

## Qualifying Life Events

This document is meant to guide you on how to correctly ADD or DROP dependents from your benefit plans when you experience a qualifying life event. The deadlines to add or drop a dependent will vary based on the type of life event taking place.

ADDING A DEPENDENT/S:		
Event Type	Deadline to Enroll/Remove Dependents From Coverage	Benefits Effective/End Date
New Hire	Within 30 days of hire or rehire date	1 <sup>st</sup> day of the following calendar month OR if hired on the 1 <sup>st</sup> working day of the month coverage will be effective on the date of hire. Temporary employees are effective the 1 <sup>st</sup> day of the month following 60 days of continuous employment.
Marriage	Within 30 days of marriage	1 <sup>st</sup> day of the following calendar month
Domestic Partner	Within 30 days of establishing Domestic Partnership with a State of Washington domestic partner registration in line with RCW 26.60.030	1 <sup>st</sup> day of the following calendar month
Birth	Within 60 days of birth	Date of birth
Adoption	Within 60 days of adoption or placement for adoption	Date of birth for a child adopted or placed for adoption within 60 days of birth Date of adoption or placement for a child older than 60 days of birth
Legal Custody	Within 60 days of court-appointed legal guardianship	1 <sup>st</sup> day of the following calendar month
Loss of Coverage	Within 30 days of loss of coverage <b>OR</b> 60 days for involuntary loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP)	1 <sup>st</sup> day of the following calendar month
Annual Open Enrollment	Last day of Open Enrollment	The 1 <sup>st</sup> of January the next calendar year
Other (Explain)	Contact the Benefits Office if you believe you have experienced a qualifying life event not listed on this document.	

**To ADD an eligible dependent to your benefit plans for one of the above qualifying life events, you must do the following:**

- Login to Employee Self Service (ESS) through any computer or device that is connected to the City's internet at [www.cityoftacoma.org/ESS](http://www.cityoftacoma.org/ESS) using your City of Tacoma network login information. Additionally, you can find a link to ESS on Gnet and Unet.
  - In ESS, you will select the Benefits link and select the Dependents and Beneficiaries option where you will add your new dependent(s) into the system.
- Complete a [Dependent Eligibility Verification Form](#) and provide copies of the required supporting document(s) for your new dependent(s) (see the backside of the Dependent Eligibility Verification Form for instructions).
- Submit the Dependent Eligibility Verification Form, and supporting dependent verification documents to the Benefits Office **by the deadline listed above:**
  - Email to [benefits@cityoftacoma.org](mailto:benefits@cityoftacoma.org)
  - Send interoffice mail to the Benefits Office at TMB 1420
  - Mail to the Human Resources Department, Benefits Office, 747 Market Street, 1420, Tacoma, WA 98402

**\*Note: If you do not submit the required paperwork by the above deadline, you must wait until the next annual Open Enrollment period (usually in November) to add your dependent/s to your benefits plans for the start of the new plan year.**

DROPPING A DEPENDENT/S:		
Event Type	Deadline to Enroll/Remove Dependents From Coverage	Benefits Effective/End Date
Obtained Other Coverage	Within 30 days of obtaining other coverage	The last day of the prior calendar month
Divorce/Legal Separation	Within 30 days of the divorce or legal separation	The last day of the calendar month
Dissolution of Domestic Partnership	Within 30 days of the dissolution of the domestic partnership	The last day of the calendar month
Death of a Dependent	Within 30 days of the death	Date of death
Other (Explain)	Contact the Benefits Office if you believe you have experienced a qualifying life event not listed on this document.	

