







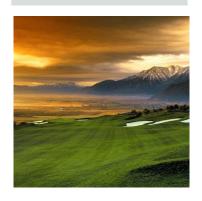


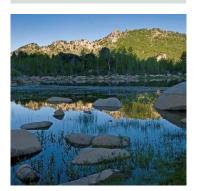


702-486-3100 or 1-800-326-5496

https://pebp.nv.gov









## Qualifying Life Events

Every effort has been made to ensure the accuracy of the information contained in this guide. This document contains quick reference tables to assist you in determining required supporting documents, and the timeframe to submit change requests due to a qualifying life event. In the event of any discrepancies between the information in this document and the Master Plan Document for PEBP Enrollment and Eligibility, the Master Plan Document will govern. These documents are available under *Getting to Know Your* Plan at <a href="https://pebp.nv.gov">https://pebp.nv.gov</a>.

One of the things you can count on in life is change. When those changes come, they might open the door for you to qualify to make modifications to your health plan outside the annual open enrollment period. Here's what you need to know:

- You may complete the following qualifying life events in your E-PEBP portal: adoption, birth, divorce, establish a domestic partner, marriage, Medicare eligibility changes, dependent dies, dependent gains coverage, dependent loses coverage, and terminate domestic partnership. You must complete these events in your <u>E-PEBP portal</u> within the specific timeframe (within 60 days of the date of event in most cases) as outlined in this guide. If the online event, including submitting any required supporting documents, is not completed within the specific timeframe, the request will not be accepted, and the change cannot be made until the subsequent open enrollment period.
- Other qualifying life events include employees or retirees who are in declined status who experience a change in number of dependents, permanent legal guardianship and retirement. For these events you will need to submit your supporting documentation and/or required forms to PEBP using our secure document upload form on <u>PEBP's Contact Us</u> page.
- Transferring to another agency is not a qualifying life event and you cannot make changes to your coverage. If there is no break in coverage as an active employee, you do not have the right to change coverage.
- In accordance with the Internal Revenue Service (IRS) Code Section 125, and upon proper notification to the PEBP, coverage changes generally occur on a prospective basis. Exceptions apply to newborn infants, adopted children and children placed for adoption.

Questions regarding eligibility?

Summary of Supporting Eligibility Documents								
Dependent Type	Social Security Number	Marriage Certificate	Birth Certificate	Hospital Birth Confirmation	Adoption Decree Signed by a Judge	Certificate of Registered Domestic Partnership	Legal Permanent Guardianship Signed by a Judge	Certification of Disabled Dependent Child Aged 26 Years or Older
CHILD								
Newborn	√		√	√				
Child under age 26	√		√					
Adoption	√		√		√			
Permanent Legal Guardianship (child)	٧		√				1	
Stepchild	√	√	√					
Domestic Partner's Child	√		√			√		
Domestic Partner's Adopted Child	√		√		√	1		
Disabled Child	√		√					√
Disabled Stepchild	√	√	√					√
Domestic Partner's Disabled Child	√		√			<b>V</b>		√
SPOUSE/DOMESTIC PARTNER								
Spouse	√	√						
Domestic Partner	1					1		

- A complete notification also means a completed event when the member submits a request for changes. To complete an event/notification the required supporting documentation must be provided to PEBP within the specified timeframe. Failure to provide the required documentation within the specified timeframe will result in an incomplete event/notification that will void the change request.
- When adding a dependent, other dependents cannot be dropped for the same qualifying event.
- Enrollment of a newly acquired spouse, domestic partner, and/or dependent child(ren) must occur no later than 60 days after the date of the qualifying event.
- Employees/Retirees in declined coverage status who experience a change in number of dependents may opt to enroll in coverage mid-year if adding a newly acquired dependent(s). This also applies if an employee/retiree loses other group coverage mid-year.
- All foreign documents must be translated to English.

	Qualifying Life Events Quick Reference Table					
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event		
New Hire	No later than the last day of the month in which coverage is scheduled to become effective	If adding spouse/domestic partner:  SSN of spouse or domestic partner  Copy of the certified marriage certificate or domestic partnership certificate  If adding dependent child(ren): SSN of child(ren) Copy of child(ren)'s certified birth certificate  If adding a stepchild(ren): SSN of child(ren) Copy of child(ren)'s certified birth certificate Copy of the certified marriage certificate or domestic partnership certificate  If adding a child(ren) under legal permanent guardianship: Copy of legal guardianship papers (signed by a judge) SSN of child(ren) Copy of child(ren) Copy of child(ren)'s certified birth certificates) If not the primary insured's child, a copy of the certified marriage or domestic partnership certificate	Full-time employees are eligible for coverage on the first day of the month concurrent with or following the date of hire	May add eligible dependent(s) in the family unit		

