

## List of Common Qualifying Life Events - Addition

Submit forms and supporting documentation via [Employee Self Service \(ESS\) eUpload](#). This list is not inclusive. If you have any questions or have a situation not listed, please contact the RCUH Employee Benefits Section at email: [rcuh\\_benefits@rcuh.com](mailto:rcuh_benefits@rcuh.com) or call: (808) 956-6979 or (808) 956-2326. All submissions are subject to RCUH's review and approval. RCUH may change the effective date due to deadlines. Submissions received outside of the 30-day deadline will not be accepted, absent extenuating circumstances.

**Effective Dates:** If all documentation is received by the 20th, the earliest effective date may be the 1st of the following month. If received after the 20th, the earliest effective date will be the 1st of the second following month. Example: If received by October 20th, the earliest effective date may be November 1st. If received after October 20th, the earliest effective date is December 1st.

Event	When Health Enrollment/Change B5H Form Must be Submitted	Supporting Documentation	Changes Allowed
<b>Adoption</b> (employee wants to add child to plan)	Within 30 days from adoption or placement of adoption date.	Proof of adoption or placement of adoption (i.e., certification from recognized adoption agency)	No plan changes.  May enroll dependent onto existing health plan. May not add other dependents at this time.
<b>Birth</b> (employee wants to add newborn to plan)	Within 30 days from baby's date of birth.  Contact us regarding the effective date.	Proof of baby's birth (must include date of birth and parents' names).  Contact us if your name is not listed.	No plan changes.  May enroll newborn to existing health plan. May not add other dependents at this time.
<b>Civil Union Partnership</b> (employee wants to add partner to plan)	Within 30 days of date of notarized legal partnership.	Proof of legal partnership.  If adding partner's eligible dependent(s), proof of relationship documents (birth certificate).	No plan changes.  May enroll partner (and enroll eligible dependents) onto existing health plan.
<b>Court Order or Qualified Medical Child Support Order (to cover eligible dependent)</b>	No B5H form is required if employee is already enrolled.  If employee is not enrolled, they will have 30 days to submit the B5H. If enrollment is not completed within 30 days, employee and child(ren) will be added to the lower health plan.	RCUH receives the court order directly from the Child Support Enforcement Agency (CSEA).	No plan changes.  May enroll (and enroll eligible dependents).

**List of Common Qualifying Life Events - Addition (continued)**

Event	When Health Enrollment/Change B5H Form Must be Submitted	Supporting Documentation	Changes Allowed
<p><b>Guardianship</b> (employee wants to add child to plan)</p>	<p>Within 30 days of date of guardianship.</p>	<p>Proof of guardianship certified document</p>	<p>No plan changes.  May enroll (and enroll eligible dependents).</p>
<p><b>Involuntary Loss of Coverage</b> (employee and/or dependent loses health coverage wants to enroll in plan)</p>	<p>Within 30 days of involuntary loss of coverage.</p>	<p>Proof from previous employer of type of coverages lost (i.e., medical, dental).</p>	<p>No plan changes.  May enroll (and enroll eligible dependents).</p>
<p><b>Marriage</b> (employee wants to add spouse to plan)</p>	<p>Within 30 days of date of marriage.</p>	<p>Proof of marriage.</p>	<p>No plan changes.  May enroll partner (and enroll eligible dependents) onto existing health plan.</p>
<p><b>Return From Leave of Absence (LOA) or Protected Leave Without Pay</b></p>	<p>Within 30 days after returning from an LOA or protected leave without pay.</p>	<p>Submission of health form.</p>	<p>Employee must enroll in the same plans (and enroll same eligible dependents).</p>

## List of Common Qualifying Life Events - Cancellation

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**Effective Dates:** If all documentation is received by the 20th, the earliest effective date may be the 1st of the following month. If received after the 20th, the earliest effective date will be the 1st of the second following month. Example: If received by October 20th, the earliest effective date may be November 1st. If received after October 20th, the earliest effective date is December 1st.

Employees are responsible for informing RCUH of legal status changes (e.g., divorce, end of civil union partnership or domestic partnership).

Event	When Health Enrollment/Change B5H Form Must be Submitted	Supporting Documentation	Changes Allowed
<b>Acquisition of Coverage</b> (employee gets coverage from another plan and wants to voluntarily cancel RCUH plan)	At any time.  If employee is cancelling medical, they must also submit the Health Waiver (B5W) Form.	N/A	N/A
<b>Death</b>	As soon as reasonably practicable.	Death certificate or copy of obituary.	N/A
<b>Divorce</b> (employee may terminate coverage for spouse and their dependents)	Within 30 days of date of divorce.  The effective date could be adjusted per court order.	Proof of divorce.	No plan changes.
<b>Legal Separation/Termination of Domestic Partnership</b> (employee may terminate coverage for partner and their dependents)	Within 30 days of legal separation/termination of domestic partnership.	Proof of legal separation.	No plan changes.