


Qualifying Life Event (QLE) – Employee Benefits Update Guide

What is a Qualifying Life Event?

A Qualifying Life Event (QLE) allows you to make changes to your benefits outside of the annual open enrollment period.

 **Important:** You must submit all changes within **30 days** of the event.

Common Qualifying Life Events & What to Do

1. Marital Status Change

(Marriage, Divorce, Legal Separation)

What You Need to Do:

- Notify Human Resources
- Update your benefit elections (health, dental, vision, life insurance)
- Review and update your tax withholding (if needed)
- Update your emergency contact information – BS&A Online

Documentation Required:

- Marriage certificate
 - Divorce decree or legal separation documents
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2. Adding a Dependent

(Birth, Adoption, Legal Guardianship, Marriage)

What You Need to Do:

- Enroll your dependent(s) in benefits
- Update beneficiary designations (life insurance, retirement)
- Ensure dependent information is added to the HR system

Documentation Required:

- Birth certificate or hospital record
 - Adoption or guardianship paperwork
 - Marriage certificate (if adding a spouse or stepchild)
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3. Removing a Dependent

(Divorce, Death, Loss of Eligibility)

What You Need to Do:

- Remove dependent(s) from your benefit plans
- Review and update beneficiary designations
- Confirm any changes to your coverage and payroll deductions

Documentation Required:

- Divorce decree
 - Death certificate
 - Proof of loss of eligibility (if applicable)
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4. Name Change

(Marriage, Divorce, Court-Ordered Change)

What You Need to Do:

- Notify Human Resources
- Update your name in payroll and benefits systems
- Ensure consistency across all employment records

Documentation Required:

- Updated Social Security card
 - Marriage certificate or court order
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Additional Reminders

- Changes are **not automatic** — you must take action.
 - Coverage changes are typically effective the first of the month following approval.
 - Failure to submit changes within the deadline may result in waiting until the next Open Enrollment period.
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Need Help?

If you have questions or need assistance, please contact the Human Resources Department.

Human Resources Contact:

Akilah Williams, Human Resources Aide II

248-796-4711

awilliams1@cityofsouthfield.com

This guide is intended to help you understand your responsibilities when experiencing a Qualifying Life Event. Always refer to official plan documents for complete details.