

The (Benefits) 30 Day Rule For a Qualifying Event

Question: *What is a "qualifying life event" and why do I need to contact the Human Resources Department within 30 days of the event?*

Answer: A qualifying life event is another word for a **life status change such as** marriage, divorce or legal separation, birth of a child, legal adoption, loss of current health insurance or any qualifying events which changes your family status or situation.

So, how does this apply to you and your benefits? You must notify the HR Department within 30 days of the qualifying event in order to modify your benefit plans. If you do not do this, then you cannot add or drop your dependents, a spouse, or change your benefit plans. Federal law requires IAIA to adhere to such benefit changes within the 30 days of the actual event.

Don't forget this important 30 day rule! If an employee forgets to notify the HR department he/she cannot make the change until Open Enrollment, and the benefits do not change until the new/subsequent year after the Open Enrollment Change.

It would be unpleasant experience to have to tell an employee that they are not able to add/drop/change their benefits because they didn't notify HR within the 30 day period. This is also an unfortunate circumstance for you and/or your dependents.

Supervisors: Be sure to remind your employees to contact the HR Department should a qualifying event occur.

The more benefits knowledge you have, the greater your access to the programs and the better the benefit to you.

