



## Life Event: *Loss or Gain of Qualified Insurance Plan for Yourself or Eligible Dependent*

A change in health insurance coverage signifies a qualified life event. There are many things you will want to review and update with LifeBridge Health due to your recent event. Below is a helpful list of choices to consider, procedures to follow and resources to assist you through the transition. Please keep mind if you are wanting to change any health benefits, **changes must be made within 30 days of when you or dependent loss or gained insurance. If you do not make changes within 30 days of your qualified life event, you will need to wait until the next annual enrollment period or if experience another qualified life event.**

To Do	Things You Can Do	What To Do
<input type="checkbox"/>	<p><b>Benefit Changes</b> You will be able to make any changes to your coverages <b>within 30 days of the date of your qualified event.</b></p> <p><i>*Review Benefits Guides to view all the Benefit Offerings</i></p>	<p>Submit a copy loss or gain of insurance documentation and the request to make changes to your coverage to the Benefits Team <b>within 30 days of your event date.</b> Once received, the Benefits Team will provide an Enrollment Worksheet for you to make your benefit changes.</p> <p><u>Benefit changes you can make:</u></p> <ul style="list-style-type: none"> <li>• Enroll or end coverage</li> <li>• Enroll or remove dependents</li> <li>• Enroll, change or end spending accounts.</li> </ul> <p>*If adding dependents – please submit the required dependent verification documents to the Benefits Team <b>within 30days of your event date.</b> (Please see benefit guide for acceptable documentation.)</p>
<input type="checkbox"/>	<p><b>Changing Your Beneficiary</b> <u>Life Insurance:</u> You may wish to name your spouse as a beneficiary in the life insurance.</p> <p><u>403b/401k:</u> Your spouse automatically becomes your beneficiary when you get married unless your spouse signs a waiver for 403b/401k.</p>	<p><u>Life Insurance:</u> Complete Life Insurance Beneficiary Form and email to the Benefits Team. *Form is on the <a href="#">Benefits Website</a></p> <p><u>403b/401k:</u> update online at <a href="http://www.transamerica.com/portal/lbh">www.transamerica.com/portal/lbh</a></p>



## Reminders & Resources

- ❖ **Benefits Team Contact Information:**
  - Email: [LBH\\_Benefits@lifebridgehealth.org](mailto:LBH_Benefits@lifebridgehealth.org)
  - Fax: 410.469.5161
  
- ❖ **Benefits Website:** [www.lifebridgehealth.org/benefits](http://www.lifebridgehealth.org/benefits)
  - Benefits Guides
  - Medical Option Charts
  - Insurance Policies
  - Insurance Carriers contact information (also on [My Mobile Wallet.](#))
  
- ❖ Loss or Gain of insurance documentation must be submitted to the Benefits Team at [LBH\\_Benefits@lifebridgehealth.org](mailto:LBH_Benefits@lifebridgehealth.org) or fax 410.469.5161 **within 30 days of your event in order to make benefit changes.**
  - **If you do not make changes within 30 days of your qualified life event, you will need to wait until the next annual enrollment period or if experience another qualified life event.**
  
- ❖ **EAP Resources:** Carebridge [www.myliferesources.com](http://www.myliferesources.com)
  - access code KKNH3 or call 1-800-437-0911 for confidential counseling and referrals for personal, family and work-related issues