Qualifying Life Event (QLE) Information

Below are general guidelines to add and drop benefits or dependents during the plan year due to a qualifying life event (QLE) or special enrollment event. You have 30 days from the QLE date to make any changes to your benefit elections and the changes you make must be consistent with the event.

Add a NEWBORN:
- Enrollment Period: 30 days from the date of the baby’s birth
- Effective Date: date of baby’s birth
- Note: Newborn can be enrolled prior to receiving Social Security Number; follow up when received.

Add an ADOPTED CHILD:
- Enrollment Period: 30 days from the date of adoption or date on which the child to be adopted is placed with the employee
- Effective Date: date of adoption or date on which the child to be adopted is placed with the employee

Add a spouse/step-child due to MARRIAGE:
- Enrollment Period: 30 days from the date of marriage
- Effective Date: first of the month following the marriage date

Add coverage or dependents due to an INVOLUNTARY LOSS OF OTHER GROUP COVERAGE:
- Examples of Qualified Events: spouse termination of employment, divorce, loss of CHIP/Medicaid
- Examples of NOT Qualified Events: voluntary loss of coverage such as during spouse’s open enrollment or failure to pay premium, surcharge for spouse, increase in premium, reduction in employer’s contribution to premium, reduction in benefits, provider drops from plan network
- Enrollment Period: 30 days from the date coverage is lost
- Effective Date: first of the month following the date coverage was lost

Drop coverage or dependents because OBTAINED OTHER GROUP COVERAGE:
- Examples of Qualified Events: spouse obtains new job, spouse adds benefits at open enrollment, Medicare is effective, CHIP/Medicaid is effective
- Enrollment Period: 30 days from the date new coverage is effective
- Effective Date: The LATER of first of the month following the effective date of the new coverage OR first of the month following the date paperwork is received (no retro drops)

Drop dependents due to DIVORCE:
- Enrollment period: 30 days from the date the divorce is finalized
- Effective Date: The LATER of first of the month following the effective date of the divorce OR first of the month following the date paperwork is received (no retro drops)
Section 125 Cafeteria Plan

As a Georgetown ISD employee, you are eligible to participate in a Section 125 Cafeteria Plan. Enrollment opportunities are limited to the plan year dates for your employer.

Section 125 Cafeteria Plan allows you, the employee, to select from a list of available benefits that will meet your family’s benefits needs. Certain benefit premiums are deducted from your gross earnings before federal withholding taxes are calculated. The amount you elect to have deducted “pre-tax” actually lowers your taxable income. By implementing this plan, your employer is helping you reduce your taxes and increase your take home pay. The illustration below shows how the Cafeteria Plan can work for you.

You cannot change your benefit elections for the plan year unless the benefits office receives notification in writing within 30 days of the status change. If the Benefits Office is not notified within 30 days of the status change, no benefit change can be made until the next annual Open Enrollment. See Mid-year Changes below.

IRS specified changes in family status include:

- Marriage
- Divorce
- Death of a spouse/child
- Birth or adoption of a child
- Termination of spouse’s employment

Benefits that are pre-taxed and part of Section 125 are:

- Medical
- Dental
- Vision
- Medical Flexible Spending Account (FSA)
- Dependent Care Flexible Spending Account (FSA)
- Health Savings Account (HSA) [HSA can be changed throughout the year per IRS rules]