

Benefit Event - Life or Family Status Changes

Following IRS regulations, you can make changes to your benefits that are consistent with your life or family status change within **30 days** of the date the status change occurred. **If you miss the 30 day enrollment period, you must wait until the next annual Open Enrollment to make changes.** The benefit change you submit in Workday must be consistent with your life or family status change. For example, if your spouse loses outside medical/prescription coverage, you may add your spouse to your medical/prescription plan, but you would not be able to drop vision coverage. Additionally, you may not change the benefit carrier or option (e.g., UPMC to Highmark or PPO Option 2 to PPO Option 1).

Supporting documentation to verify a benefit change is required. If you experience a life or family status change but do not yet have the required supporting documentation, please do not wait to submit the benefit change in Workday. You can submit the documentation in Workday within 30 days of making the change to your benefit elections. Benefit changes will not be finalized in Workday and sent to the insurance carriers until the supporting documentation is submitted and approved.

Benefit Event Categories	Benefit Event Type Options	Benefit Event Date and Deadline to Submit Changes	Benefit Change Effective Date	Documentation Required
Employee Dropping Carnegie Mellon Benefits Due to Gain of Other Coverage	Gain of Coverage Outside of Carnegie Mellon* Entitlement to Medicare or Medicaid*	Benefit Event Date is the effective date of your new coverage. Example 1: Your spouse starts a new job and you decide to elect coverage through their employer. The effective date of the new coverage is September 1. CMU coverage would end August 31. You have until October 1 to submit the benefit change request. The benefit change is effective September 1. Example 2: You are eligible for Medicare effective September 15. You have until October 15 to submit the benefit change request. The benefit change is effective October 1.	1st of the month on or following Benefit Event Date	Document detailing the gain of coverage, including names of enrollee(s), type of coverage being gained (e.g., medical, dental, vision), and the date coverage is effective Examples (must provide all required information): Insurance provider notice, letter from spouses' employer, Medicare Evidence of Coverage (EOC), Medicare Card, Advantage plan information from insurance provider If dropping coverage due to marriage, document detailing the gain of coverage must include names of enrollee(s), type of coverage being gained (e.g., medical, dental, vision), and date coverage is effective
Employee Enrolling in Carnegie Mellon Benefits Due to Loss of Other Coverage	Loss of Coverage Outside of Carnegie Mellon*	Benefit Event Date is the end date of the coverage being lost. Example 1: Your spouse covered you under their medical, prescription and dental plans. Your spouse changes jobs on July 3 and your benefits coverage ends on July 31. You have until August 30 to submit the benefit change request. The benefit change is effective August 1.	1st of the month on or following Benefit Event Date	Document detailing the loss of coverage, including names of enrollee(s), type of coverage being lost (e.g., medical, dental, vision), and the date coverage is ending. Examples (must provide all required information): COBRA notice, other insurance provider notice, letter from dependent's (former) employer
Add or a Spouse or Dependent to Carnegie Mellon Benefits	Birth, Adoption, Placement for Adoption Add Spouse or Dependent Due to Loss of Coverage* Marriage/Add New Domestic Partner*	Benefit Event Date is your newborn's birth date, the end date of your dependent's coverage being lost, or your marriage date. Example 1: Your baby is born on July 4. You have until August 3 to submit the benefit change request. The benefit change is effective August 1. Example 2: Your spouse loses their medical and prescription coverage on April 15. You have until May 15 to submit the benefit event in Workday. The benefit change is effective May 1. Example 3: You get married on August 6 and want to add your new spouse to your benefit plans. You have until September 5 to submit the benefit change request. The benefit change is effective September 1.	1st of the month on or following Benefit Event Date	Official birth certificate and/or adoption papers Note: You can request to add a new dependent child in Workday before you receive the birth certificate. Newborns will be enrolled in benefits before the birth certificate is received. Newborns are covered under their mother's insurance for the first 30 days. You will see the benefit event change in Workday effective the first of the month following, but your newborn will have coverage from their date of birth. Document detailing the loss of coverage must include names of enrollee(s), type of coverage being lost (e.g., medical, dental, vision), and the date coverage is ending. Examples (Must provide all required information): COBRA notice, other insurance provider notice, letter from dependent's (former) employer or provider Marriage certificate or Registration Statement of Domestic Partnership for Insurance Benefits and three verification documents (Registration Statement and details concerning the required verification documents can be found in the Domestic Partner Registration Packet)
Remove Spouse or Dependent from Carnegie Mellon Benefits	Divorce/Termination of Domestic Partnership* Remove Spouse or Dependent Due to Gain of Coverage* Death of Dependent Child/Spouse/Domestic Partner	Benefit Event Date is the effective date of your dependent's new coverage or date divorce is finalized (per court document), date of dependent's death. Note: Dependent children are automatically removed from covered benefit plans at the end of the month they turn 26. If your dependents are eligible for Medicare/Medicaid, use the Remove Spouse or Dependent Due to Gain of Coverage benefit event type. Example 1: Your dependent son gets a new job, and his medical and prescription coverage is effective on April 15. You have until May 15 to submit the benefit event in Workday. The benefit change is effective May 1. Example 2: You and your spouse are divorcing. You cover your spouse on CMU's benefit plans. Your divorce is finalized January 15. You have until February 14 to submit the benefit change. The benefit change is effective February 1.	1st of the month on or following Benefit Event Date	Divorce decree with finalized date or Termination Statement of Domestic Partnership (found in the Domestic Partner Registration Packet) If adding coverage due to divorce, document detailing the loss of coverage must include names of enrollee(s), type of coverage being lost (e.g., medical, dental, vision), and date coverage is ending. Death Certificate Examples (must provide all required information): Insurance provider notice, letter from dependent's employer. For a gain of Medicare/Medicaid: Medicare Evidence of Coverage (EOC), Medicare Card, Advantage plan information from insurance provider, CHIP coverage verification letter for dependent children

* Benefit change will not be finalized until supporting documentation is submitted and approved.