

Employee Guide: Change In Status & Life Event (QLE) Changes

Congratulations on your recent life event! We know that big changes—whether exciting or challenging—often come with important administrative steps to update your benefits. This guide is here to help you consider some steps you may need to take to ensure a smooth transition and keep your employee information current.

This document is provided as a **courtesy guide**. It does not constitute legal advice. In all cases, the terms and conditions of the official plan documents, insurance contracts, and retirement agreements will govern and override any conflicting information provided here.

Critical Deadline: The 30-Day Rule/60-Day Rule

All changes related to a Qualified Life Event **MUST** be completed and submitted to the Human Resources (HR) Department within 30 days of the event date, except PEHP allows up to 60 days for medical and dental plan enrollment.

Failure to meet these deadlines means you must wait until the next Open Enrollment period to make changes, except as required by law. Some plans also will require you to satisfy evidence of insurability to add coverage at a later date.

All changes and premiums are back dated to the effective date of the Qualified Life Event.

Change of Address

This change typically does not affect your enrollment eligibility but is critical for tax and communication purposes.

Action Item	Details
Address Change Form	Complete and submit the official form to HR.
Benefits Confirmation	Confirm that your new address is updated with HR, Insurance Carriers (Health, Dental, Vision, etc.), and Retirement Accounts (Utah Retirement, 401K).
Personal Information	Update your contact information with HR, including your personal email address.

Marriage, Divorce, or Legal Separation

Category	Action Item
Proof of Event	Marriage: Submit a copy of your Marriage Certificate . Divorce/Separation: Submit the first and last pages of your Court Decree .
ID & Tax Form	Complete a new W-4 Form to update your marital status and allowances. (Note: Your name on the W-4/W-2 must match your Social Security Card).
Benefits Enrollment	Complete and submit a Benefits Change Form to add, delete, or modify coverage for: Health Insurance, Dental Insurance, Vision Insurance, Flexible Spending Account (FSA), and life insurance. You may also want to update your Health Savings Account amounts.
Beneficiaries	Review and update beneficiaries for all accounts: Group Life Insurance, Utah Retirement, and 401K/Investment Accounts. You update your group life insurance with the HR office and all other retirement plans are updated online through your secure myurs.com account. Remember that laws regulating the URS benefits void a spousal beneficiary upon divorce. You must redeclare this beneficiary as an ex-spouse if you desire to have him/her designated as a beneficiary following divorce.
Emergency Contacts	Update your Emergency Contact Information with HR/Payroll.

Special Considerations

- **Name Change:** If you change your legal name, you **must** obtain a new Social Security Card *before* completing a new W-4 with the updated name and before your name can be updated on Tooele City's records.
- **FSA Changes:** You can enroll in or change your current FSA election amount due to a QLE, but you cannot open a new medical FSA until the next Open Enrollment (unless the event grants new eligibility).
- **Divorce & COBRA:** If you are removing a dependent (former spouse, child) from health, dental, FSA, or life coverage, you **must** provide their current mailing address to HR immediately for COBRA continuation notification purposes.
- **Dependent Child Marriage:** If a dependent child is married, you must update your records with Tooele City to reflect a married dependent, their new address, and any name change.

Adding a New Dependent

This applies to the birth of a **Newborn Child**, **Adoption**, or obtaining **Legal Custody** of a child including step-children through a new marriage.

Category	Action Item
Proof of Event	Birth: Submit the Certificate of Live Birth or Hospital Birth Letter. Adoption/Custody: Submit the relevant Court Documentation/Orders.
Benefits Enrollment	Complete and submit a Benefits Change Form to add the dependent to: Health Insurance, Dental Insurance, Vision Insurance, Flexible Spending Account (FSA), and life insurance.
Life Insurance	Review/Update your Dependent Life Insurance (to add the child) and consider changes to your own Group Life/Supplemental Life insurance.
Tax & ID	Complete a new W-4 Form to update your exemptions/allowances.
Beneficiaries	Review and update your beneficiaries for all accounts: Group Life Insurance, Utah Retirement, and 401K/Investment Accounts. You update your group life insurance with the HR office and all other retirement plans are updated online through your secure myurs.com account.

Important Notes

- **FSA Changes:** You may **increase or decrease** your existing FSA election amount due to the birth or adoption of a dependent.
- **Social Security Number:** To add a dependent to most benefits, you will need the dependent's Social Security Number (SSN). If you do not have the SSN by the 30-day/60-day deadline, you must enroll the dependent *without* it and provide the SSN to HR as soon as it is received.