

Signal: Midyear Benefit Changes & Life-Event Compliance

Quick Takeaway

Most benefits can only be changed once a year unless a major life event happens. These events have strict deadlines, and you must provide documentation for your changes to go through.

What is a Life Event?

When a qualifying event occurs, it opens a short window for updating your benefits. If you miss the deadline, you may need to wait until the next Open Enrollment.

Common Life Events Include:

- Marriage or divorce
- Birth or adoption
- Losing or gaining other health coverage
- A child turning age 26
- Becoming eligible for Medicaid or CHIP

Important Deadlines

Always check with HR, as your district or city may have additional internal steps.

Life Event	Deadline
Marriage, Birth, Adoption	30 Days
Loss of other coverage	30 Days
Medicaid/CHIP Eligibility	60 Days
Dependent turning 26	Usually the next month (varies by plan)

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What You Need to Do:

1.

Notify HR as soon as the event occurs. Most events must be reported within 30 days.

2.

Submit documentation, such as a marriage license, birth certificate, or proof of losing coverage.

3.

Log in to your benefits system and complete the required updates.

4.

Watch your paycheck afterward to ensure your deductions match your new elections.

5.

Keep a copy of all documents you submit for your records.

Example Scenario

Taylor gets married on August 12. She notifies HR within 30 days and uploads her marriage certificate. Her spouse is added to the health plan for the next month, and her paycheck updates correctly because she submitted everything on time.

Helpful Tips

- Let HR know right away even if you're still waiting on official paperwork.
- After any family change, double-check that all dependent information is accurate.
- Keep digital copies of important documents so they're easy to access when needed.
- If you're unsure whether your situation qualifies, reach out to HR early.

Who to Contact

Name: _____

Phone: _____

Email: _____