



Office of Human Resource Management

Qualifying Life Events

What you need to know:

- ❖ The effective date of coverage/termination is the date in which the qualifying event took place for Birth, Marriage, Divorce, and Loss of other coverage.
- ❖ The Effective date of coverage/termination is the end of the month in which the event took place for Death, Gain of other coverage, and Dependent children reaching attainment age.
- ❖ We prepay for most insurances therefore, we may have to recoup missed premiums or a difference in premiums.
 - **Example:** You have a baby April 14th; you already paid for your April premiums out of your March paycheck. We will have to collect the difference in March premiums to accommodate your plan coverage level change.
- ❖ Your **monthly premium rate** may change. Refer to the Premium Rate sheet found [here](#).
- ❖ We cannot process incomplete forms or forms without copies of the appropriate documentation, listed below.
 - **Marriage** – Spouse’s Social Security Card & Marriage License
 - **Birth** – Birth letter from the hospital (Copies of the official Birth Certificate and Social Security card need to be submitted to HRM once they are eventually received.)
 - **Death** –Death Certificate
 - **Loss of other coverage** – Proof of loss of coverage (This is typically provided by the previous employer or insurance provider and must include: Effective date coverage ended, the type/types of coverage lost, and any dependents also losing coverage and will be added to your plan.), Social Security cards of all dependents being added (As well as Birth Certificate for Children, Marriage License for Spouse)
 - **Gain of other coverage** – Proof of new enrollment (Must include: Effective date of coverage, the type/types of coverage gained, and the name of all those gaining new coverage and will be removed from LSU coverage)

What you need to do:

- ❖ You have **30 days** from the date of your qualifying event to provide us with all required material. Remit information is located below.
- ❖ Complete a GB01 Enrollment form for Medical change. (Include Required Documents!)
- ❖ Other Enrollment forms (Dental/Vision) are located on our website.

After reviewing, if you still have questions, please reach out to our office at nohrmbenefits@lsuhsc.edu or 504-568-7780. This is not an extensive list, just the more common examples of Qualifying Life Events.