

# Office of Group Benefits Plan-Recognized Qualified Life Events (QLE) 2024



QLE Code	Plan-Recognized Qualified Life Event	Life Insurance	Effective Date of Change
<b>BIRTH/ADOPTION</b>			
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. <b>To Add dependent Life Coverage, employee must have existing Life Coverage.</b>	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. <b>To Add dependent Life Coverage, employee must have existing Life Coverage.</b>	Effective date of adoption or placement for adoption, if Application is timely made.
<b>DEATH</b>			
B-1	Death of Covered Dependent	Must drop dependent. A GB-01 and a copy of the Death Certificate, Obituary or Funeral Bill submitted to OGB for processing. Group Life Insurance Claim Form must be submitted to Life Insurance Company.	Effective end of the month in which the death occurs.
B-2	Employee Deceased	Must drop employee and any covered dependents. A GB-01 and a copy of the Death Certificate, Obituary or Funeral Bill submitted to OGB for processing. Group Life Insurance Claim Form must be submitted to Life Insurance Company.	Effective end of the month in which the death occurs.
<b>DIVORCE</b>			
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(s) and ex-stepchildren are no longer eligible for dependent life coverage. Employee must drop dependent life coverages within 30 days. Submit a GB-01 and a copy of the final Judgment of Divorce Decree to OGB within 30 days of signed Judgment. <b>No life claim(s) will be paid by Life Insurance company for Ex-Spouse or ex-stepchildren</b>	Effective the end of the month of the divorce, annulment, or legal separation.
<b>MARRIAGE</b>			

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<b>G-1</b>	<b>Marriage - Add</b>	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.
<b>G-2</b>	<b>Marriage - Drop</b>	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.

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<b>MILITARY LEAVE AND UNPAID LEAVE</b>			
<b>H-1</b>	<b>Employee who dropped coverage while on unpaid leave returning to work with pay from unpaid leave in same capacity</b>	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.
<b>H-2</b>	<b>Employee on Unpaid Leave - DROP</b>	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.
<b>H-3</b>	<b>Notify OGB that Employee on unpaid leave elects to maintain coverage</b>	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.
<b>H-4</b>	<b>Military Employee goes on USERRA Leave</b>	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.

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<b>H-5</b>	<b>Military Employee Returns from USERRA Leave to Full-Time Status.</b>	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.
<b>NEW HIRES AND TERMINATIONS AND CHANGE IN CLASSIFICATION</b>			
<b>I-1</b>	<b>New Full-Time Employee</b>	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
<b>I-3</b>	<b>Non-Full-Time (variable, seasonal, part-time) Employee who is determined to be Full-Time at end of the Standard Measurement Period</b>	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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<b>I-4</b>	<b>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)</b>	Application <u>must</u> be made within 30 days of date of change in classification	First of the month following the end of the 30day enrollment period, if Application is timely made.

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<b>I-5</b>	<b>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)</b>	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.
<b>I-6</b>	<b>Employee changes from Full-Time status to non-Full-Time (requires deliberate documented decision to reduce hours below full time) (not in stability period)</b>	GB-01 must be made within 30 days of change in status confirming change in hours from Full-time to non-Full-time.	Coverage terminates at the end of the month
<b>I-8</b>	<b>Full-Time to Full-Time Transferring Employee</b>	Transferring with OGB Life, employee must keep same level of coverage. If employee does not have current OGB Life, employee cannot add OGB life at the time of transfer. Employee must wait until AE to add life. When Evidence of Insurability Approval Letter is received, coverage will be effective the 1st of the month following OGB's receipt of the completed GB-01 and Evidence of Insurability Approval Letter.	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.
<b>I-9</b>	<b>Employee Terminated/Separation of Service (other than retirement)</b>	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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QLE Code	Plan-Recognized Qualified Life Event	Life Insurance	Effective Date of Change
I-10	Annual Enrollment	<p>May enroll during annual enrollment (October 1 to November 15 annually) with completed GB-01 showing member electing life coverage. Evidence of Insurability application for member and or spouse should be submitted to Life Insurance Company for approval during annual enrollment (October 1 to November 15). No Evidence of Insurability is required for dependent child.</p> <p><b><u>Evidence of Insurability Form (EOI) and EOI- Agency Instructions</u></b>                      This form is submitted during Annual Enrollment ONLY to Life Insurance Company <b>NOT OGB</b> by email to: <a href="mailto:medical.uw@prudential.com">medical.uw@prudential.com</a> or by Fax: 877-605-6671.</p> <p><b>Please note</b> changes made during Annual Enrollment are effective January 1<sup>st</sup> of the plan year immediately following Annual Enrollment. For any EOI approvals received after January 1<sup>st</sup> coverage will be effective the 1st of the month following OGB's receipt of the completed GB-01 and the EOI approval letter.</p>	Effective January 1of the following plan year, if Application is timely made.
<b>OVER-AGE DEPENDENT</b>			
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.
<b>RETIREMENT</b>			

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<b>L-1</b>	<b>Retirement - Continuation of Coverage</b>	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.
<b>L-2</b>	<b>Retirement - Drop Coverage</b>	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.
<b>L-3</b>	<b>Retirement - Add Dependent Coverage</b>	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.

**OGB reserves the right to supplement or amend this QLE chart at any time.**