

Changes in Life? Update Your Benefits!

Let's Discuss Qualifying Life Events (QLEs):

Don't Risk
Going Without
Coverage

If any of the situations below apply to you, you've experienced a QLE:

- Welcomed a new child through birth, adoption, or legal guardianship, or had a child placed in your home by the state — any event that alters your number of dependents, including the loss of a dependent through death or divorce.
- Got married, divorced, had an annulment, or needed to remove a spouse from coverage due to their gaining other insurance or their passing.
- Experienced a job change or loss that resulted in a gain or loss of coverage in benefits.
- Lost or gained Medicaid coverage — applies to you, your spouse or children.
- Became eligible for Medicare — applies to you or your spouse.

You have 30 days to complete your enrollment through MyADP. If you have questions about your benefits or need help enrolling, please call 1-844-349-0781.

Failure to report, complete, and submit necessary dependent verification for your QLE by the deadline will result in ineligibility for the chosen benefits. Act promptly.

Premium Effective Dates:

Changes to your premiums align with your benefits effective date. For instance, if you notify the Carlisle Benefits Department of your QLE on the 25th day after the event, your premiums will be retroactively applied to the effective date. This means that you may have retroactive amounts due depending on when your benefit elections are approved. Plan documents and rules prevent the Carlisle Benefits Department from altering premium effective dates.

Changes to Your Benefits Must Be Consistent with Your Qualifying Life Event

When you experience a Qualifying Life Event (QLE), you must ensure that any changes to your benefits are directly related to the nature of the event. For example, adding a new spouse to your health plan is permissible after marriage, while removing a dependent from your coverage is appropriate after a divorce.



Qualifying Life Event Matrix

Event Type	Event Date/Effective Date	Required Documentation
Marriage	Date of Marriage.	Review Dependent Verification Matrix
Establish a Legal Guardianship	Date of Establishment of Legal Guardianship.	Review Dependent Verification Matrix
Divorce	End of Month (EOM) of Date of Divorce	Divorce decree signed by judge or court official, including date of effect, names of parties, and judge's signature.
Adoption	Date Adoption is Finalized.	Review Dependent Verification Matrix
Birth	Date of Birth.	Review Dependent Verification Matrix
Loss of Coverage	The day after coverage has ended.	Document from former employer, carrier, or benefit admin including: <ul style="list-style-type: none"> • Name(s) of who lost coverage • Type(s) of coverage lost (e.g., Medical, Dental, Vision) • Date coverage terminated.
Gain of Coverage	Date of Gain of Coverage.	Document from employer, carrier, or benefit admin including: <ul style="list-style-type: none"> • Name(s) of who gained coverage • Type(s) of coverage gained (e.g., Medical, Dental, Vision) • Date coverage became effective.
Gain of Medicare	Date of Gain of Medicare if within 30 days of effective date, otherwise, the 1st of the month following submission of request and documentation.	Medicare Card or Medicare Enrollment Confirmation (including name and effective date).
Loss of Medicaid	The day after Medicaid is lost.	Medicaid Termination Notice or Medicaid Eligibility Determination Letter.
Death of Spouse/Dependent	Effective as of Date of Death.	Death Certificate (When received).

If it's been over 30 days since your Qualifying Life Event, you can appeal for review. Fill out an [Appeal Form](#) and provide all Required Documentation. Approval isn't guaranteed. If approved and the benefit's effective date is in the past, you'll owe retroactive premiums, deducted from your paycheck within 1-2 cycles.

