

Qualified Life Event Guide

Enrollment Changes

When you have a Qualified Life Event (QLE) that may affect your healthcare coverage, you have 31 calendar days from the event date to make changes. Changes can be made online or by calling the Graham Benefits Center. If you don't make a Qualified Life Event change within 31 days of the date of the event, you will not be allowed to make a change until the next open enrollment. The deadline is not flexible; it is an IRS requirement.

Do not wait for the Social Security number to enroll a newborn. Newborns must be enrolled within the first 31 days of the date of birth.

Qualified Life Events

- Marriage, divorce, legal separation, annulment, or termination of domestic partnership; the beginning or dissolution of a domestic partnership;
- Birth, adoption or placement for adoption, or foster care of a child;
- Any event that changes your employment status or the employment status of your spouse, domestic partner, or dependent, such as terminating or commencing employment, the beginning or end of an unpaid leave, or change of employment classification (for example, part-time to full-time or vice versa);
- Your spouse or domestic partner acquires or loses coverage through his or her employer;
- Your child gains or loses eligibility for your coverage; or
- Your dependent spouse, domestic partner, or child dies.

If you are adding coverage, it will be effective on the qualified event date, as long as verification documents are received timely. If you are removing coverage, the change will be effective depending on the Qualified Life Event you report. See the next page to review acceptable dependent verification documents.

Payroll deduction changes will be made as soon as administratively possible on a prospective basis. Also, note that the change must be due to, and consistent with, your Qualified Life Event.

If you are **adding a domestic partner**, refer to the Domestic Partner Affidavit. If you are **removing a domestic partner**, refer to the Dissolution of Domestic Partnership form. Both forms are available on the GPC Benefits website under "Mid-Year Changes".

Well4Life Program

If you and/or your spouse/domestic partner are enrolling in a Graham medical plan for the first time due to a QLE before 9/1, both you and/or your spouse/domestic partner are eligible to receive a wellness credit for the current year by completing both a biometric screening AND health risk assessment **within 60 days of your enrollment date**. The wellness credit is \$22.11 biweekly (salary) or \$11.05 weekly (hourly). To complete both activities, follow the "Getting Started Instructions" found under "Well-Being" on the GPC Benefits website. For more information, please contact your HR representative.

Contact

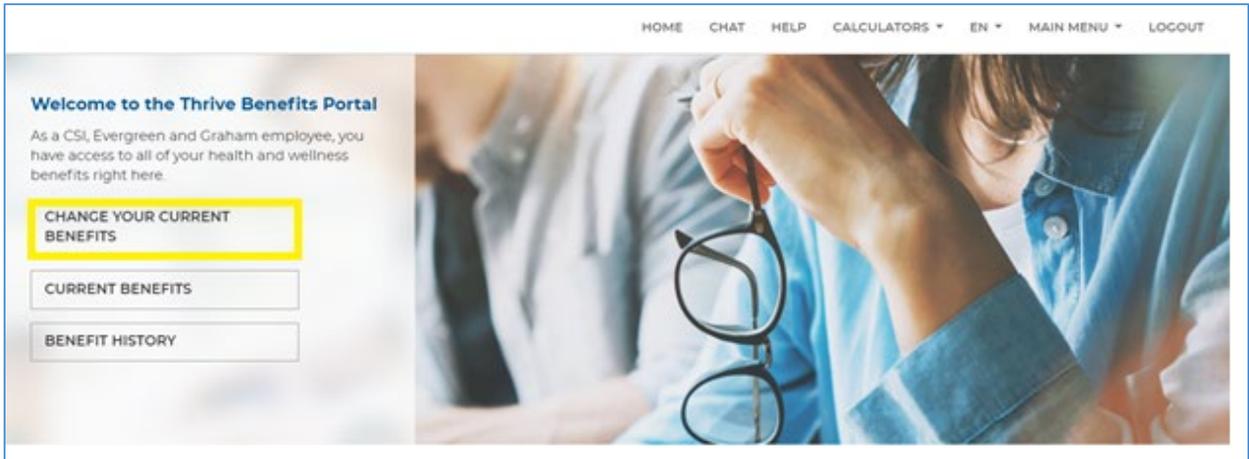
To process a Qualified Life Event, follow the instructions starting on page 3 of this document, or contact the Graham Benefits Center at 877-878-9898, Monday-Friday 8:00 AM – 5:00 PM CT.

