Life Event Action Playbook

Notify HR immediately. Deadlines are strict - missing a window can lock you out for months.

Use this with your employer's Summary Plan Description (SPD). Windows and document requirements vary by employer and carrier. When HR asks for proof, submit clear scans (PDF preferred). Keep copies of everything you upload.

Marriage / Domestic Partnership

Enrollment window (verify with YOUR employer)

Typical employer window: 30 days from marriage or partnership date. Some plans allow up to 60 days. Marketplace/HealthCare.gov SEP is generally 60 days from the event. Confirm your SPD and HR portal.

What to do

- Notify HR/benefits within your plan deadline (same day if possible).
- Decide: add spouse to your plan, join spouse's plan, or keep separate coverage.
- Compare SBCs side-by-side on premium, deductible, and network.
- Update life insurance beneficiaries and retirement account beneficiaries.
- Submit elections and upload proof; save confirmation PDF.

Documents HR usually accepts (primary)

- Certified marriage certificate (county/state issued).
- Government-issued photo ID for spouse.
- Completed employer QLE / life event form.

Backup documents if primary unavailable

- Marriage license (signed) plus county clerk receipt if certificate pending.
- Religious institution marriage record plus affidavit (employer may accept).
- Domestic partnership registration from city/state, if applicable.
- Passport showing married name change (supporting only).

Date of event: ____

Deadline to notify HR: ____________________________________

HR ticket / confirmation #: _______________________________

Divorce / Legal Separation

Enrollment window (verify with YOUR employer)

Typical employer window: 30-60 days from divorce decree or legal separation date. COBRA election for ex-spouse (if offered): often 60 days from loss of coverage notice. Marketplace SEP: generally 60 days from coverage loss.

What to do

- Notify HR immediately when divorce/separation is final (or when court date is set if HR requires).
- Remove ex-spouse from medical/dental/vision if required by plan or court order.
- Update beneficiaries on life insurance and retirement accounts.
- Request written COBRA rights notice if ex-spouse was on your plan.
- Obtain alternative coverage before termination date if possible.

Documents HR usually accepts (primary)

- Final divorce decree or legal separation agreement.
- Employer QLE form naming effective date of coverage change.
- Court order regarding dependent coverage (if applicable).

Backup documents if primary unavailable

- Filed divorce petition plus judge's interim order.
- Attorney letter on letterhead stating final divorce date (employer discretion).
- Protection order or separation filing with court stamp (case-by-case).

Date of event: ____

Deadline to notify HR: ____________________________________

HR ticket / confirmation #: _______________________________

Birth / Adoption / Foster Placement

Enrollment window (verify with YOUR employer)

Typical employer window: 30 days from birth, adoption placement, or foster placement. ACA: special enrollment generally within 60 days of event. Some employers allow enrollment effective date of birth if reported promptly.

What to do

- Notify HR within deadline; ask about retroactive effective date rules.
- Add newborn/child to medical, dental, vision.
- Review parental leave (paid/unpaid), STD, and FMLA paperwork.
- Increase life insurance if offered without medical exam during window.
- Open dependent care FSA if eligible; update tax withholding with payroll.

Documents HR usually accepts (primary)

- Birth certificate or hospital record of live birth.
- Adoption placement agreement or final adoption decree.

- Foster care placement letter from agency.
- Social Security number for child (or application receipt).

Backup documents if primary unavailable

- Hospital discharge summary with parent and baby names.
- Pediatrician visit record within first 30 days.
- Court documents showing guardianship or custody.
- Agency letter on official letterhead pending final decree.

Date of event: ____

Deadline to notify HR: ____________________________________

HR ticket / confirmation #: _______________________________

Turning 26 (Loss of Parent's Coverage)

Enrollment window (verify with YOUR employer)

Coverage usually ends end of birth month or end of plan month when you turn 26 (plan-specific). Marketplace SEP: generally 60 days before loss through 60 days after. Employer new-hire or special enrollment if you have your own job.

What to do

- Confirm exact termination date on parent's plan (call member services).
- Compare: your employer plan, marketplace, or student plan if eligible.
- Enroll BEFORE gap date - even one uninsured month can hurt.
- If employed, use new hire or QLE window at your job.
- Gather prescriptions and provider list for network check.

Documents HR usually accepts (primary)

- Government photo ID showing date of birth.
- Letter from parent's employer/plan confirming loss of eligibility.
- Proof of prior coverage (ID card, COBRA notice, or EOB).

