this QLE chart at any time.

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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 on self and on dependents covered prior to leave within 30 days of returning to work with pay.	Effective the date employee returns to work with paid status if Application is timely made.
H-2	Employee on Unpaid Leave - DROP	May drop life insurance on self and/or on current covered dependents within 30 days of unpaid leave.	Effective end of month unpaid leave begins if Application is timely made.
H-3	Notify OGB that Employee on unpaid leave elects to maintain coverage	May retain coverage on self and on current covered dependents for up to 12 months.	Agency must notify OGB of member's election to maintain life coverage while on unpaid leave within 30 days of commencing unpaid leave.
H-4	Military Employee goes on USERRA Leave	May drop life insurance on self and/or on current covered dependents within 30 days of taking USERRA leave.	Effective end of month that USERRA leave begins, if Application is timely made.
H-5	Military Employee Returns from USERRA Leave to Full-Time Status.	May reinstate life insurance within 30 days of returning to work.	Effective date employee returns to full-time active status from USERRA leave or the date that employee's active duty military health coverage ends, whichever is later, if Application is timely made.
NEW HIRES AND TERMINATIONS AND CHANGE IN CLASSIFICATION			
I-1	New Full-Time Employee	May enroll within 30 days of hire with no Evidence of Insurability.	Effective based on hire date. If hired first day of month, then coverage is effective on first day of following month. If hire date is second day of month or after, then coverage is effective on first day of second month following hire date, if Application is timely
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, if Application is timely made.

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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, if Application is timely made.
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 with previous coverage levels within 30 days with no Evidence of Insurability. After 30 days, Evidence of Insurability is needed.	Effective first of the month following the return of work, if Application is timely made.
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 Life Insurance company for individual policy options.	Effective the end of the month in which the employee's termination is effective.

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I-10	Annual Enrollment	May enroll during annual enrollment (October 1 to November 15 annually) with Evidence of Insurability approval for self and spouse. 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 approved by Life Insurance Company.	Effective January 1 of the following plan year, if Application is timely made.
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 meets OGB definition of eligible dependent and Application for continued coverage is submitted prior to dependent's 26th birthday.	Effective first of the month following the child's attainment of age 26, if Application is timely made.
RETIREMENT			
L-1	Retirement - Continuation of Coverage	Employee may continue coverage under current plan for self and only current covered dependents within 30 days from the date of retirement.	Effective first of month following retirement date, if Application is timely made.
L-2	Retirement - Drop Coverage	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, if Application is timely made.
L-3	Retirement - Add Dependent Coverage	Employee may add newly eligible dependents within 30 days from date of retirement.	Effective the first of the month following date of retirement, if Application is timely made.

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