



OUR FOCUS IS



# CHANGES YOU CAN MAKE WHEN YOU EXPERIENCE A LIFE EVENT

These summaries outline the benefit changes you can make when you experience a life event.

PGCPS  
BENEFITS



# WHEN YOU EXPERIENCE A LIFE EVENT

This guide outlines the benefit changes you can make when you experience a life event change. If you have any questions, call PGCPS Benefits Services at **301-952-6600**.

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This guide summarizes changes you can make when you experience a life event, but does not include every detail of each plan. Each benefit is governed by an official plan document or insurance contract. If there is a conflict between this guide and the official plan documents, the plan documents will govern.

**Please note:** Misrepresenting a qualifying life event or change in status can lead to disciplinary action, up to and including termination of your employment.

# WHEN YOU EXPERIENCE A LIFE EVENT NEW HIRE



If you were hired for a position at PGcps, you have 35 days starting on the date of the qualifying life event to make changes to your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because of your status as a new hire, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You can enroll in or waive coverage for yourself, your spouse and/or dependent child(ren).</li> <li>You can make a separate election. For example, you can elect medical for your entire family, dental coverage for yourself and your spouse, but vision coverage for you only.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Prescription coverage is included when you elect medical. If you elect Kaiser, coverage is provided through Kaiser. If you elect CareFirst, you must elect prescription coverage through CVS Caremark.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation.</li> <li>You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation. Based on IRS regulations, your contribution limit can change based on your personal situation. For example, factors like coverage status (family or single), time in that status, age and months in a qualified medical plan and whether you file your taxes jointly or as an individual.</li> <li>You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGcps Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>You can enroll in coverage.</li> <li>You may be required to complete a Statement of Health for certain levels of coverage.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>You must apply for employee supplemental life coverage to elect coverage for your spouse.</li> <li>You can enroll for coverage.</li> <li>You may be required to complete a Statement of Health for certain levels of coverage.</li> </ul>

## NEW HIRE CONTINUED

Benefit	Allowable Changes
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>▪ You can enroll for coverage.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>▪ You can enroll in coverage.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>▪ You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>▪ You can change your contribution amount at any time.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>▪ Learn more about your <a href="#">pension</a>.</li> <li>▪ Apply for membership during orientation.</li> <li>▪ Create a <a href="#">mySRPS account</a> on the Maryland State Retirement Agency (MSRA) website.</li> <li>▪ Update your <a href="#">beneficiary information</a> at any time.</li> </ul>

# WHEN YOU EXPERIENCE A LIFE EVENT MARRIAGE



Following your marriage, you have 35 days starting on the date of the qualifying life event to make changes to your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because of your marriage, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You can add coverage for your spouse under your current health care plans, or drop coverage if you enroll in your spouse's plan(s), change your health plans, or waive coverage.</li> <li>You can make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and your spouse, but dental coverage for you only.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Prescription coverage is included when you elect medical. If you elect Kaiser, coverage is provided through Kaiser. If you elect CareFirst, you must elect prescription coverage through CVS Caremark.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation; increase, decrease or end contributions to this account.</li> <li>You should consider prorating your contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation; increase, decrease or end contributions to this account. Based on IRS regulations, your contribution limit can change based on your personal situation. For example, factors like coverage status (family or single), time in that status, age and months in a qualified medical plan and whether you file your taxes jointly or as an individual.</li> <li>You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>



## MARRIAGE CONTINUED

Benefit	Allowable Changes
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>▪ You can enroll, increase or decrease your coverage.</li> <li>▪ You may be required to complete a Statement of Health for certain levels of coverage.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>▪ You must apply for employee supplemental life coverage to elect coverage for your spouse.</li> <li>▪ You can enroll for coverage.</li> <li>▪ You may be required to complete a Statement of Health for certain levels of coverage.</li> </ul>
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>▪ You can enroll for coverage.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>▪ No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>▪ You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>▪ You can change your contribution amount at any time.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>▪ You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>

