

## Qualifying Life Events

### What is a Qualifying Life Event? (QLE)

It is a change in your situation, such as getting married, having a baby, or losing group health coverage. These Qualifying Life Events can make you eligible for a special enrollment period, allowing you to enroll in health insurance or to make changes outside the yearly Open Enrollment Period. Section 125 of the Internal Revenue Code (IRS) provides guidelines for a Qualifying Life Event (QLE) status change. Employees MUST upload documents into eBenefits or provide supporting documentation to their Health Benefits Representative to verify the QLE in accordance with State Health Plan rules within 30 days of the QLE or 60 days of becoming entitled to or losing eligibility for Medicaid or the Children's Health Insurance Program (CHIP). Employees are also required to provide documentation of a dependent's eligibility when added to the Plan. Please click on the link below to access the list of acceptable documents.

[Qualifying Life Events & Dependent Eligibility \(Guidelines for a Qualifying Life Event and Dependent Eligibility\)](#)

To make a change due to a QLE, you may call Eligibility and Enrollment Support Center at 855-859-0966 or log in through eBenefits by visiting <https://www.shpnc.org/> and clicking on eBenefits at the top of the page.

### Important Reminders:

- When adding dependents due to a QLE, please make sure your dependent(s) are listed in eBenefits with the correct name and social security number as on file with the IRS and Social Security Administration (SSA). *Due to Affordable Care Act reporting, the name and social security number listed in eBenefits must match what is on file with the IRS and the Social Security Administration (SSA).*
- Qualifying Life Event changes must be made in eBenefits and all required documents uploaded within 30 days of the QLE or 60 days of being entitled to or losing eligibility for Medicaid or the Children's Health Insurance Program (CHIP). The State Health Plan will not allow changes after the deadline so please don't wait until the last day to make the change in the system and to upload required documentation or your QLE change request could be denied.
- Any amounts owed for premiums due to a QLE will be collected through payroll deductions or through a payment plan set-up with the Benefits Specialist at Randolph County School System.

If you need assistance or have questions regarding a Qualifying Life Event, please call Juanita Sagers, Benefits Specialist in the Finance Department, at (336) 633-5069.