	Qualifying Life Events Quick Reference Table					
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event		
Initial Retirement Coverage for Eligible Retiring Employees	Within 60 days of the employee's date of retirement	<ul> <li>□ Enrollment election completed via Retiree Benefit Enrollment and Change Form (RBECF)</li> <li>□ Years of Service Certification (YOS) form</li> <li>□ If age 65 or older, copy of Medicare Parts A and/or B card</li> <li>□ If age 65 or older and ineligible for premium-free Medicare Part A, a copy of the Medicare Benefits Verification Letter and a copy of Medicare Part B card</li> <li>□ If adding a dependent, refer to the Summary of Supporting Eligibility Documents</li> </ul>	Retiree coverage is effective on the first day of the month concurrent with or following the date of retirement	May add or remove dependent(s)  May select a new health plan option  Apply for free Medicare Part A, must purchase Part B, and may be required to enroll for coverage through the Medicare Exchange as stated in the PEBP Enrollment and Eligibility Master Plan Document		

	Qualifying Life Events Quick Reference Table				
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event	
Newborn Child	Within 60 days of the event date	□ Copy of the child's hospital birth confirmation □ If not the primary insured's child, a copy of the certified marriage or domestic partnership certificate Within 120 days of date of birth: □ SSN of child □ Copy of the child's certified birth certificate	<ul> <li>Newborn coverage is effective on the date of birth for the first 31 days, also known as the initial coverage period</li> <li>Coverage for other dependent(s) is effective on the first day of the month following notification</li> </ul>	Participant shall enroll in coverage to cover the newborn May add newborn child and other eligible dependent(s) in the family unit	
Adoption of a Child or the Placement for Adoption of a Child	Within 60 days of the event date	<ul> <li>Within 60 days of adoption or placement for adoption:</li> <li>☐ Initial legal adoption papers or placement for adoption (signed by judge)</li> <li>Within 180 days of adoption or placement for adoption:</li> <li>☐ Final adoption papers (signed by a judge)</li> <li>☐ SSN of child</li> <li>☐ Copy of child's certified birth certificate</li> </ul>	<ul> <li>Coverage effective on the date of adoption or placement for adoption for the first 31 days, also known as the initial coverage period</li> <li>Coverage for a child adopted within 60 days of the child's date of birth becomes effective on 1) the date of adoption, or 2) placement for adoption</li> <li>Coverage for a child adopted more than 60 days after their date of birth is effective on the 1st day of the same month of the adoption or placement for adoption</li> <li>Coverage for other dependent(s) is effective on the first day of the month following notification</li> </ul>	Participant shall enroll in coverage to cover the adopted child  May add the designated adopted child(ren) and other eligible dependent(s) in the family unit	

	Qualifying Life Events Quick Reference Table					
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event		
Permanent Guardianship of a Child to Age 19	Within 60 days of the event	<ul> <li>□ Copy of legal guardianship papers (signed by a judge)</li> <li>□ SSN of child</li> <li>□ Copy of the child's certified birth certificate</li> <li>□ If not the primary insured's child, a copy of the certified marriage or domestic partnership certificate</li> </ul>	<ul> <li>Coverage effective on the first day of the month following notification</li> <li>Coverage is provided up to age 19 years</li> <li>Coverage for other dependent(s) is effective on the first day of the month following notification</li> </ul>	May add the child(ren) to age 19 years and other eligible dependent(s) in the family unit		
Permanent Guardianship of Unmarried Child Aged 19 to Age 26 Currently Enrolled in a PEBP Plan	Within 60 days of the event	☐ Completion of the Legal Guardianship Certification Form; and ☐ Any required supporting documents listed in the certification	<ul> <li>Coverage continues to age 26         assuming child continues to meet         eligibility requirements as set forth in         the Legal Guardianship Form</li> <li>Coverage ends the last day of the         month child turns age 19 or last day         of the month PEBP determines the         child is no longer eligible</li> </ul>	Not applicable		