# WHEN YOU EXPERIENCE A LIFE EVENT BIRTH OR ADOPTION



Following the birth or adoption of your child, you have 35 days starting on the date of the qualifying life event to make changes to your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because of the birth or adoption of your child, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You can add or waive coverage for your new dependent(s) under any or all of your current health care plans, change your health plans, and add any previously eligible but uncovered dependent(s) to your plans.</li> <li>You can make a separate election for each benefit. For example, you can elect medical and dental for yourself and all of your dependents but vision coverage for you only.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Prescription coverage is included when you elect medical. If you elect Kaiser, coverage is provided through Kaiser. If you elect CareFirst, you must elect prescription coverage through CVS Caremark.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll in or waive participation; increase contributions to this account.</li> <li>You should consider prorating your contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll in or waive participation; increase, decrease or end contributions to this account. Based on IRS regulations, your contribution limit can change based on your personal situation. For example, factors like coverage status (family or single), time in that status, age and months in a qualified medical plan and whether you file your taxes jointly or as an individual.</li> <li>You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>

## BIRTH OR ADOPTION CONTINUED

Benefit	Allowable Changes
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>▪ You can enroll, increase or decrease your coverage.</li> <li>▪ You may be required to complete a Statement of Health for certain levels of coverage.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>▪ You must apply for employee supplemental life coverage to elect coverage for your spouse.</li> <li>▪ You can enroll, increase or decrease your amount of coverage.</li> <li>▪ You may be required to complete a Statement of Health for certain levels of coverage.</li> </ul>
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>▪ You can enroll for coverage.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>▪ No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>▪ You can enroll in the 403(b) plan and/or 457(b) plan at any time during the year by completing and submitting a Salary Reduction Agreement Form.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>▪ You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>



## WHEN YOU EXPERIENCE A LIFE EVENT DEPENDENT GAINS ELIGIBILITY



If your dependent gains eligibility, you have 35 days starting on the date of the qualifying life event to make changes to your elections. Your dependent may gain eligibility if they:

- 1) Are over the age of 18 and under the age of 26 and lost other healthcare coverage (e.g., due to losing their job or a reduction in their work hours) or have become disabled, or
- 2) Entered the US on a VISA later than when the employee entered the US (e.g., dependent children of an international hire), or
- 3) Lost coverage under either Medicaid or a state Children's Health Insurance Program (CHIP).

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because of your dependent gained eligibility, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>▪ You can waive and/or add coverage for your new dependent(s), change your current plans, or add any previously eligible but uncovered dependents to your plans.</li> <li>▪ You can make a separate election for each benefit. For example, you can elect medical and dental coverage for yourself and your dependent(s), but vision coverage for you only.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>▪ Prescription coverage is included when you elect medical. If you elect Kaiser, coverage is provided through Kaiser. If you elect CareFirst, you must elect prescription coverage through CVS Caremark.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>▪ You can enroll in, waive participation or increase contributions to this account.</li> <li>▪ You should consider prorating your contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>▪ You can enroll in, waive, increase, decrease, or end contributions to this account. Based on IRS regulations, your contribution limit can change based on your personal situation. For example, factors like coverage status (family or single), time in that status, age and months in a qualified medical plan and whether you file your taxes jointly or as an individual.</li> <li>▪ You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>▪ You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>

## DEPENDENT GAINS ELIGIBILITY CONTINUED

Benefit	Allowable Changes
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>▪ No changes to coverage level allowed.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>▪ No changes to coverage level allowed.</li> </ul>
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>▪ No changes to coverage level allowed.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>▪ No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>▪ You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>▪ You can change your contribution amount at any time.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>▪ You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>

## WHEN YOU EXPERIENCE A LIFE EVENT DIVORCE OR LEGAL SEPARATION



Following your divorce or legal separation, you have 35 days starting on the date of the qualifying life event to make changes to your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. As a result of your divorce or legal separation, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You must remove your spouse from your coverage.</li> <li>You can change plans or add eligible dependents or remove dependents covered under your spouse's plan(s) to your plans.</li> <li>You can make a separate election for medical, dental, and vision plans.</li> <li>Any dependent removed from your health plan can continue coverage under COBRA.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Coverage ends when medical coverage ends.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation; increase, decrease or end contributions to this account.</li> <li>You should consider prorating your contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation; increase, decrease or end contributions to this account. Based on IRS regulations, your contribution limit can change based on your personal situation. For example, factors like coverage status (family or single), time in that status, age and months in a qualified medical plan and whether you file your taxes jointly or as an individual.</li> <li>You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>You can increase or decrease your coverage.</li> <li>You may be required to complete a Statement of Health for certain levels of coverage.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life — Spouse</b>	<ul style="list-style-type: none"> <li>You must remove coverage for your spouse.</li> </ul>
<b>Supplemental Life — Child</b>	<ul style="list-style-type: none"> <li>You can increase or decrease your coverage amount.</li> </ul>