Dependent Verification Documents Guide

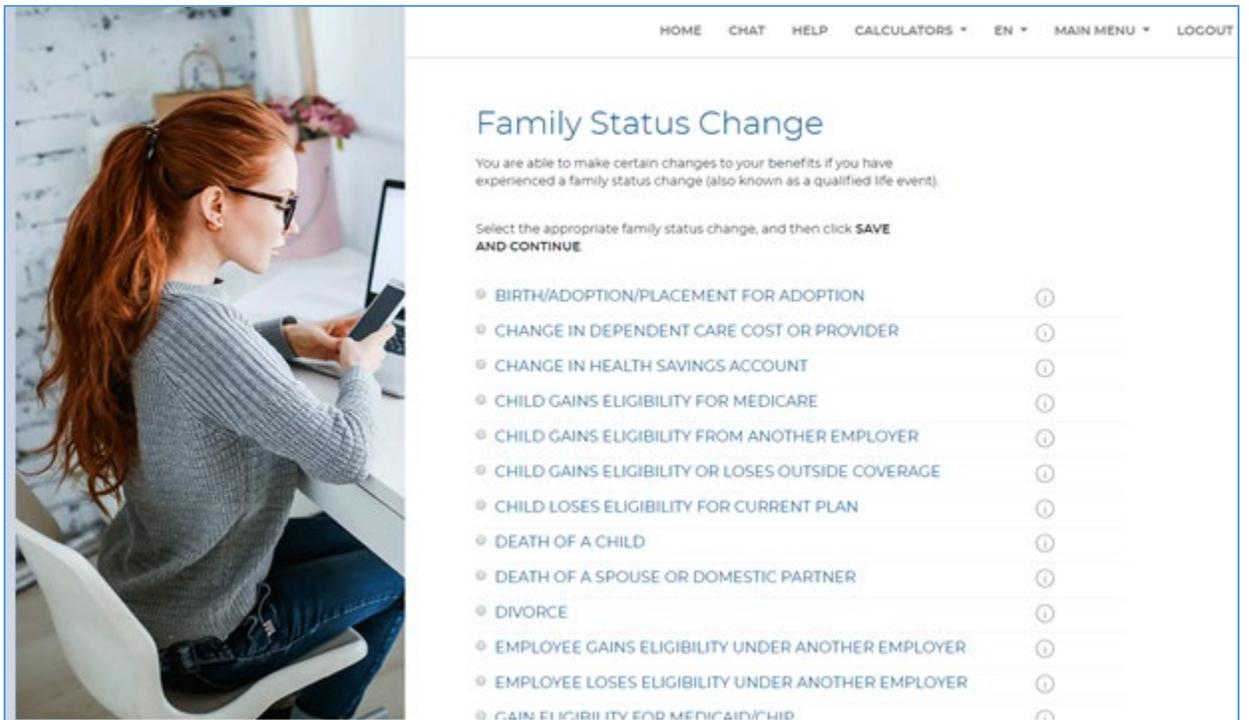
Dependent	Documentation Required
Spouse	<ul style="list-style-type: none"> ▶ Option 1—copy of your government issued marriage certificate and a copy of your Federal Tax Return within the past 2 tax years* ▶ Option 2—copy of your government issued marriage certificate AND Proof of Joint Ownership issued within the past 6 months (i.e. Mortgage or Bank statement, Lease agreement, Homeowner's/Renter's insurance, Credit Card statement, Joint ownership of motor vehicle, Property Tax bill/payment, Current-year State tax return or Mortgage insurance) <p>* If married less than 1 year—copy of your government issued marriage certificate only ** If providing your tax return, please redact all financial information and only send page 1 listing you and your spouse as your dependent.</p>
Domestic Partner	Domestic Partner Affidavit plus supporting documentation (see affidavit for options)
Child	<p>Biological Child—copy of government issued birth certificate OR Hospital Certificate.</p> <p>Adopted Child—copy of government issued birth certificate AND copy of the Court's final adoption decree placing the child with you, or petition for adoption. (if Court's documents include the child's DOB, the birth certificate isn't required)</p> <p>Step Child:</p> <ul style="list-style-type: none"> ▶ Option 1—copy of government issued birth certificate, copy of your government issued marriage certificate, and a copy of your Federal Tax Return within the past 2 tax years* ▶ Option 2—copy of government issued birth certificate AND copy of your government issued marriage certificate (if married less than 1 year) ▶ Option 3—copy of government issued birth certificate, copy of your government issued marriage certificate, and Proof of Joint Ownership issued within the past 6 months ▶ Option 4—copy of government issued birth certificate, copy of your government issued marriage certificate, and Court Order/Decree ▶ Option 5—copy of government issued birth certificate, affidavit of common law marriage, AND a copy of your Federal Tax Return within the past 2 tax years* ▶ Option 6—copy of government issued birth certificate, affidavit of common law marriage, AND Proof of Joint Ownership issued within the past 6 months <p>Foster Child—copy of government issued birth certificate and copy of Court's decree (if Court's decree includes the child's DOB, the birth certificate isn't needed)</p> <p>Child for whom you have legal guardianship—copy of government issued birth certificate AND copy of Court's decree (if Court's decree includes the child's DOB, the birth certificate isn't needed)</p> <p>Disabled Child—for children age 26 and older only:</p> <ul style="list-style-type: none"> ▶ Biological Child—copy of government issued birth certificate, copy of your government issued marriage certificate, AND a copy of your Federal Tax Return claiming child within the past 2 tax years* ▶ Adopted Child—copy of the Court's final adoption decree placing the child with you, or petition for adoption, AND a copy of your Federal Tax Return claiming child within the past 2 tax years* ▶ Stepchild <ul style="list-style-type: none"> ○ Option 1—copy of government issued birth certificate, copy of your government issued marriage certificate, AND a copy of your Federal Tax Return listing spouse and claiming child within the past 2 tax years* ○ Option 2—copy of government issued birth certificate, affidavit of your common law marriage, AND a copy of your Federal Tax Return listing spouse and claiming child within the past 2 tax years* (if spouse is not listed on tax return, please provide Proof of Joint Ownership issued within the past 6 months) ▶ Child for whom you have legal guardianship—court decree of legal custody and a copy of your Federal Tax Return claiming child within the past 2 tax years*

