



## QUALIFYING LIFE EVENT INSTRUCTIONS

(For changes during the plan year *outside* of open enrollment)

\* Manor ISD Benefits Plan is a Section 125 Cafeteria Plan governed by Treasury regulations under Section 1.125 of the IRS.

\* Under the Section 125, any “pre-tax” elections will remain in effect and **cannot** be revoked or changed during the plan year unless the participant has a Qualifying Life Event (QLE).

\* The participant must make the change within **31 calendar days** of the Qualifying Life Event (QLE).

**Note:** Documentation is required for changes (adding or dropping coverage). Documentation when faxed or emailed is time stamped and will be considered whether the Payroll/Benefits Office is open or closed.

It is **prohibited** to switch plans during the Plan Year. QLE only allows for the modifications of dependents to the current plan that the employee is participating in.

**IMPORTANT:** If you miss your QLE enrollment deadline, you or your dependents may not have insurance for the current calendar year. The next opportunity to enroll will be during the annual open enrollment.

Qualifying Life Event Examples	Required Supporting Documentation
<i>Birth of a Child</i>	Birth certificate or verification of birth facts issued by the hospital or birth place
<i>Adoption</i>	Placement for adoption paperwork or legal documentation of the adoption
<i>Death</i>	Death Certificate
<i>Marriage</i>	Marriage License (birth certificates are required if adding spouse's children as dependents)
<i>Divorce</i>	Certified copy of Divorce Decree
<i>Dependent's enrollment in another employer's benefits through job change or open enrollment</i>	Proof of the enrollment including the following:
	Type of coverage (medical, dental or vision)
	Name of the dependents covered (with the effective date/s)
<i>Loss of benefits due to loss of job or loss of eligibility</i>	Proof of benefit termination containing effective/termination dates of coverage, type of coverage (medical/dental/vision), and the names of dependents affected

\* Premiums are not prorated. Please contact Manor ISD Benefits department with any questions or concerns.

PHONE: 512.278.4018

FAX: 512.278.4440

Email: [benefits@manorisd.net](mailto:benefits@manorisd.net)