	Qualifying Life Events Quick Reference Table				
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event	
Disabled Child (aged 26 or older)	Within 31 days of the dependent child turning age 26	☐ Certification of Disabled Dependent Child Form (completed by primary participant and child's physician) ☐ SSN of the child ☐ If not the primary insured's child, copy of the certified marriage or domestic partnership certificate ☐ Verification that the child has had continuous health insurance since the age of 26 years; and proof of support and maintenance through the submission of a copy of the participant's preceding year's tax returns showing the child may be claimed as a tax dependent ☐ The Plan will thereafter require proof of the child's continuing incapacity and dependency not more than once a year, beginning 2 years after the child attains age 26 (NRS 689B.035)	If already covered under PEBP, coverage will continue     If the disabled child is new to PEBP Plan, coverage becomes effective on the first day of the month following the notification	Not applicable	
Qualified Medical Child Support Order (QMCSO), National Medical Support Notice (NMSN), or Court Order	Within 60 days of issuance of order or release of order	☐ Copy of QMCSO, NMSN or court order appropriately signed by issuing agency/county	<ul> <li>Begins: First of the month following a determination that an order is qualified</li> <li>Ends: Coverage terminates on the last day of the month following the date of determination that the release of order is qualified</li> </ul>	Participant shall enroll in coverage to comply with the order  Must add dependent(s) as stated in order	

	Qualifying Life Events Quick Reference Table					
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event		
Declination of Coverage for an Employee, Retiree, Spouse, Domestic Partner (DP) or Dependent who Becomes Eligible for and Enrolls in Medicare Part A and/or B	Within 60 days of the Medicare effective date	□ Copy of Medicare card confirming the Medicare effective date	Coverage terminates on the last day of the month preceding the Medicare coverage effective date, or the last day of the month of notification, whichever is later	Employee or Retiree may decline coverage May delete spouse/DP or dependent who becomes Eligible for and enrolls in Medicare Part A and/or B		
Declination of Coverage for Employee, Retiree or Dependent who Becomes Eligible for and Enrolls in CHIP, Medicaid or Nevada Check Up	Within 60 days of CHIP, Medicaid or Nevada Check Up effective date	☐ Documentation from Medicaid, CHIP or Nevada Check Up showing that the eligibility was approved and the coverage effective date	PEBP coverage terminates on the last day of the month before gaining new coverage, or the last day of the month of notification, whichever is later	Employee, retiree or dependent may decline coverage due to enrollment in CHIP/Medicaid or Nevada Check Up		
Special Enrollment Opportunity Due to the Loss of Medicare Part A, CHIP, Medicaid, or Nevada Check Up (Applies to Employees and Their Eligible Dependents, Does Not Apply to Retirees)	Within 60 days of the event date	□ Documentation from Medicaid, CHIP or Nevada Check Up showing that the dependent's eligibility for Medicaid or CHIP was denied and when it was 1) denied, 2) the date it was denied or that 3) Medicaid, CHIP or Nevada Check Up coverage ended or will end □ Copy of marriage certificate, domestic partner certification, or □ Copy of certified birth certificate(s) for each dependent child(ren) being added to the Plan	Coverage effective on the first day of the month following loss of coverage, or the notification of loss of coverage, whichever is later	Eligible employee and/or applicable dependent(s) may enroll for coverage		

Qualifying Life Events Quick Reference Table				
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event
Dependent Loses Coverage* Eligible Dependent(s) Experience a Change of Status Resulting in a Loss of Eligibility From Another Employer Group Health Plan	Within 60 days of the event date	□ Documentation from the spouse's/domestic partner's or dependent's employer or from the other health plan listing the first and last name(s) of the individuals being added to your plan and the coverage termination date of that other plan □ SSN for all dependent(s) being added □ Copy of certified marriage certificate or domestic partnership certificate □ If adding dependent child(ren), a copy of the child(ren)'s certified birth certificate(s)	PEBP coverage is effective on the first day of the month following loss of coverage, or the first day of the month following notification, whichever is later	May add eligible dependent(s) in the family unit who experienced a loss of coverage
Dependents Gains Coverage Eligible Dependent(s) Experience a Change of Status Resulting in a Gain of Eligibility and Enrolls in Another Employer Group Health Plan	Within 60 days of the event date	Documentation from the spouse's/domestic partner's or dependent's employer or from the other health plan listing the first and last name(s) of the individuals to be deleted from PEBP coverage, including their new plan's coverage effective date	PEBP coverage terminates on the last of the month preceding the coverage effective date under the new plan, or the last day of the month of notification, whichever is later	Must remove spouse/domestic partner if coverage is employer based; and may delete any dependent(s) that are being added to the spouse's/domestic partner's employer group health plan  Premium refunds will not be given for late notification

<sup>\*</sup>If an employee or dependent lost other health care coverage as a result of the individual's voluntary cancellation of coverage, termination of coverage through the state health exchange (Affordable Care Act (ACA), failure to pay premiums, reduction, or elimination of employer financial payment of premiums, or for cause, such as making a fraudulent claim, that individual does not have enrollment rights.