## DIVORCE OR LEGAL SEPARATION CONTINUED

Benefit	Allowable Changes
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"><li>No changes allowed.</li></ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"><li>You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li><li>You can change your contribution amount at any time.</li><li>You can update your beneficiary information at any time.</li></ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"><li>You can update your <a href="#">beneficiary information</a> at any time.</li></ul>

# WHEN YOU EXPERIENCE A LIFE EVENT SPOUSE BECOMES ELIGIBLE FOR OTHER COVERAGE



If your spouse becomes eligible for other coverage, you have 35 days starting on the date of the qualifying life event to make changes to your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because your spouse became eligible for other coverage, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You can remove coverage for your spouse and/or any dependents who enroll in your spouse's plan(s).</li> <li>You can change your health plans. You can make a separate election for medical, dental, and vision plans.</li> <li>You can also waive coverage.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Coverage ends if medical coverage ends.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can decrease or end contributions to this account if your spouse enrolls in their employer's Health Care Flexible Spending Account (FSA).</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can decrease or end contributions to this account if your spouse enrolls in their employer's Dependent Care Flexible Spending Account (FSA).</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>You can remove or decrease your coverage amount.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life — Spouse</b>	<ul style="list-style-type: none"> <li>You can remove or decrease your coverage amount.</li> </ul>
<b>Supplemental Life — Child</b>	<ul style="list-style-type: none"> <li>You can remove or decrease your coverage amount.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>You can change your contribution amount at any time.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>

# WHEN YOU EXPERIENCE A LIFE EVENT SPOUSE LOSES ELIGIBILITY FOR OTHER COVERAGE



If your spouse loses eligibility for other coverage, you have 35 days starting on the date of the qualifying life event to make changes to your elections. Your spouse may lose eligibility for other coverage if their employment begins or ends or if they have a change in hours impacting benefits eligibility.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because your spouse lost eligibility for other coverage, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>▪ You can add coverage for your spouse and any covered dependent(s) under your current health care plans, or drop coverage if you enroll in your spouse's plan(s), change your health plans, or waive coverage.</li> <li>▪ You can make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and your spouse, but dental coverage for you and your dependent(s) only.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>▪ Prescription coverage is included when you elect medical. If you elect Kaiser, coverage is provided through Kaiser. If you elect CareFirst, you must elect prescription coverage through CVS Caremark.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>▪ You can enroll or waive participation; increase, decrease or end contributions to this account.</li> <li>▪ You should consider prorating your contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>▪ You can enroll or waive participation; increase, decrease or end contributions to this account. Based on IRS regulations, your contribution limit can change based on your personal situation. For example, factors like coverage status (family or single), time in that status, age and months in a qualified medical plan and whether you file your taxes jointly or as an individual.</li> <li>▪ You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>▪ You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>▪ You can increase or decrease your coverage.</li> <li>▪ You may be required to complete a Statement of Health for certain levels of coverage.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>



## SPOUSE LOSES ELIGIBILITY FOR OTHER COVERAGE CONTINUED

Benefit	Allowable Changes
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>▪ You must apply for employee supplemental life coverage to elect coverage for your spouse.</li> <li>▪ You can enroll for coverage.</li> <li>▪ You may be required to complete a Statement of Health for certain levels of coverage.</li> </ul>
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>▪ You can enroll for coverage.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>▪ No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>▪ You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>▪ You can change your contribution amount at any time.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>▪ You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>

