Qualifying Life Event
Frequently Asked Questions

If I have a qualifying event, how do I get enrolled, change or terminate my coverage?
Enrollment changes based upon a qualifying event must occur within 30 calendar days of that event, by Reporting a Life Event in your Oracle Self Service Benefits. Copies of any required documentation (such as proof of new coverage, proof of loss of coverage and dependent verification documents) must be uploaded to Oracle under My Documents by the 30-day deadline.

I am getting married soon. Can I add my spouse and/or stepchild(ren) to my coverage or do I have to wait until there is an Open Enrollment period?
After the marriage, log into Oracle Self Service and click on Benefits, choose Report a Life Event, add the marriage, enroll in benefits, and follow the prompts. Please make sure to download the appropriate dependent verification documentation to My Documents in Oracle within 30 days of the marriage.

I am expecting a baby. When should I add my baby?
Enrollment changes based upon the birth of a baby must occur within 30 calendar days of that event, by submitting to your Oracle Self Service. Login to Oracle, go to Benefits, choose Report A Life Event to begin the process and follow the prompts. Benefits will remain pending until you upload a copy of the birth letter from the hospital to My Documents in Oracle.

My spouse is losing his/her job and will no longer have insurance. When can I add him/her to my health insurance?
You may add your spouse to your insurance within 30 days of the qualifying event in Oracle Self Service under Benefits.

Go to Report a Life Event and follow the prompts. Do not forget to upload supporting documents including the following:

- Proof of the loss of other coverage
- Effective date of loss
- Copy of the marriage certificate (if new dependent)
- Proof of joint ownership (if new dependent)

If you do not add your spouse within 30 days of the loss of other coverage, you must wait until the next open enrollment period to enroll. For example, if your spouse lost coverage on May 1, the Life Event Report and all required supporting documentation must be received by May 30.

When can I make changes to my enrollment?
Each year during the Open Enrollment period, November 1 to November 15, you may change benefit elections, to be effective the following January 1. At any other time, a change may be made within 30 calendar days of a qualifying life event. Examples of a qualifying life event include:

- Birth
- Adoption
- Change in marital status
- Death of spouse or dependent
- Change in spouse employment that results in a gain or loss of coverage
- You or a dependent turn 26

Changes due to qualifying events must be submitted within 30 days of the Life event in Oracle. Under Benefits, go to Report a Life Event, and download supporting documentation under Document Records.

Are there pre-existing condition limitations if I change health plans?
Pre-existing condition limitations no longer apply. Any condition for which you are receiving treatment prior to your coverage change will be covered immediately by your new plan.

How do I change my address with our benefit vendors?
Log into Oracle Self Service. Then, go to Contact Info to change your Address, email address or phone number. And go to Contact Info to

change your home address. We automatically send daily electronic updates to our vendors so their system can be updated as well.

What happens to my benefits when I am no longer eligible for coverage or I am no longer employed?
Benefits terminate on the last day of the pay period in which the loss of eligibility or the last day actively at work occurs.

If I terminate my employment, can I keep my health, dental and vision insurance?
Yes. Continuation Coverage allows you and your covered family members to continue health, dental, vision and flexible spending accounts for up to 18 months if enrolled at the time of termination, and possibly longer under certain circumstances. To continue other supplemental plans, you must contact the supplemental insurance company for the continuation forms.

How do I obtain information about continuing my health, dental or vision insurance coverage?
You will automatically receive Continuation Coverage information for health, vision, and dental coverage after your benefits have terminated at the home address you have entered into Oracle Self-Service. The information will include:
- Enrollment forms
- Premium information
- Deadlines for enrollment

Once you have enrolled in and paid for coverage, your coverage will be reinstated back to the date the coverage was previously terminated.

If I have a name change, how do I correct my name?
If you legally change your name because of marriage, divorce, court order or any other reason, you must notify Social Security and obtain a corrected Social Security card. Once you have a corrected Social Security card, you may submit your name change and download your new Social Security card in Oracle Self Service. Your name will be updated in Oracle following approval of document download.

Please allow a few days for the information to update in our system. An email address will be generated with your new name, however, you will also continue to receive emails that are sent to your old email address. Your log-ins will not change due to a name change. We automatically send daily electronic updates to our vendors so that their system can be updated

How do I change my home address in Oracle?

Log into Oracle Self-Service. Then, go to Contact Info to change your Address, email address or phone number, and go to Contact Info to change your home address. We automatically send daily electronic updates to our vendors so that their system can be updated.

What if I have a status change from full-time to part-time or part-time to full-time?
If you change your employment status during the Plan Year, so that you switch from full-time to part-time or from part-time to full-time, the change is a qualifying event and would permit you to make a mid-year change in your Elections. A change from full-time to part-time or part-time to full-time results in a change in employee premiums under the health and dental plans. Please see the Team Member Guide to Benefits to view premiums under these plans.

What if I change from full-time or part-time to PRN or PRN to full-time or part-time?
If you change your employment status during the Plan Year, so that you switch from full-time or part-time to PRN, your benefits will terminate at the end of the pay period in which the status change occurs. If you change your employment status from PRN to full-time or part-time, the change is a qualifying event and would permit you to make a mid-year change in your Elections within 30 calendar days of the effective date of your status change. Coverage will start on the first day of the month following 30 days of eligibility. Just log into Oracle Employee Self Services Benefits to enroll.

If I transfer between departments or to another facility, what happens to my benefits?
The benefit plans cover employees who work for various facilities within FMOLHS. If you transfer to a different facility during the plan year, your benefit coverage will generally remain the same. You will not be permitted to select a different level of coverage.

If I am a PRN team member, can I enroll in health insurance?
If you are a PRN team member who is eligible for the coverage available under the provisions of the Affordable Care Act, you will receive an email at your team member email address from Human Resources providing details and enrollment instructions. The enrollment must be completed by the deadline provided.