Are you eligible to make changes in your benefits outside of Annual Enrollment?

If you've had a qualifying life event, your answer is "Yes!"

Each year, you are eligible to re-enroll for your benefits for the next year during our Annual Enrollment period. Did you know that there are circumstances when you are eligible to make changes to your benefits outside of Annual Enrollment? These circumstances are limited to whether you experience a qualifying life event (QLE).

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)

What's important to keep in mind regarding QLEs?

▶ 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 QLE, except for the birth or adoption of a child, which will be effective on the date of the event.

What do you need to do if you have a QLE?

▶ Notify ECU Health of your QLE within 30 days of the change. It is your responsibility to notify HR Services within 30 days of the change by opening a "life event" through bswift. To sign in to the bswift enrollment platform, go to Employee Self Service (**myhr.ecuhealth.org**) and select the Benefits Enrollment tile. Then use your ECU Health email address and Employee Self Service password to access your bswift account. From there, select the Birth, Marriage or Other Life Event tile located on the homepage.
▶ Provide proof. You will need to provide proof of the change through the bswift enrollment platform. You can submit the necessary documentation through your "Team Member File" within bswift.
▶ Call HR Services at **252-816-7446** with questions regarding the Life Event enrollment process.

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**.