

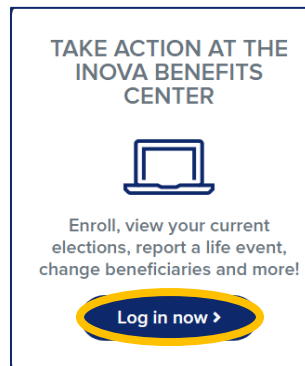
# How to Process a Qualifying Life Event

A *Qualifying Life Event* is an event that allows you to change your health and welfare plan benefit elections. Examples of Qualifying Life Events include marriage, divorce or legal separation, child's birth/adoption/placement in your home, and loss or gain of coverage elsewhere. Information about Qualifying Life Events is available on the benefits portal at [www.myinovabenefits.org](http://www.myinovabenefits.org) in the *Life Events* section.

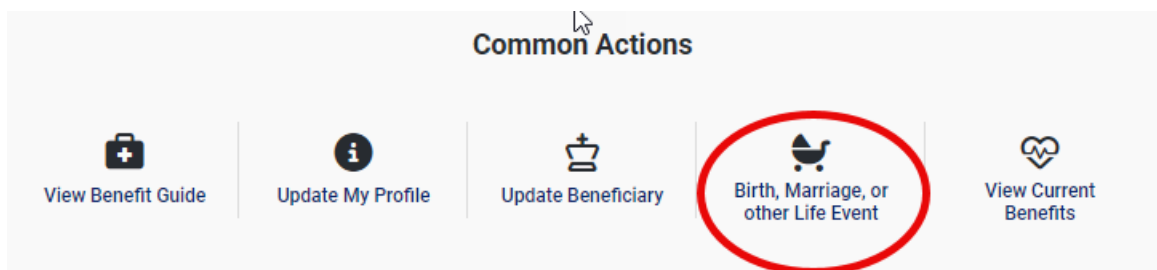
All Qualifying Life Events are processed through the Inova Benefits Center and must be processed within 31-days after the event, except a newborn or adoption enrollment must be processed within 60-days after a child's birth, adoption or placement in your home. Supporting documentation must be submitted within 45-days after your enrollment (within 60-days for a child's birth, adoption or placement in your home).

Follow the steps below to process a Qualifying Life Event.

- Log into the Inova Benefits Center by visiting the benefits portal at [www.myinovabenefits.org](http://www.myinovabenefits.org) and selecting the TAKE ACTION AT THE INOVA BENEFITS CENTER tile (see screenshot below).



- Enter your Username and Password
- From your home page, select **Birth, Marriage, or other Life Event** in the 'Common Actions' section in the middle of the page. Select **Life Events** from the dropdown menu.



- Read the information on the **Life Event** page regarding due dates and required documentation (see partial screenshot below). Select the links for eligibility verification requirements and the Qualified Life Event Quick Reference Guide if you need additional information.

## Life Event

For additional information or if you experience a qualifying family status change during the plan year, please contact the Inova Benefits Center as soon as possible.

**Important note:** You must register the Life Event below within 31 days of the event (60 days for a newborn event) and submit dependent documentation within 45 days if you wish to change your benefit coverage. If you are planning to add a dependent to your coverage, make sure he or she is eligible for benefits and be prepared to provide proof of eligibility. Click [here](#) for details regarding eligibility verification requirements. When you enroll your dependents, make sure you have their names, dates of birth and Social Security numbers.

**If you need to add a dependent to your benefits and they don't have an SSN, please call the benefits center for assistance. You will not be able to add the dependent online without an SSN.**

### Select Your Life Event

- You'll be asked to select your Qualifying Life Event.
  - Note that an adoption of a child is in the "Other" category, not the "Birth" category.

Your options in the "All Other Life Events" category include:

- Adoption/Placement of Child
- Loss of Spouse's (including Domestic Partner's) Coverage Elsewhere
- Gain of Spouse's (including Domestic Partner's) Coverage Elsewhere
- Loss of Employee's Coverage Elsewhere
- Gain of Employee's Coverage Elsewhere
- Change My HSA Election
- Change My Voluntary Benefits Election

Choose the appropriate category and reason.

### Enter Your Life Event Information

Enter the date your life event occurred. The life event date and loss/gain of coverage date may be different, and you should enter the later date, which is usually the loss/gain coverage date. For example, assume you were enrolled in your spouse's medical plan, your spouse was laid off 5/1/24, and your medical coverage ended 5/31/24. You should enter the loss of coverage

date, which is 5/31/24. Please note that you may have to submit multiple Life Events if loss of coverage dates or other details are different for you and a dependent.

### Follow the Remaining Prompts

- Enter the required information, including each dependent's Social Security Number (SSN). You will not be able to enroll a dependent without an SSN. If you do not have the SSN, call the Inova Benefits Center at 1-877-466-8201 for instructions on how to proceed.
- Upload supporting documentation as required. Read *How to Upload Documents to the Inova Benefits Center* for instructions on how to upload documents. The document is located on the benefits portal [www.myinovabenefits.org](http://www.myinovabenefits.org) in the *Resources* section.
  - *A Dependent Documentation Requirements* guide describes the required documentation to enroll a dependent and is available on the benefits portal at [www.myinovabenefits.org](http://www.myinovabenefits.org) on the *Resources* page in the *New to Inova* section.
- Be sure to click **Save** or **Submit** as prompted.
  - **IMPORTANT:**
    - If you do not click Save or Submit, it will be recognized that your intent is to abort the process, and your life event WILL NOT be processed. If your 31-day (or 60-day for a child's birth, adoption, or placement in your home) enrollment period closed and you did not click Save or Submit, you must wait until the next Annual Enrollment period to make your election(s).  
**There are no exceptions to this policy.**
    - If you do not provide the requested documentation supporting the Life Event by the due date, your request will be denied and you must wait until the next Annual Enrollment period to make your election(s).

### Benefit Communications

The Inova Benefits Center will send emails to you to advise you of the due dates for submitting Qualifying Life Event and/or dependent documentation. Once the documentation has been uploaded, an email will be sent to you to advise you if the documentation was accepted.

**Do not use your Inova work email for benefit communications if you are on any type of leave.** You will not have access to Inova email or internal Inova systems while you are on a paid or unpaid leave, including Family & Medical Leave (FML), Short-Term Disability (STD) and Paid Parent Leave (PPL), so you should designate your personal email address as your preferred email address in the Inova Benefits Center system.

You can change your preferred email address in the Inova Benefits Center system by completing the steps below.

- Log into the Inova Benefits Center by visiting the benefits portal at [www.myinovabenefits.org](http://www.myinovabenefits.org) and selecting the TAKE ACTION AT THE INOVA BENEFITS CENTER tile.
- Enter your Username and Password
- Select **My Profile** on top menu bar on your home page
- Select **Personal Information**
- In the address section, select **Edit**
- Enter your personal email address in the **Alternate Email** field
- Select your **preferred email** as Alternate Email
- **Save** your changes

*Note: No consideration will be given if your Qualifying Life Event or dependent's enrollment is canceled because you used your work email address for benefit communications while you were on leave and were unable to read the Inova Benefits Center emails. **It is your responsibility to designate your personal email address as your preferred email address in the Inova Benefits Center if you are on leave.***