



Life Event Change FAQs

*These questions and answers summarize some of the plan's highlights. For a complete description of your benefits, please refer to the appropriate **Plan Summary** document in the **Resource Library** section of the Benefits website at benefits.stanford.edu. If there are any differences between this information and the plan documents, the plan documents will govern.*

What is a life event change?

Changes to your benefits elections are normally allowed only during open enrollment each year. But certain events in your life allow you to make election changes without the need to wait for open enrollment. We call these changes a "life event."

Examples of a life event include a change in your job status (full-time to part-time or vice versa), a change to your family (marriage, divorce, birth of a baby), or a personal change (moving to a new location). To learn more about life events and the benefit changes you can make, go to the Benefits website at benefits.stanford.edu, and look in the *Life Events* section or call Stanford Benefits at 650-736-2985 and press option 9.

How do I notify Stanford Benefits when I have a life event change?

Go to the Benefits website at benefits.stanford.edu, and logon to **MyBENEFITS** to make changes to your elections. If you are unable to logon, call Stanford Benefits for help.

When am I required to notify Stanford Benefits about a life event change?

You have 31 days from the date of the event to make changes to your benefits. If you wait longer than 31 days you will have to wait until annual Open Enrollment to make a change.

Can I make a life event change after the 31 days?

If you miss the 31-day window you will need to wait for open enrollment. However, you have the option to appeal for more time. There is no guarantee your appeal will be granted and you will be given additional time. To learn about filing an appeal, contact Stanford Benefits for help.

Is there a list of life event changes that I can view?

The *Life Events* section of the Benefits website at benefits.stanford.edu discusses eligible life event changes. You can also see the full list, plus what changes you are allowed to make, by logging onto **MyBENEFITS**. If you have questions, call Stanford Benefits.

If I make a change to my benefits, when will I see a change in my paycheck?

Changes that affect your payroll deductions generally start within one to two pay periods after you notify us of your change. The university does not generally make retroactive adjustments.

If I remove my child or spouse from coverage during Open Enrollment will they be eligible for COBRA?

No. If you drop a dependent from coverage during open enrollment, your dependent is not eligible for COBRA. However, if you drop your dependent from coverage during the year because of a life event change, and you notify Stanford Benefits within 31 days of the event, your dependent will be sent a COBRA package if he or she is eligible.