Backup documents if primary unavailable

- Birth certificate.
- Parent's HR email confirming dependent removal date.
- Prior year tax return showing dependent status (supporting).

Date of event: ____

Deadline to notify HR: ____________________________________

HR ticket / confirmation #: _______________________________

Job Loss / Reduction in Hours

Enrollment window (verify with YOUR employer)

Employer coverage ends per plan (often last day of month after termination). COBRA election: typically 60 days from loss notice OR qualifying event. Marketplace SEP: generally 60 days from loss of coverage.

What to do

- Read separation packet same day - note coverage end date.

- Watch mail/email for COBRA election notice; do not miss deadline.
- Compare COBRA vs spouse plan vs HealthCare.gov (premium + network).
- Ask HR about 401(k) rollover, unused PTO payout, and FSA grace/runout.
- Document all deadlines on calendar.

Documents HR usually accepts (primary)

- Termination letter or separation agreement with last day worked.
- COBRA election notice from plan administrator.
- Final pay stub showing coverage end.

Backup documents if primary unavailable

- Unemployment award letter.
- Email from HR confirming termination date.
- Signed resignation letter if voluntary quit.

Date of event: ____

Deadline to notify HR: ____________________________________

HR ticket / confirmation #: _______________________________

New Job / Gain of Employer Coverage

Enrollment window (verify with YOUR employer)

New hire enrollment: often 30 days from start date (employer-specific). If leaving other coverage: special enrollment at new job when you had prior coverage. Marketplace: cancel marketplace plan when employer coverage starts to avoid overlap issues.

What to do

- Complete new hire benefits within window - do not default.
- Capture full employer match from first eligible paycheck if possible.
- Waive duplicate coverage if covered elsewhere; keep proof of waiver.
- Transfer HSA to new custodian if changing HDHP; spend down FSA at old employer per rules.
- Save all enrollment confirmations.

Documents HR usually accepts (primary)

- Offer letter with start date.
- Proof of prior coverage termination (COBRA end, loss letter, or last EOB).
- Completed new hire enrollment forms.

Backup documents if primary unavailable

- First pay stub showing benefit deductions.
- Email from HR confirming enrollment effective date.
- Insurance ID card from prior plan showing end date.

Date of event: ____

Deadline to notify HR: ____________________________________

HR ticket / confirmation #: _______________________________

Move to New ZIP / Service Area

Enrollment window (verify with YOUR employer)

If move affects network or plan availability: often 30 days from move date. Marketplace: SEP generally 60 days from move if you had coverage. Must usually prove you moved to a new rating area.

What to do

- Verify if current plan has providers/network in new area.
- Notify HR if employer plan is tied to location or network tier.
- Update mailing address with carrier and pharmacy.
- Re-run prescription formulary and provider search in new ZIP.

Documents HR usually accepts (primary)

- Lease agreement or mortgage closing statement with new address and date.
- Utility bill at new address within 60 days.
- Driver's license update showing new address.

Backup documents if primary unavailable

- USPS change-of-address confirmation.
- Employer remote-work policy letter with new work location.
- Bank statement mailed to new address.

Date of event: ____

Deadline to notify HR: ____________________________________

HR ticket / confirmation #: ________________________________

Death of Covered Dependent or Spouse

Enrollment window (verify with YOUR employer)

Typical employer window: 30-60 days from date of death. May need to remove dependent from plan or change coverage tier. Life insurance claims separate from health enrollment - contact carrier immediately.

What to do

- Contact HR to report death and understand coverage change options.
- Remove deceased from medical plan if required; adjust tier (e.g., family to employee-only).
- File life insurance beneficiary claim with death certificate.
- Update all retirement and beneficiary designations.
- Ask about COBRA rights for surviving covered family members if applicable.

Documents HR usually accepts (primary)

- Certified death certificate.
- Employer QLE / life event form.
- Marriage or birth certificate proving relationship (if requested).

Backup documents if primary unavailable

- Obituary plus funeral home statement (employer discretion).
- Hospital record or hospice letter (supporting).
- Insurance company acknowledgment of claim.

Date of event: ____

Deadline to notify HR: ____________________________________

HR ticket / confirmation #: ________________________________

Official resources

- DOL - COBRA overview
  https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra
- HealthCare.gov - Glossary
  https://www.healthcare.gov/glossary/
- HealthCare.gov - SEP
  https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/