



BE WELL | BE PREPARED | BE CONNECTED



Is change in the air?

If you experience a qualifying life event outside Annual Enrollment, you can enroll or make changes.

What is a qualifying life event (QLE)? You qualify for a special enrollment period if you've had certain life events, including losing health coverage, getting married or having a baby.

What you need to know:

- ▶ Specific examples of some QLEs include a change:
 - ▷ Of legal marital status (e.g., marriage, divorce, legal separation, death of a spouse)
 - ▷ In number of dependents (e.g., birth, adoption, death of dependent, ineligibility due to age)
 - ▷ In employment status (e.g., you or your spouse has a change in employment status, causing gain or loss of coverage for you or your dependents).
- ▶ Keep in mind, your requested change must be consistent with the event which prompted the election change. For example, the birth of a dependent would allow you to include the dependent under your health plan. It would not allow you to remove health coverage on yourself.
- ▶ QLE changes will be effective on the date of notification of the qualified life event, except for the birth or adoption of a child, which will be effective on the date of the event.

For the HCFSAs, you were able to carry over up to \$570 from calendar year 2022 to 2023. You will be able to carry over \$610 from calendar year 2023 to 2024. Any funds over that amount will be forfeited.

What you need to do:

- ▶ Notify ECU Health of your QLE within 30 days of the change. If you experience a qualifying life event, it is your responsibility to notify HR Services within 30 days of the change by opening a "life event" through Employee Self Service (i.e., go to Employee Self Service > Benefits Details > Life Events).
- ▶ Provide proof. You will need to provide HR Services proof of the change.
- ▶ Visit [AskPhin.com](https://www.askphin.com). You will find a step-by-step guide to updating your benefits.

For a short video on how QLEs work and how you can get the most from your benefits to help protect you and your family, [click here](#).