

Qualifying Life Events (QLE)

What is a QLE? It can be many things. Marriage. Birth of a child. Your child reaches age 26. Etc. A QLE is an event that occurs in your life that is significant enough to allow you to make a change to your health benefits coverage during the year (outside of the annual open enrollment period or when you are newly eligible for Allscripts benefits). You can make changes any time during the year for your Health Savings Account (HSA) if applicable, and your Retirement Savings Plan (401(k)).

Why can't I make a change to my benefits anytime during the year? Federal regulations issued by the Internal Revenue Service do not allow you to change health benefit options or make new elections during the year unless you have a qualifying life event.

What qualifies as a QLE?

- Marriage, divorce, legal separation, or change in domestic partner relationship.
- Birth, adoption, or change in legal custody of a child.
- Death of a spouse or child.
- Change in employment status that results in a loss or gain of benefits, such as beginning or ending employment, change in hours that affect benefit eligibility, or an unpaid leave of absence.
- Change in dependent status of a child.
- Significant change in spouse's premium contributions.
- Entitlement to Medicare, Medicaid, or another insurance plan.
- Change in spouse's benefit elections (e.g., their annual enrollment election period does not coincide with Allscripts annual enrollment election period).

When do I need to make my benefit changes when I have a QLE? You have 31 days from the date of the qualifying event to make changes to your benefit elections. The changes you make must be consistent with the event.

How do I make benefit changes when I have a QLE? All changes must be made within 31 days of the event by logging on to the www.allscriptsbenefits.com website. Once logged on, click on *Start Here* and then select *Life Event Change*. You will be required to provide documentation verifying your life event within 30 days of your request.