Life Events & Special Enrollment

Full voiceover transcript - educational content only

Scene 1: Life changed? Your benefits can too

Pixel Quest · Module 5 - Part 1

Life hits - and outside open enrollment, the system says you can't change benefits unless you have a qualifying life event. Marriage, divorce, birth, adoption, loss of other coverage, sometimes a move. Employers require proof and enforce tight deadlines - often thirty or sixty days. Notify HR immediately when life shifts. Don't assume they'll remind you.

Scene 2: Turning 26

Aging off mom's plan

Under the Affordable Care Act, dependent children can often stay on a parent's group plan until twenty-six. Losing that coverage is typically a qualifying event. Plan before the birthday month - coverage gaps are expensive. HealthCare dot gov has resources for young adults.

Scene 3: Comparing job offers

Beyond salary

Build a spreadsheet: salary plus bonus, health premium for your tier, deductible and out-of-pocket max, retirement match and vesting, HSA contributions, PTO days, remote policy, equity if any. A higher salary with weak benefits can net lower than a moderate salary with strong benefits. Run your own numbers.