

# Important Information About your Life Event

## What qualifies me to make changes to my benefit plans?

Qualifying Life Event	Documentation Required
Divorce	Copy of the divorce decree showing the date the divorce is final.
Marriage	Copy of valid marriage license or certificate.
Birth of child	Copy of child's birth certificate.
Adoption	Copy of adoption papers.
Adding coverage for any other child who resides with policyholder	Copy of court-ordered guardianship papers.
Open enrollment under spouse's or dependent's employer's benefit plan	Copy of printed material showing Open Enrollment dates and the employer's name.
Death of spouse or dependent	Copy of the death certificate.
Beginning of the spouse's or dependents employment	Letter from the dependents employer stating the hire date, effective date of insurance, what coverage was added, and what dependents are covered.
End of spouse's or dependent's employment	Letter from the employer stating the termination or retirement date, what coverage was lost, and dependents that were covered.

The above list are examples of the most common life changes. For a complete list, look to the current plan year PEIA Shopper's Guide. If you think you may qualify to change your benefit elections due to a current life event, please contact Benefits at 304.293.5700x4 for additional information.

**\*Please note:**

\*Benefit coverage levels can be changed due to life events. You can add and drop dependents due to a qualifying life event, but you cannot change your current plan enrollment. Plan(s) can only be changed during an Open Enrollment Period (this would include changing from a Basic Dental Plan to an Enhanced Dental Plan).

\*Vendors require proper documentation to support your Change-In-Status. You are also required to submit a marriage certificate to cover a spouse and birth certificates to cover children.

**\*Changes are only permitted during the month of the event and the following two months.** Changes are effective the month following the completed enrollment(s). If a change is requested outside of this time period, you will be required to wait until an Open Enrollment period.

**Qualifying life events which end dependent eligibility (such as divorce) must be reported immediately.** If an event that ends dependent eligibility is not reported immediately the policyholder may face certain repercussions, such as reimbursement of claims paid by PEIA on the ineligible dependent or premium cost reimbursement to WVU.

# Qualifying Life Event

A helpful summary of the benefits you may update during a qualifying life event

## 1 Health Insurance

Health Plan - official changes must be completed online through "Manage My Benefits" at [peia.wv.gov](https://peia.wv.gov) or by completing a Change-In-Status form.

Current plan and coverage level: \_\_\_\_\_

- You must provide the Social Security Number of added dependents online at [peia.wv.gov](https://peia.wv.gov) or on the Change In Status form.
- A copy of a marriage certificate is required to add a spouse. A copy of birth certificate(s) is required for dependent child(ren). These can be uploaded at [peia.wv.gov](https://peia.wv.gov) or scanned copies can be accepted in Benefits Administration. Pictures of certificates cannot be accepted.

## 2 Optional and Dependent Life Insurance

Certain life events may have you thinking about how much life insurance you have and whether you want to add additional life insurance or reduce the amount you're enrolled in.

All active employees are enrolled in a **Basic Life Insurance** plan that WVU pays the premiums. *This is a reducing term policy. It has no cash value.*

Under age 65 valued at: \$10,000

Age 65 to 69 valued at: \$6,500

Age 70 and up valued at: \$5,000

### Optional Life Insurance

You can apply for or add up to \$500,000 in coverage at any point in time with an *Evidence of Insurability*. Increases are subject to approval by MetLife.

You can decrease your life insurance to \$40,000 at any time. To cancel your optional life insurance or drop below \$40,000, you must wait until an Open Enrollment Period.

*\*This is also a reducing term policy, with no cash value.*

Current Coverage: \_\_\_\_\_

### Dependent Life Insurance

If you are adding a dependent spouse or child to an existing plan outside of the allowed timeframe, each dependent must take and pass the *Evidence of Insurability*.

*\*This has no cash value.*

Current Coverage: \_\_\_\_\_

Official changes must be completed online through "Manage My Benefits" at [peia.wv.gov](https://peia.wv.gov) or by completing a Change-In-Status form.

### 3 Mountaineer Flexible Benefits

The benefits listed below may also be changed. This must be completed with a separate ***paper Change-In-Status***. If you do not make changes to these plans during a qualifying life event, you must make changes during an open enrollment period.

**Dental** - Current plan and coverage level: \_\_\_\_\_

**Vision** - Current plan and coverage level: \_\_\_\_\_

**Hearing** - Current plan and coverage level: \_\_\_\_\_

**Legal** - Current Coverage level: \_\_\_\_\_

### 4 Beneficiary Review

During life events, it is always recommended that you review and update your beneficiaries if necessary, particularly during a divorce.

#### Basic and Optional Life Insurance

Beneficiaries can be updated at any time at [mybenefits.metlife.com](https://mybenefits.metlife.com).

#### Retirement Beneficiaries

Beneficiaries can be updated at any time for your TIAA Retirement plan(s) at [www.tiaa.org/public/tcm/wvu](https://www.tiaa.org/public/tcm/wvu). Empower Retirement plan(s) beneficiaries can be updated at [www.empower-retirement.com/participant](https://www.empower-retirement.com/participant).

### 5 Authorization for Release of Information (ARI)

During a life event, such as a marriage or a divorce, you may also want to review and update your ARI we have on file (to add or remove dependents that can discuss your benefits with our office).

### 6 Address Change

Update your address with the University by visiting [Portal.wvu.edu](https://portal.wvu.edu). Go to the "My HR" tab, then update your "Personal Information". This will update your address with Health, Life, Mountaineer Flexible Benefits, and Retirement benefits.

### 7 Employee Understanding and Acknowledgment

I agree that WVU Benefits Administration has provided me with information detailing my current plan enrollments and the appropriate enrollment forms, and that I understand what changes I am able to make due to my qualifying event. I understand that any changes I am not making at this time will need to be completed during an Open Enrollment period.

/ **Employee Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

#### Central Human Resources Use Only:

(Must provide instructions for online changes or paper CIS for health and life as well as FBMC paper CIS)

Instructions to make changes to Health and Life Benefits at [www.peia.gov](https://www.peia.gov) / \_\_\_\_\_

Paper CIS for Health Insurance / \_\_\_\_\_ Paper CIS for Life Insurance / \_\_\_\_\_

Paper CIS for FBMC / \_\_\_\_\_ Date provided information / \_\_\_\_\_