



*Human Resources Department  
Town of Belmont  
Massachusetts*

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HUMAN RESOURCES DIRECTOR

## *Qualifying Life Events*

### **What is a qualifying life event?**

A qualifying life event is an event that triggers a special enrollment period for an individual or family to purchase health insurance outside of the regular annual open enrollment period.

Qualifying life events trigger special enrollment periods in ACA-compliant major medical plans.

### **What are examples of qualifying life events and proof of the event?**

- birth or adoption of a child (birth certificate or adoption papers)
- marriage (marriage certificate)
- divorce (divorce decree, with insurance requirement section)
- loss of other coverage in another plan (letter from previous provider or company showing the date you lost coverage)

### **How long do I have to select a plan or switch to a different plan if I experience a qualifying event?**

If you experience a qualifying event, you have 30 days to select a plan or switch to a different plan. The coverage will be effective the date of the qualifying life event. Proof of the qualifying life event will be required and must be provided to Human Resources.

### **What if I have a qualifying life event and want to enroll in benefits with the Town?**

Please contact Assistant Human Resources Director Philippe Hyppolite to notify him of your qualifying life event. He will answer any questions you have about the benefit plans and assist you in submitting enrollment forms.

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