**To DROP an eligible dependent from your benefit plans for one of the above qualifying life events, you must do the following:**

- Complete a [Dependent Eligibility Verification Form](#) and provide copies of the required supporting document(s) for your new dependent(s) (see the backside of the Dependent Eligibility Verification Form for instructions).
- Submit the Dependent Eligibility Verification Form, and supporting dependent verification document(s) to the Benefits Office **by the deadline listed above:**
  - Email to [benefits@cityoftacoma.org](mailto:benefits@cityoftacoma.org)
  - Send interoffice mail to the Benefits Office at TMB 1420
  - Mail to the Human Resources Department, Benefits Office, 747 Market Street, 1420, Tacoma, WA 98402

**Note: If you do not submit the required paperwork by the above deadline, in cases of a divorce or dissolution of a domestic partnership, any claims paid on behalf of your former dependents who no longer meet the definition of an eligible dependent after the qualifying event date will be reprocessed and you and/or your ex-spouse/ex-domestic partner will be responsible for payment of said claims. In the case of a dependent obtaining other coverage, the dependent/s will not be able to be removed from your coverage until the next annual Open Enrollment period.**

## COBRA:

If a qualifying life event results in a dependent's removal from the benefit plans, our COBRA Administrator, WageWorks, will send paperwork about the option to continue coverage through COBRA. Make sure you contact the Benefits Office if a dependent being removed has a different address so this paperwork will reach them.

## Other Things to Consider:

Depending on the type of qualifying event taking place, you may be able to make other changes to your benefit plans. All changes must be made within 30 days of the qualifying event:

- Start/Change your Flexible Spending Account (FSA) health or dependent care contributions
- Apply for or increase the amount of additional life insurance for you or your dependents
- Cancel spouse or dependent life insurance

Action/Changes	To make changes or find additional information
Start/Change Flexible Spending Account Contributions	*Complete the Flexible Spending Enrollment/Change Form
Apply for or Increase Amount of Employee/Spouse/Dependent Life Insurance	*Complete the Medical History Statement for The Standard
Cancel Spouse and/or Dependent Life insurance	<a href="#">Log into ESS</a> and select <b>Benefits</b> and then <b>Allowable Midyear Benefit Changes</b>
Life Insurance Beneficiary Change	<a href="#">Log into ESS</a> and select <b>Benefits</b> and then <b>Allowable Midyear Benefit Changes</b>
Physical and/or Mailing Address	<a href="#">Log into ESS</a> and select <b>Personal Information</b>
Contact Phone Numbers	<a href="#">Log into ESS</a> and select <b>Personal Information</b>
Emergency Contacts	<a href="#">Log into ESS</a> and select <b>Personal information</b>
Direct Deposit Banking Details	<a href="#">Log into ESS</a> and select <b>Personal Information</b>
Retirement Beneficiary Changes	Contact the appropriate retirement office: -Tacoma Employees' Retirement System (TERS) 253-502-8200 -Washington State Department of Retirement Services (DRS) 800-547-6657 -Railroad Retirement Board 877-772-5772
Federal Withholdings (W-4)	<a href="#">Log into ESS</a> and select <b>Payment</b>
Deferred Compensation Beneficiary Change	Login to <a href="#">ICMA (Everyone)</a> or <a href="#">Nationwide</a> (Fire only)

\*All benefit forms can be found on the Benefits webpage at [www.cityoftacoma.org/benefits](http://www.cityoftacoma.org/benefits) under the Benefits Forms section. Forms can be submitted to the Benefits Office by email [benefits@cityoftacoma.org](mailto:benefits@cityoftacoma.org) or interoffice to the Tacoma Municipal Building (TMB) Room 1420.

Plan booklets, summaries, and benefit carrier contact information can be found at the Benefits webpage at [www.cityoftacoma.org/benefits](http://www.cityoftacoma.org/benefits) under the Plan Information section.

If you have questions about a qualifying event or need other benefits assistance, please contact the Benefits Office at 253-573-2345 or via email at [benefits@cityoftacoma.org](mailto:benefits@cityoftacoma.org). If you need assistance with logging into Employee Self Service (ESS), contact the IT Service Desk at [253-591-2057](tel:253-591-2057).

