



Qualifying Events

Coverage for new permanent employees begins on the **1st of the month following date of hire**. After that, Open Enrollment is the one time each year that employees can make changes to their benefit elections without a qualifying event.

If you have a qualifying event outside of Open Enrollment and would like to make changes, it is your responsibility to login online at BenXcel.net within **31 days** to process the changes. [Click here](#) to watch an instructional video on how to initiate a Qualifying Event within BenXcel. Be sure to pay attention to the Qualifying Event date BenXcel instructs you to use in order to ensure your effective date is correct.

Once you process the Qualifying Event, you must upload corresponding documentation as well. Refer to page 9 for the types of documentation you will need to submit when adding dependents to your coverage for the first time.

COMMON QUALIFYING EVENTS

Birth, adoption or new legal guardianship of a child

Marriage, Divorce or Death

Former spouses and stepchildren are ineligible dependents and will be removed from County insurance plans effective the date of the divorce decree.

Change in your health coverage or your spouse's coverage due to your spouse's employment

New eligibility for other group healthcare coverage – If your spouse is hired at a new job & is offered group medical coverage that they would like to enroll in, etc.

Change in employment status that affects eligibility for you, your spouse, or dependent child(ren) including retirement, going temp to perm, part-time to full time and returning to work from non-pay status/leave

Change in an individual's or dependents eligibility for Medicare or Medicaid