

Benefits Coverage and Premium Updates

Qualifying Life Events

The following document provides details on when benefit plans will update and when premiums will be adjusted based on the effective date of life events*. If you are electing new coverage and/or adding a dependent(s) to your coverage, see the chart below. If you are terminating coverage and/or removing a dependent, see page 2.

IF YOU ELECT NEW COVERAGE OR ADD A DEPENDENT THROUGH YOUR LIFE EVENT:

1/1/2024 - 1/14/2024	Effective date of event	1/19/2024
1/15/2024 - 1/28/2024	Effective date of event	2/2/2024
1/29/2024 - 2/11/2024	Effective date of event	2/16/2024
2/12/2024 - 2/25/2024	Effective date of event	3/1/2024
2/26/2024 - 3/10/2024	Effective date of event	3/15/2024
3/11/2024 - 3/24/2024	Effective date of event	3/29/2024
3/25/2024 - 4/7/2024	Effective date of event	4/12/2024
4/8/2024 - 4/21/2024	Effective date of event	4/26/2024
4/22/2024 - 5/5/2024	Effective date of event	5/10/2024
5/6/2024 - 5/19/2024	Effective date of event	5/24/2024
5/20/2024 - 6/2/2024	Effective date of event	6/7/2024
6/3/2024 - 6/16/2024	Effective date of event	6/21/2024
6/17/2024 - 6/30/2024	Effective date of event	7/5/2024
7/1/2024 - 7/14/2024	Effective date of event	7/19/2024
7/15/2024 - 7/28/2024	Effective date of event	8/2/2024
7/29/2024 - 8/11/2024	Effective date of event	8/16/2024
8/12/2024 - 8/25/2024	Effective date of event	8/30/2024
8/26/2024 - 9/8/2024	Effective date of event	9/13/2024
9/9/2024 - 9/22/2024	Effective date of event	9/27/2024
9/23/2024 - 10/6/2024	Effective date of event	10/11/2024
10/7/2024 - 10/20/2024	Effective date of event	10/25/2024
10/21/2024 - 11/3/2024	Effective date of event	11/8/2024
11/4/2024 - 11/17/2024	Effective date of event	11/22/2024
11/18/2024 - 12/1/2024	Effective date of event	12/6/2024
12/2/2024 - 12/15/2024	Effective date of event	12/20/2024
12/16/2024 - 12/29/2024	Effective date of event	1/3/2025
12/30/2024 - 1/12/2025	Effective date of event	1/17/2025

*Life events are a change in your situation – like having a baby, getting married or divorced, your dependent child reaching age 26, or gaining/losing other health coverage. These events may allow you the opportunity to make changes to certain benefits. To learn more about life events, view the [Summary Plan Description](#). For assistance submitting your life event, view the [Update My Benefits After a Life Event](#) job aid.

IF YOU ELECT TO TERMINATE COVERAGE OR REMOVE A DEPENDENT THROUGH YOUR

Benefits Coverage and Premium Updates

Qualifying Life Events

LIFE EVENT:

Life Event Effective Date	Coverage End Date*	Premium will update... (if applicable)
1/2/2024 - 1/15/2024	1/14/2024	2/2/2024
1/16/2024 - 1/29/2024	1/28/2024	2/16/2024
1/30/2024 - 2/12/2024	2/11/2024	3/1/2024
2/13/2024 - 2/26/2024	2/25/2024	3/15/2024
2/27/2024 - 3/11/2024	3/10/2024	3/29/2024
3/12/2024 - 3/25/2024	3/24/2024	4/12/2024
3/26/2024 - 4/8/2024	4/7/2024	4/26/2024
4/9/2024 - 4/22/2024	4/21/2024	5/10/2024
4/23/2024 - 5/6/2024	5/5/2024	5/24/2024
5/7/2024 - 5/20/2024	5/19/2024	6/7/2024
5/21/2024 - 6/3/2024	6/2/2024	6/21/2024
6/4/2024 - 6/17/2024	6/16/2023	7/5/2024
6/18/2024 - 7/1/2024	6/30/2024	7/19/2024
7/2/2024 - 7/15/2024	7/14/2024	8/2/2024
7/16/2024 - 7/29/2024	7/28/2024	8/16/2024
7/30/2024 - 8/12/2024	8/11/2024	8/30/2024
8/13/2024 - 8/26/2024	8/25/2024	9/13/2024
8/27/2024 - 9/9/2024	9/8/2024	9/27/2024
9/10/2024 - 9/23/2024	9/22/2024	10/11/2024
9/24/2024 - 10/7/2024	10/6/2024	10/25/2024
10/8/2024 - 10/21/2024	10/20/2024	11/8/2024
10/22/2024 - 11/4/2024	11/3/2024	11/22/2024
11/5/2024 - 11/18/2024	11/17/2024	12/6/2024
11/19/2024 - 12/2/2024	12/1/2023	12/20/2024
12/3/2024 - 12/16/2024	12/15/2024	1/3/2025
12/17/2024 - 12/30/2024	12/29/2024	1/17/2025
12/31/2024 - 1/13/2025	1/12/2025	1/31/2025

*This applies to all health and welfare benefits excluding short-term disability and flexible spending accounts (FSAs), which end on your last day. Note: You may continue healthcare FSA contributions by electing COBRA coverage. See below for more information.

BENEFITS CONTINUATION

You may have the option to continue healthcare coverage through COBRA, depending on the life event. See below for more information:

- [Benefits Continuation Overview](#)
- [2024 COBRA Rates](#)