

Qualifying Life Events

If you experience a qualifying life status change (see table below for common qualifying events), you have 31 days to make a change to your benefits coverage. If you miss this deadline, your next opportunity to change coverage will be during the next Open Enrollment period.

CML has partnered with ADP, our payroll and benefits vendor, to process life events. Employees have a few options on how to report the qualifying event to ADP:

- By contacting ADP at 1-855-547-8508. ADP representatives are available Monday thru Friday, 8am to 11:30 pm EST.
- By emailing mylifeadvisor@adp.com.
- By accessing Myself→Benefits→Enrollments→Report a Life Change.

You will need to submit proof of the qualifying life change. ADP will request these documents via email. For example, for the birth of a child, hospital documentation will suffice until the Social Security card is available. For loss of coverage elsewhere, they will need a letter from the previous employer or insurer stating what coverages you previously held and the date they ended.

Qualifying Event	Example
Loss of health care coverage elsewhere	<ul style="list-style-type: none"> • Turning 26 and aging out of a parent's plan • Loss of job-based coverage by a spouse/domestic partner • Losing eligibility (Medicaid, Medicare)
Gaining health coverage elsewhere	<ul style="list-style-type: none"> • Becoming insured under a spouse/domestic partner's job-based plan • Gaining coverage through Medicaid, Medicare
Changes in household	<ul style="list-style-type: none"> • Marriage, divorce, legal separation • Pregnancy, adoption, legal guardianship • Losing coverage due to death in the family

