

	Medical & Dental	Group Life Insurance	Voluntary Term Life	Voluntary AD&D	Voluntary Spouse Life	Voluntary Dependent / Child Life	Health Care FSA	Dependent Care FSA
Gain of eligibility for: Dependent Child over age 26 (returns to full-time student status)	Enroll • Dependent Child (FT student)	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted
Gain of benefit eligibility due to a job change	• Enroll • Waive Your Coverage	• Enroll • Waive Your Coverage	• Enroll • Waive Your Coverage	• Enroll • Waive Your Coverage	• Enroll • Waive Your Coverage	• Enroll • Waive Your Coverage	• Enroll • Waive Your Coverage	• Enroll • Waive Your Coverage
Loss of benefit eligibility due to a job change	Your coverage ends last day of the month	Your coverage ends last day of the month	Your coverage ends last day of the month	Your coverage ends last day of the month	Your coverage ends last day of the month	Your coverage ends last day of the month	Contributions continue only up to the amount of reimbursement	Contributions End
Change in percentage of time, but no change in eligibility	No Change Permitted	Change permitted only if salary change is greater than 25% or eligibility for the group life shared savings credit is impacted	Change permitted only if salary change is greater than 25%	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted
Divorce or legal separation	Drop • Spouse • Ineligible Family mbrs Enroll • Self • Eligible Family mbrs	Increase / Decrease as applicable	• Enroll • Increase • Decrease • Waive	• Enroll • Increase • Decrease • Waive	Waive	• Enroll • Increase • Decrease • Waive	• Begin • Increase • End • Decrease	• Begin • Increase • End • Decrease
Death of Spouse / Domestic Partner	Drop • Spouse/Dom Ptnr • Ineligible Family mbrs Enroll • Self • Eligible Family mbrs	Increase / Decrease as applicable	• Enroll • Increase • Decrease • Waive	• Enroll • Increase • Decrease • Waive	Waive	No Change Permitted	• Begin • Increase • End • Decrease <small>*No change permitted in the case of a domestic partner</small>	• Begin • Increase • End • Decrease <small>*No change permitted in the case of a domestic partner</small>
Death of Dependent Child	Drop • Child	Increase / Decrease as applicable	• Enroll • Increase • Decrease • Waive	• Enroll • Increase • Decrease • Waive	No Change Permitted	Waive	• End • Decrease	• End • Decrease
Termination of Domestic Partnership	Drop • Domestic Partner • Ineligible Family Members	Increase / Decrease as applicable	• Enroll • Increase • Decrease • Waive	• Enroll • Increase • Decrease • Waive	Waive	• Enroll • Increase • Decrease • Waive	No Change Permitted	No Change Permitted

	Medical & Dental	Group Life Insurance	Voluntary Term Life	Voluntary AD&D	Voluntary Spouse Life	Voluntary Dependent / Child Life	Health Care FSA	Dependent Care FSA
Loss of coverage through: <ul style="list-style-type: none"> Spouse Domestic Partner or Parent 	Enroll <ul style="list-style-type: none"> Self Eligible Dependents 	Increase / Decrease as applicable	<ul style="list-style-type: none"> Enroll Increase Decrease Waive 	<ul style="list-style-type: none"> Enroll Increase Decrease Waive 	<ul style="list-style-type: none"> Enroll Increase Your Coverage	<ul style="list-style-type: none"> Enroll Increase Your Coverage	<ul style="list-style-type: none"> Begin Increase Only if spouse is losing coverage	<ul style="list-style-type: none"> Begin Increase Only if spouse is losing coverage
Gain of coverage through: <ul style="list-style-type: none"> Spouse Domestic Partner or Parent 	Drop Coverage	Increase / Decrease as applicable	<ul style="list-style-type: none"> Enroll Increase Decrease Waive 	<ul style="list-style-type: none"> Enroll Increase Decrease Waive 	<ul style="list-style-type: none"> End Decrease Your Coverage	<ul style="list-style-type: none"> End Decrease Your Coverage	<ul style="list-style-type: none"> End Decrease 	<ul style="list-style-type: none"> End Decrease
Domestic Partner becomes Medicare eligible	<ul style="list-style-type: none"> Drop DP or Continue DP coverage as secondary to Medicare 	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted
Unpaid leave resulting in a month without pay	Benefits terminate effective the last day of the month in which the last paycheck was received. Option to continue benefits while on leave may be available. Visit https://hr.uiowa.edu/benefits/leave-absence for more information.							
Return from unpaid leave during which benefits were terminated	<ul style="list-style-type: none"> Enroll Waive Your Coverage	<ul style="list-style-type: none"> Enroll Waive Your Coverage	<ul style="list-style-type: none"> Enroll Waive Your Coverage	<ul style="list-style-type: none"> Enroll Waive Your Coverage	<ul style="list-style-type: none"> Enroll Waive Your Coverage	<ul style="list-style-type: none"> Enroll Waive Your Coverage	<ul style="list-style-type: none"> Enroll Waive <small>*Contributions will continue up to the amount previously reimbursed in which case coverage cannot be waived.</small>	<ul style="list-style-type: none"> Enroll Waive Your Coverage
Change of residence for <ul style="list-style-type: none"> Employee, spouse and/or dependents with no change in eligibility 	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted
Change in Childcare cost due to work schedule or childcare provider	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	No Change Permitted	<ul style="list-style-type: none"> Increase Decrease as applicable based on event

Please Note:

- Beneficiary designations for life insurance can be updated at any time without a qualifying event.
- In order to elect Dependent Life, you must elect Voluntary Term Life. Your dependent's amount cannot exceed the amount of your own benefit.
- A qualifying event may allow for redistribution of credits in a case where a change would not otherwise be permitted.

The information presented here provides guidance for qualifying events and does not constitute official plan documents. If there are any discrepancies between the information contained herein and the official plan documents, the plan documents will govern.

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