	Qualifying Life Events Quick Reference Table				
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event	
Marriage or the Establishment of Domestic Partnership (DP)	Within 60 days of the event date	<ul> <li>□ SSN for spouse/DP and/or covered child(ren)</li> <li>□ Copy of certified marriage certificate or domestic partnership certificate</li> </ul>	Coverage effective on the first day of the month following the date of marriage or domestic partnership registration, or the first day of the month following notification, whichever is later	Participants shall enroll in coverage to add dependents  May add eligible dependent(s) in the family unit	
Declination of Coverage Due to Marriage or Establishment of Domestic Partnership (DP) and Enrollment in Spouse's/DP's Employer Group Health Plan	Within 60 days of the event date	□ Copy of certified marriage certificate or domestic partnership certificate □ Document from the other employer or group health plan stating the effective date of the new coverage and the first and last name(s) of the newly covered individual(s)	Coverage for the primary participant and any covered dependents will terminate on the last day of the month of marriage or establishment of domestic partnership, or the first day of the month following the date of notification, whichever is later	Primary participant may decline PEBP coverage	
Divorce, Annulment, or Termination of Domestic Partnership (DP)	Within 60 days of the event date	□ Copy of the divorce/annulment decree signed by the judge (all pages) □ Copy of the termination of domestic partnership filed with appropriate issuing agency	Coverage terminates on the last day of the month from 1) notification or 2) the divorce decree is signed by the judge; or termination of the domestic partnership is official, whichever is later	Must remove ex-spouse or ex-DP and all other ineligible dependent(s)  COBRA is offered to the ex-spouse or ex-domestic partner for up to 36 months if notified within 60 days  Premium refunds will not be given for late notification and COBRA Coverage will not be offered	

	Qualifying Life Events Quick Reference Table					
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event		
Employer of Spouse/Domestic Partner (DP) Offers an Open Enrollment Period OR Initial Benefit Enrollment Period	Within 60 days of the event date	☐ Proof of open enrollment from spouse's/DP's employer ☐ Documentation from the other employer or group health plan stating the effective date of the new coverage and the first and last name(s) of the newly covered individual(s)	<ul> <li>Enrolling in PEBP coverage: PEBP coverage becomes effective on the first day of the month following the end date of coverage under the other employer's health plan, or the first day of the month following notification to PEBP, whichever is later</li> <li>Declining PEBP coverage: PEBP coverage terminates on the last day of the month prior to the effective date of coverage under the other group health plan; or, the last day of the month following notification to PEBP, whichever is later</li> </ul>	Participant and any covered dependents may decline PEBP coverage to newly enroll in the other employer's coverage; or  Participant and eligible dependents in declined status with PEBP may re-enroll in PEBP coverage if the other employer group coverage is terminated		
PEBP's Open Enrollment Period	Typically, May 1 -May 31 of each year	☐ If adding a dependent, refer to the  Summary of Supporting Eligibility  Documents provided in this document  ☐ Required supporting  documents are due by June 15	Coverage effective date is July 1 immediately following open enrollment period	May add or delete dependent(s), change plan option, or decline coverage		
Primary Participant Moves Outside EPO Plan or HMO Plan Coverage Area	Within 30 days of moving outside EPO Plan or HMO Plan coverage area	<ul> <li>□ Provide proof of address change, including, but not limited to, an updated driver's license, USPS change of address, etc.</li> <li>□ Call PEBP to update address; or</li> <li>□ Send a secure message through your E-PEBP portal</li> </ul>	Coverage under the CDHP, LD, EPO or HMO plan will begin on the first day of the month following notification	Participants who move outside an EPO Plan or HMO Plan coverage area must select another coverage option  Note: Moving outside the EPO Plan or HMO Plan coverage area is not a qualifying event to add or delete dependents		

