



## Qualifying Events for Retirees

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 ([ACA](#)) open enrollment period.

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

- Marriage
- Divorce
- Transitioning to Medicare at age 65
- Loss of other coverage
- Birth or Adoption
- Temporary Legal Guardianship Begins

Each person's situation is unique, so it is important to contact the Benefits Department if any of these circumstances apply to you and to see if you 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](mailto:Benefits@townofmilford.com)**