



Qualifying Life Events (QLEs)

Outside of the Annual Open Enrollment Period, you can enroll in the West Chester Area School District's Benefit Program, change your enrollment, or cancel coverage only if you experience a Qualifying Life Event (QLE).

What is a QLE?

A change in your situation — such as getting married, having a baby, or losing health coverage — that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the District's annual Open Enrollment Period. Below are examples of QLEs.

- Birth/Adoption/Gaining a Dependent through a Qualified Medical Support Court Order (QMSCO)
- Marriage
- Divorce or Legal Separation
- Death of the Policyholder
- Involuntary Loss of Employer Sponsored Coverage or Medicaid Coverage
- Exhaustion of COBRA

What do I do if I have a QLE?

Employees must notify Human Resources within **30 days** of the QLE and provide proof of the QLE to Human Resources.

When will the change become effective?

The effective date of the change will reflect the **date of the Qualifying Event**. For example, if you have a baby born on August 1st and you notify Human Resources of the change on August 15th, the benefit effective date of the change will be August 1st. Please be prepared to provide documentation of the Qualifying Event to Human Resources.



If you have questions, please contact Human Resources or the District's Dedicated Employee Advocate, Matt Young:

Phone: 1-866-515-5899 Email: Matt_Young@AJG.com