	Qualifying Life Events Quick Reference Table					
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event		
Retiree/Dependent or Survivor's Entitlement to Medicare Parts A and/or B	Within 60 days of the event date	<ul> <li>□ Copy of Medicare Parts A and B card, if eligible for free Part A, or</li> <li>□ Copy of Part B card (if ineligible for premium-free Part A), and a copy of the Medicare Benefit Verification Letter issued by the Social Security Administration (Medicare); or</li> <li>□ If covered under TRICARE for Life, a copy of the military ID card and a copy of the Medicare Part A and B card</li> <li>□ Enrollment election completed via E-PEBP Portal/Retiree Benefit Enrollment and Change Form (RBECF)</li> </ul>	Coverage under Medicare Exchange must become effective within 60 days of Medicare effective date or retirement date, whichever is later	Must enroll in a Medicare Exchange plan if retiree and covered dependents (if any) are eligible for free Part A, otherwise, coverage is terminated  If one person in the family is not eligible for free Part A, the entire family may remain on the CDHP, LD, EPO, or HMO coverage or the eligible Part A individual may choose coverage through the Medicare Exchange; the non-Medicare participants may stay on the PEBP plan as unsubsidized participants, or terminate coverage		
Medicare Part B Premium Credit (Retirees Covered Under the CDHP, LD, EPO or HMO Plans)	Within 60 days of the event date	☐ Copy of Medicare Part B card; or☐ Copy of the Medicare Part B award letter	The Part B premium credit will apply concurrent with the Medicare Part B effective date or the first of the month following PEBP's receipt of the retiree's Medicare Part B card, whichever is later	Premium credit will only apply to primary retirees covered under the CDHP, LD, EPO or HMO plans		

	Qualifying Life Events Quick Reference Table					
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event		
Declination/Terminati on of Retiree Benefits*	Upon request from participant	☐ Must provide a written request to decline PEBP benefits	Written request signed by the retiree to decline all PEBP benefits effective on the last day of the month following notification	Coverage terminates for retiree and any covered dependent(s)		
Declining Unsubsidized or Survivor's Dependent Coverage	Upon request from participant	☐ Must provide a written request to decline PEBP benefits	Written request signed by the participant to decline all PEBP benefits effective on the last day of the month following notification	Coverage terminates for survivor, covered dependent(s) any unsubsidized dependent(s)		
Settlement Agreement	Within 60 days of settlement agreement	□ Copy of hearing officer's decision	<ul> <li>Retroactive to date established by the hearing officer decision, but not more than 12 months under the CDHP, LD, or EPO Plan; or not more than 6 months prior to PEBP's receipt of the hearing officer's decision for the HMO; or</li> <li>If the employee chooses not to pay back premiums, the first month following notification</li> </ul>	Employee may re-enroll in coverage; or  Decline coverage		

<sup>\*</sup>Declining coverage will terminate medical, dental, vision, prescription drug coverage, basic life insurance, voluntary life insurance, years of service premium subsidy and HRA contribution (if applicable). See the Retiree Late Enrollment section for re-enrollment rights in the Eligibility and Enrollment Master Plan Document.

Qualifying Life Events Quick Reference Table				
Event Type	Notification Period	Required Supporting Documents	When Coverage Begins or Ends	Allowable Changes Based Upon the Event
Participant Death* AND/OR Dependent Death*	Within 60 days of the event date	☐ Copy of certified death certificate	<ul> <li>Participant coverage terminates on the date of death; and</li> <li>Coverage for covered dependent terminates on the last day of the month concurrent with the participant's date of death</li> <li>Coverage for the deceased dependent terminates on the date of death</li> </ul>	Covered dependents may qualify for re- enrollment in survivor's coverage if he/she meets the eligibility requirements as stated in the PEBP Enrollment and Eligibility Master Plan Document Must remove the deceased dependent from coverage and any ineligible dependent(s) (e.g. children of domestic partner or stepchildren)
Survivor's Coverage Surviving Dependent Must Be Enrolled on a PEBP Plan as a Dependent on the Date of Death of the Primary Participant	Within 60 days of the primary participant's date of death	□ Copy of certified death certificate □ Submission of a completed Retiree Benefit Enrollment and Change Form (RBECF)	Coverage for eligible survivor(s) is effective on the first day of the month following the primary participant's date of death	May qualify for survivor's coverage if the dependent meets the survivor's eligibility requirements as stated in the PEBP Enrollment and Eligibility Master Plan Document
Survivor's Coverage of Police/Firefighter Killed in the Line of Duty (NRS 287.0477)	Within 60 days of the police officer's or firefighter's date of death	<ul> <li>□ Submission of a completed Retiree         Benefit Enrollment and Change         Form (RBECF)</li> <li>□ Copy of certified death         certificate</li> <li>□ SSN and copy of certified         marriage certificate</li> </ul>	Coverage for eligible survivor(s) is effective on the first day of the month following the police officer's or firefighter's date of death, or after notification, whichever is later	May qualify for survivor's coverage if the dependent meets the survivor's eligibility requirements as stated in the PEBP Enrollment and Eligibility Master Plan Document Eligible dependents may join the plan

<sup>\*</sup>Late Notification of Death

Adjustments in premiums resulting from the death of a covered participant or dependent will be refunded if notification of death is received within 60 days of the participant's or dependent's date of death. Notification of death beyond the 60-day period will not be refunded.