## WHEN YOU EXPERIENCE A LIFE EVENT SPOUSE EXPERIENCES SIGNIFICANT CHANGES IN COVERAGE



If your spouse experiences a significant change in the type of cost coverage, you have 35 days starting on the date of the qualifying life event to make changes to your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because of your marriage, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You can add coverage for your spouse under your current health care plans, or drop coverage if you enroll in your spouse's plan(s), change your health plans, or waive coverage.</li> <li>You can make a separate election for each benefit. For example, you can elect medical and vision coverage for yourself and your spouse, but dental coverage for you only.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Prescription coverage is included when you elect medical. If you elect Kaiser, coverage is provided through Kaiser. If you elect CareFirst, you must elect prescription coverage through CVS Caremark.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation; increase, decrease or end contributions to this account.</li> <li>You should consider prorating your contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation; increase, decrease or end contributions to this account. Based on IRS regulations, your contribution limit can change based on your personal situation. For example, factors like coverage status (family or single), time in that status, age and months in a qualified medical plan and whether you file your taxes jointly or as an individual.</li> <li>You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>No change in coverage amount allowed.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>No change in coverage amount allowed.</li> </ul>
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>No change in coverage amount allowed.</li> </ul>

## SPOUSE EXPERIENCES SIGNIFICANT CHANGE COVERAGE CONTINUED

Benefit	Allowable Changes
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"><li>No changes allowed.</li></ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"><li>You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li><li>You can change your contribution amount at any time.</li><li>You can update your beneficiary information at any time.</li></ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"><li>You can update your <a href="#">beneficiary information</a> at any time.</li></ul>

# WHEN YOU EXPERIENCE A LIFE EVENT DEPENDENT LOSES ELIGIBILITY FOR PGcps BENEFITS



If your dependent child loses eligibility, you have 35 days starting on the date of the life event to submit a change in your elections. Your child may lose eligibility if they:

- 1) Reach age of 26 (unless disabled); or
- 2) Are no longer your legal dependent (due to a change in custody or loss of legal guardianship); or
- 3) Obtain healthcare coverage through another source (employer or spouse's plan).

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because of your child's loss of eligibility, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>▪ You must remove your child from your coverage.</li> <li>▪ Your child can continue coverage under COBRA.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>▪ Your child's coverage ends if medical coverage ends.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>▪ You can decrease or end contributions to this account.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>▪ You can decrease or end contributions to this account.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>▪ You can update beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGcps Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>▪ No changes to your coverage level allowed.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>▪ No changes allowed.</li> </ul>
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>▪ No changes to coverage level allowed.</li> <li>▪ You must remove your child from coverage.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>▪ No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>▪ You can enroll in the 403(b) plan and/or 457(b) plan at any time during the year by completing and submitting a Salary Reduction Agreement Form.</li> <li>▪ You can change your contribution amount at any time.</li> <li>▪ You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>▪ You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>

# WHEN YOU EXPERIENCE A LIFE EVENT EMPLOYEE LOST COVERAGE THROUGH PARENT



If you lose coverage in your parent's health plan and you are an employee with PGCPs, you have 35 days starting on the date of the qualifying life event to make changes to your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because you lost coverage under your parent's health plan, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You can enroll in, change health plans, add eligible dependents, or waive coverage.</li> <li>You can make a separate election for medical, dental, and vision plans. For example, you can elect medical and dental coverage for yourself and your dependent(s), but vision coverage for you only.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Prescription coverage is included when you elect medical. If you elect Kaiser, coverage is provided through Kaiser. If you elect CareFirst, you must elect prescription coverage through CVS Caremark.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll in or waive participation; increase, decrease or end contributions to this account.</li> <li>You should consider prorating your contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>You can change your contribution amount at any time.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>

# WHEN YOU EXPERIENCE A LIFE EVENT DEPENDENT CARE COST



If you experience a change in the rates you are charged by your day care provider, you have 35 days starting on the date of the qualifying life event to submit a change in your dependent care FSA elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because of your marriage, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>No changes allowed to medical, dental, and vision plans.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>If rates increase, you can waive or enroll in coverage or increase your contribution to this account.</li> <li>If rates decrease, you can decrease or end your contribution to this account.</li> <li>Based on IRS regulations, your contribution limit can change based on your personal situation. For example, factors like coverage status (family or single), time in that status, age and months in a qualified medical plan and whether you file your taxes jointly or as an individual.</li> <li>You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>You can change your contribution amount at any time.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>



