

# Qualifying Events

A **qualifying event** is an event that modifies standard enrollment requirements, allowing an employee to enroll in insurance coverage or change the status of his or her enrollment.

Coverage will be effective the first of the month following a qualifying event when request for application/change is received by BCBSKS prior to the 63rd day following the qualifying event.

	Qualifying event for enrollment	Qualifying event for status change	Loss of coverage required to be a qualified event
Divorce/annulment	✓ employee/spouse	✓ if dependent under limiting age	✓ employee/spouse
Death of a spouse	✓	✓	✓
Spouse's loss of employment	✓	✓	✓
Spouse's employer no longer offers coverage	✓	✓	✓
Dependent reaches limiting age of parent's contract or is no longer eligible for student coverage		✓	✓
Dependent marries		✓	✓
Affidavit dependent no longer meets qualification to be considered an affidavit dependent		✓	✓
Dependent loses eligibility under TriCare		✓	✓
Expiration of COBRA or State Continuation	✓	✓	✓
Employer contribution ceases	✓	✓	
* Discharge from the military (employee/spouse)	✓	✓	✓
Individual becomes ineligible for Medicaid/Healthwave	✓ if employee	✓ if dependent	✓ if dependent
Individual becomes ineligible for Medicare	✓ if employee	✓ if dependent	✓ if dependent
* Birth of a child	✓	✓	
Marriage	✓	✓	
* Adoption	✓	✓	
Reaching lifetime benefit maximum	✓	✓	
Upon return from FMLA	✓	✓	

\* The exception to this would be a status change as a result of birth of a child, adoption, or discharge from military. In these instances the effective date is the date of the event.