

Qualifying Events for Active Employees

A qualifying life event is an event that triggers a special enrollment period for an individual or family to purchase health and/or dental insurance outside of the regular annual Affordable Care Act (<u>ACA</u>) open enrollment period.

Examples of Qualifying Events are (including but not limited to):

- Marriage
- Divorce
- Birth or Adoption
- Loss of other coverage
- Retirement
- Become Benefit Eligible/Increase in Hours (Verify w/Central Office or Benefits Department that you are benefit eligible.)
- Temporary Legal Guardianship Begins

Each person's situation is unique, so it is important to check in with the Benefits Department to see if you are experiencing a Qualifying Event and are eligible for coverage outside of the Open Enrollment period.

It is also important to note that there is a limited window of 30 days in which to enroll after these events, so asking questions and providing documentation in a timely manner is essential!

> Benefits Department: 508-634-2301 Benefits@townofmilford.com