# WHEN YOU EXPERIENCE A LIFE EVENT DEATH OF SPOUSE



Following the death of your spouse, you have 35 days starting on the date of the qualifying life event to make changes to your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. As a result of the death of your spouse, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You must remove your spouse from your coverage, change plans, or add eligible dependents covered under your spouse's plan(s) to your plans.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Coverage ends if medical coverage ends.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation; increase, decrease or end contributions to this account.</li> <li>You should consider prorating your contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can enroll or waive participation; increase, decrease or end contributions to this account. Based on IRS regulations, your contribution limit can change based on your personal situation. For example, factors like coverage status (family or single), time in that status, age and months in a qualified medical plan and whether you file your taxes jointly or as an individual.</li> <li>You should consider prorating contribution based on remaining pay periods and time left in the calendar year.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>You can increase or decrease your coverage.</li> <li>You may be required to complete a Statement of Health for certain coverage levels.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life — Spouse</b>	<ul style="list-style-type: none"> <li>You must remove coverage for your spouse.</li> </ul>
<b>Supplemental Life — Child</b>	<ul style="list-style-type: none"> <li>You can increase or decrease your coverage amount.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>You can change your contribution amount at any time.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>

# WHEN YOU EXPERIENCE A LIFE EVENT DEATH OF A DEPENDENT CHILD



If you experience the death of your dependent child, you have 35 days starting on the date of the life event to submit a change in your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because of the death of your dependent child, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You must remove your child from your coverage.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Coverage ends if medical coverage ends.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can decrease or end contributions to this account.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can decrease or end contributions to this account.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>No change in coverage amount is allowed.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life – Spouse</b>	<ul style="list-style-type: none"> <li>You can decrease or increase coverage amount.</li> </ul>
<b>Supplemental Life – Child</b>	<ul style="list-style-type: none"> <li>You must remove this coverage if no other child(ren) are covered under the plan.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>You can change your contribution amount at any time.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>

# WHEN YOU EXPERIENCE A LIFE EVENT ENROLLING IN TRICARE OR MEDICARE



If you are enrolling in TRICARE or Medicare, you have 35 days starting on the date of the qualifying life event to make changes to your elections.

The IRS governs the rules regarding the changes you may make to your benefits when you have a qualifying life event. Because of your enrollment in TRICARE or Medicare, you may make certain changes to your benefits as outlined below. It is your responsibility to ensure you adhere to these rules when making changes to your benefits.

Please contact Benefits Services by email at: [pgcps.benefits@pgcps.org](mailto:pgcps.benefits@pgcps.org) or call: **301-952-6600** to request changes to your current elections as a result of your qualifying life event.

Benefit	Allowable Changes
<b>Medical/Dental/Vision</b>	<ul style="list-style-type: none"> <li>You can drop coverage for yourself and for your spouse and/or any dependents.</li> <li>You can make changes to your medical elections; no dental/vision changes are allowed.</li> </ul>
<b>Prescription</b>	<ul style="list-style-type: none"> <li>Your coverage ends when medical coverage ends.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>You can decrease or end contributions.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Basic Life</b>	<ul style="list-style-type: none"> <li>You can update your beneficiary information at any time. Log on to <a href="#">Oracle</a> select PGCPs Employee Self Service-Benefits.</li> </ul>
<b>Employee Supplemental Life</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Supplemental Life — Spouse</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Supplemental Life —Child</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>Supplemental Long-term Disability (LTD)</b>	<ul style="list-style-type: none"> <li>No changes allowed.</li> </ul>
<b>403(b) and/or 457(b) Retirement Savings</b>	<ul style="list-style-type: none"> <li>You can enroll in the 403(b) plan and/or 457(b) plan at any time by completing and submitting a Salary Reduction Agreement Form.</li> <li>You can change your contribution amount at any time.</li> <li>You can update your beneficiary information at any time.</li> </ul>
<b>Maryland State Retirement Pension</b>	<ul style="list-style-type: none"> <li>You can update your <a href="#">beneficiary information</a> at any time.</li> </ul>