Processing a Qualified Life Event

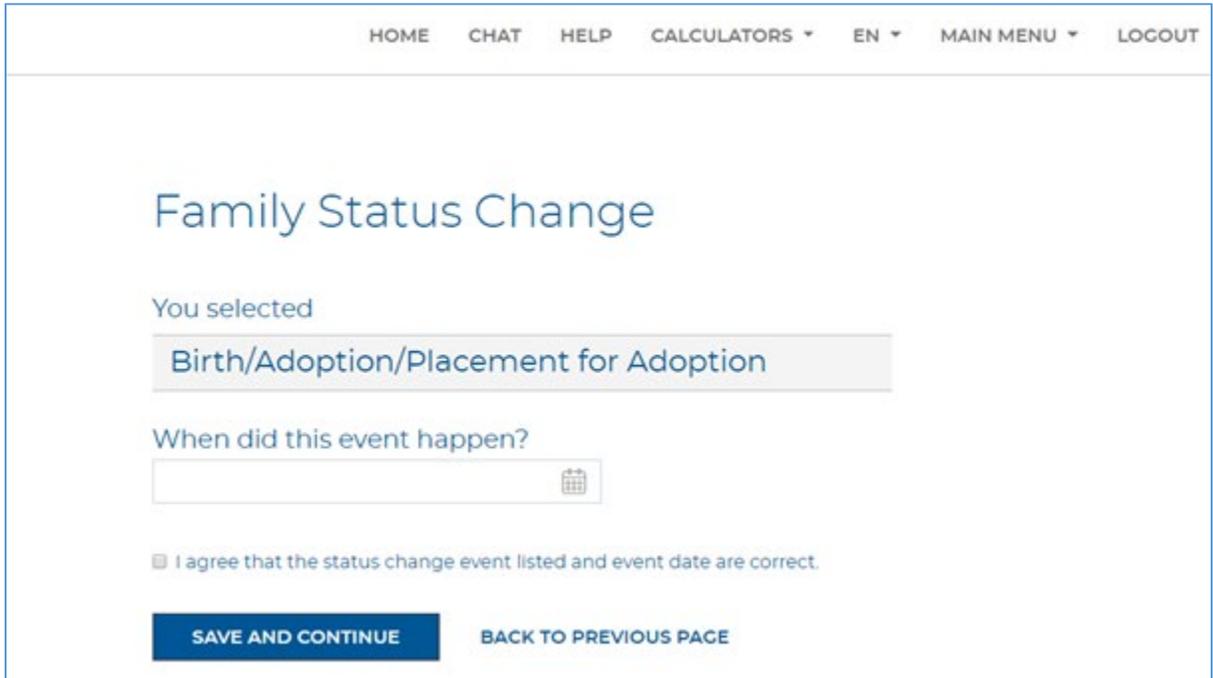
1. Go to www.gpcbenefits.com, and click the “Graham Benefits Portal” link from the top right corner to access the enrollment site and login.
2. Select “Change Your Current Benefits”:



3. Select the appropriate life event from the list.



4. Enter the date of the life event. The date must have already passed. You can not enter future-dated events.



The screenshot shows a web form titled "Family Status Change". At the top, there is a navigation bar with links: HOME, CHAT, HELP, CALCULATORS (with a dropdown arrow), EN (with a dropdown arrow), MAIN MENU (with a dropdown arrow), and LOGOUT. The main content area has the title "Family Status Change" in a large blue font. Below the title, it says "You selected" followed by a grey button labeled "Birth/Adoption/Placement for Adoption". Underneath, the question "When did this event happen?" is followed by a date input field with a calendar icon. A checkbox is checked, with the text "I agree that the status change event listed and event date are correct." At the bottom, there are two buttons: a blue "SAVE AND CONTINUE" button and a grey "BACK TO PREVIOUS PAGE" button.

5. Follow the enrollment process and confirm the event when finished.

Questions: Contact the Graham Benefits Center at 1-877-878-9898