Banner Health

Got Hitched, Moved On or Welcomed a Baby?

Life Changes. So Do Your Benefits. Don't Get Caught Without Them.

Let's talk about Qualifying Life Events (QLEs)

If you've experienced any of the items listed below, you've had a QLE.

- **Had a baby, adopted a child, assumed legal guardianship, placed a child for adoption** — or any event that changes the number of your dependents, including the loss of a dependent through death or divorce
- **Got married, divorced, had an annulment** or if your spouse passed away
- **Experienced job loss, got a new job** or a change in a benefits ineligible or eligible status
- **Turned 26** and aged off your parents' insurance
- **Lost Medicaid** coverage
- **Became eligible for Medicare** — including you, your spouse or domestic partner
- **Moved out of your current plan area** into a new plan area — or any event where you or your eligible dependent change a residence or work site that creates a change to your health plan coverage. For example: you've moved into the country, where the coverage is valuable, and services can be received in network.

YOU HAVE 31 DAYS INCLUDING THE DATE OF THE QLE TO REPORT THE EVENT TO THE BANNER BENEFITS DEPARTMENT AND TO MAKE CHANGES TO YOUR BENEFITS PLANS.

Due to IRS regulations, failure to report a QLE to your employer within 31 days can result in ineligibility, loss of benefits and more. Don't delay.

Report AND make changes

You must also make any benefits changes within 31 days, including the date of your QLE.

Benefits effective date

Once you have reported your QLE and made your changes, your benefits changes are effective the first day of the month following your QLE. If your QLE falls on the first day of the month, your benefits become effective on the first day of the month. Benefits for newborns or newly adopted children are effective on their date of birth or date of adoption.

Premium effective dates

Changes to your premiums are effective on your benefits effective date. For example, if you notify the Banner Benefits Department of your QLE on day 25 after the event, your premiums may be due back to your eligibility date (or the first day of the month following your event).

Due to IRS regulations, the Banner Benefits Department can't change your premium effective dates.

Qualifying Life Event Loss/Gain of Coverage

Please note this event is if you or your dependents are losing or gaining coverage outside of the Banner Health employer offered plans. You will need to provide a letter from the former or current other employer or a confirmation statement listing the specific medical benefits lost/gained, such as medical, dental, and vision; the coverage end/start date; and all members who were enrolled by name. A COBRA letter is also sufficient documentation.

Questions about QLE or Banner's online enrollment system?

- **From work** — Visit **MyHR** and then MyBenefits
- **From home** — Go to **bannerbenefits.mybenefitport.com**
- **From anywhere** — Call Benefits Resource Center at **833-849-9825**, 7 a.m. - 7 p.m. (MST), Mon. – Fri., or visit **bannerbenefits.mybenefitport.com**

Documentation Required

You will need to provide proof of your QLE before your changes can be approved. See the **Dependent Eligibility Matrix** for documentation requirements.