

Qualifying Life Event

Make Changes to Your Benefits when Experiencing a Major Life Event

The choices you make during Open Enrollment remain in effect for the entire year (January 1 – December 31). In order to make changes to your benefit elections during the year, you must experience a qualifying life event (pursuant to the IRS Section 125 rules). This is also known as a special enrollment period. Qualifying life event (QLE) changes allow you to add, drop dependents or change your level of coverage. Changes must be consistent with the QLE.

Qualifying life events must be reported to Dayforce, our Benefits Administrator, within **30 days of the date of event**. You may also need to provide additional dependent verification documentation and proof of the event change no later than 30 days from the date of the QLE in order for the update to be approved and processed.

When losing other coverage, you may initiate your QLE up to 15-days prior to the event, however the change won't be effective until after the event occurs. Generally, the coverage will begin on the first day of the month (or the same day if report date falls on the first of the month) after you report your QLE. If dependent verification and supporting documentation is received within 30 days but after the first day of the month, coverage will be effective retroactively.

Example: You get married on August 8 (date of event). You have until September 7 to report the QLE and provide all the required documentation to Dayforce. If you report/initiate your QLE by September 1 (report date), your new coverage will be effective as of September 1 (coverage effective date). If you report/initiate your QLE between September 2 and September 7, your new coverage will be effective as of October 1.

Please review the reference grid below about how to start the process and when the change is effective.

Important: If you do not notify Dayforce within 30 days of the qualifying event, or you don't provide required documentation within the deadline, you will need to wait until the next open enrollment period to make changes to your elections.

Reporting Your Life Event

You may report your QLE via [Dayforce Benefits Portal](#).

If you need further assistance, please contact the **CA Time Benefits Department** catimesbenefits@caltimes.com.

Qualifying Life Event	How and when to start the process	When is change/coverage effective?	Examples of when benefit coverage becomes effective or ends
Birth/Adoption/Placement for Adoption	Online on Dayforce as of the date of the event	Date of event	Date of event: 7/15 Report date: 7/15, effective: 7/15 Report date: 8/2, effective: 7/15
Marriage/Domestic Partnership	Online on Dayforce as of the date of the event	First of the month after the report date	Date of event: 7/12 Report date: 7/15, effective: 8/1 Report date: 8/2, effective: 9/1
Divorce/End Domestic Partnership/Legal Separation			
You and/or your dependents gain eligibility for other coverage			
Death of a covered dependent			
You and/or your dependents gain eligibility for Medicare			
Gain of eligibility for Medicaid or CHIP			
You and/or your dependents lose other coverage	Online on Dayforce, you may report 15-days prior to end of other coverage ¹		
Loss of eligibility for Medicaid or CHIP			
Annual open enrollment with other plan			
Change in Dependent Care Cost or Provider	Online on Dayforce as of the date of the event	Date of event	Report date: 7/15, effective: 7/15 Report date: 8/2, effective: 8/2
Change in Health Savings Account			
Start of leave of absence *Ability to drop benefits as needed	Online on Dayforce	Medical, dental, vision run to the end of the month following the leave start date, FSA and voluntary benefits end as of the day before leave start date	Leave start date: 7/15, effective: 7/31 and/or 7/15
Return from leave of absence *Ability to re-enroll as needed		Return to work date	Return to work: 7/15, effective: 7/15
Address change ²	Online on Dayforce once new address is updated in Dayforce	Date of event	Report date: 7/15, effective: 7/15 Report date: 8/2, effective: 8/2
Your dependent is turning age 26 and will no longer be eligible	Automatic stop to benefits, no action necessary	First of the month after the date of event	Date of event: 7/15, effective: 8/1

¹ If you report/submit the qualifying life event ahead of time, but the event does not occur for any reason, it is your responsibility to notify Dayforce immediately to report the cancellation of the qualifying life event. Your request would not be considered a qualifying life event and your requested changes will be reversed.

² If you are moving out of the service area, you must re-elect medical coverage. If no action is taken, coverage will be automatically waived.