

# Qualifying Life Events

**A qualifying life event (QLE)** is an increase or decrease in dependents or a change in immediate family's insurance eligibility status. **QLEs must be submitted within 31 calendar days of the qualifying event date.**

Qualifying event	Supporting Documentation	Dependent Documentation
<b>Marriage</b>	Marriage License	Birth Certificates are required if adding spouse's children as dependents.
<b>Death</b>	Death Certificate	No additional documentation required.
<b>Divorce</b>	Certified copy of Divorce Decree	Birth Certificates are required if adding children not currently enrolled in benefits.
<b>Adoption</b>	<ul style="list-style-type: none"> <li>Placement for adoption paperwork, or</li> <li>Legal documentation of the adoption</li> </ul>	<ul style="list-style-type: none"> <li>No additional documentation required</li> </ul>
<b>Birth</b>	<ul style="list-style-type: none"> <li>Birth Certificate, or</li> <li>Verification of birth facts issued by hospital</li> </ul>	<ul style="list-style-type: none"> <li>No additional documentation required</li> </ul>
<b>Flexible spending account</b> <ul style="list-style-type: none"> <li>Medical FSA</li> <li>Dependent care FSA</li> </ul>	<ul style="list-style-type: none"> <li>Medical FSA – proof of gain or loss of dependent</li> <li>Dependent Care – proof of enrollment or termination of child care services</li> </ul>	<ul style="list-style-type: none"> <li>No additional documentation required</li> </ul>
<b>Change of spouse Employment</b>	<ul style="list-style-type: none"> <li>Proof of enrollment or termination of benefit coverage from spouse's employer. Proof must contain effective or termination dates of coverage, type of coverage (medical, dental, vision), and the names of the dependents affected.</li> </ul>	<ul style="list-style-type: none"> <li>Adding Spouse – Marriage License and a bill under spouse's name or 1st page of current year's tax return</li> <li>Adding Children – Birth Certificate or 1st page of current year's tax return</li> </ul>
<b>Loss or gain of coverage</b> Other than employment change  <i>Voluntary cancellation of Cobra is not an event.</i>	Proof of enrollment or termination of benefit coverage, e.g., Medicare or Medicaid. Proof must contain effective or termination dates of coverage, type of coverage (medical, dental, vision), and the names of the dependents affected.	<ul style="list-style-type: none"> <li>Adding Spouse – Marriage License and a bill under spouse's name or 1st page of current year's tax return</li> <li>Adding Children – Birth Certificate or 1st page of current year's tax return</li> </ul>
<b>Leave of absence or Return from inactive Status</b>	<ul style="list-style-type: none"> <li>HR Status updates – internal documentation</li> </ul>	

## When Adding or Dropping Dependents:

- Mid-year benefit changes are only permitted in the event of a QLE.
- Benefit election changes must be consistent with the event.
- Switching plans during the calendar year is not permitted.
- You can only make changes to the specific plans where dependents will be affected.
- Benefits and new rates become effective the date of the event for birth, adoption, marriage, divorce, and death; or the day after benefits end, when the event is loss of coverage.

- The event date must be consistent with the information in the Supporting Documentation.

If you need assistance with your enrollment, contact the benefits office or make an appointment for enrollment with one of our benefit technicians. We schedule appointments on Tuesdays and Thursdays.

**IMPORTANT: If you miss your qualifying life event enrollment deadline, you or your dependents may not have insurance for the current calendar year. The next opportunity to enroll will be during the annual open enrollment held in fall.**

[www.austinisdbenefits.com](http://www.austinisdbenefits.com)

# HOW TO ENROLL OR MAKE CHANGES TO BENEFITS

Use the [Austin ISD Employee Benefit Guide](#) to learn about your options.

Here's how to access your benefits online.

[www.austinisdbenefits.com](http://www.austinisdbenefits.com)

**Username:** The first initial of your first name, the first six characters of your last name, and the last four digits of your Social Security number.

**Password:** The first time you log in, your default password will be your date of birth starting with the year you were born, then the month, and then the day (YYYYMMDD).

*(If you experience any log in issues with the benefits portal, [contact the Benefits Office immediately](#))*

	Here's when you can enroll in or make changes to your benefits:	Here's what happens if you don't take action:
<b>If you're a benefit eligible new hire...</b>	<p>Welcome to Austin ISD! You can enroll in benefits during the first 30 days of your employment.</p> <p>You'll get a notification at your <b>work email address</b> prompting you to log in to our benefits enrollment portal, <a href="http://www.austinisdbenefits.com">www.austinisdbenefits.com</a>.</p>	<p>You must actively select or waive coverage within 30 days of your hire date. If you do not enroll within your timeframe, you will automatically be enrolled in only the Basic Life Insurance plan with all other benefit options being waived.</p>
<b>If you have a Qualifying Life Event...</b>	<p>Certain life events, like having a baby, getting married or divorced, or if one of your dependents gains/loses coverage, allow you to make changes to your benefits. If you have a qualifying life event, make sure to update your benefit elections within 31 days.</p> <p>Once you've made your changes and submitted the required documentation, you'll receive a work email confirming your new elections.</p>	<p>If you don't make changes within 31 days of a Qualifying Life Event, you won't be able to make any changes to your benefits until the next open enrollment period.</p>
<b>If it's Open Enrollment...</b>	<p>During the month of October, you can make changes to your benefits for coverage effective January 1—December 31 of the following calendar year. Once you've enrolled, a confirmation statement is emailed to you as proof of your elections.</p> <ul style="list-style-type: none"> <li>• <i>All new benefit eligible employees hired between January-September will still need to enroll during open enrollment.</i></li> <li>• <i>All new benefit eligible employees hired between October-November will need to complete both a New Hire Enrollment and Open Enrollment during the first 30 days of their employment.</i></li> </ul>	<p>Open Enrollment is <b>mandatory</b>. Your benefits <b>will not</b> roll over into the next calendar year. If you don't enroll during this period, your current elections will end on December 31 of the current calendar year.</p>

# Qualifying Life Event Checklist

Completed	Task
	Review Qualifying Life Event list. Write down your life event: _____
	Contact the AISD Benefits Office, by phone or email, if you have any questions. <ul style="list-style-type: none"><li>• (512) 414-2297 main</li><li>• <a href="mailto:benefits@austinisd.org">benefits@austinisd.org</a></li></ul>
	Complete your life event enrollment no later than 31 days from the date of your event. If you have any issues trying to login to the benefits portal, <b><i>contact our office immediately.</i></b>  <b><i><u>There are no exceptions to this deadline.</u></i></b>
	Upload your supporting and/or dependent documentation into your life event enrollment or email:  <a href="mailto:dependentdocumentation@austinisd.org">dependentdocumentation@austinisd.org</a>
	Verify your benefit elections are correct and keep a copy of your enrollment confirmation.

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