

LIFE EVENTS – HOW TO MAKE CHANGES TO YOUR BENEFITS

This policy establishes the process for employees to notify Villanova University of qualifying life events (QLE) that may affect their benefits. It ensures IRS regulations and enables timely updates to employee benefits.

This policy applies to all full-time benefit eligible employees who experience a qualifying life event as defined by the IRS:

QUALIFYING LIFE EVENTS

A Qualifying Life Event (QLE) includes, but not limited to the following changes:

- [Marriage](#)
- [Divorce](#)
- [Birth or adoption of a child](#)
- [Death of a dependent or spouse](#)
- [Gaining Benefit Coverage](#)
- [Losing Benefit Coverage](#)
- **Change in dependent eligibility** (e.g. a child turning 26) this is an automatic process
- [Change in residence that impacts benefit eligibility](#)
- [Loss of Medicaid CHIP eligibility](#)

KEY DEADLINES

Employees must report QLEs and provide supporting documentation within **31 days** of the event to make changes to benefits except Medicaid or CHIP. If you lose Medicaid or CHIP coverage you have 60 days to make changes to your benefits and provide supporting documentation related to the change. All benefit changes are effective the first of the month following the life event date except a birth/adoption and death.

PROCEDURE

- Please log into the Benefits Enrollment System via your MyNova account. Type in the search box “Enroll in Benefits”
- Select Make a Change
- Select Initiate a Life Event
- Select the Life Event that has occurred: you must enter a life event date. All benefit changes are effective the first of the month following the life event date except death and birth/adoption, they are effective on the date of the life event.
- Once you have initiated the life event, please email benefitssupport@villanova.edu so that we can approve the life event. Please note, you must provide supporting documentation for the life event. Examples include marriage certificate, divorce decree, birth certificate from state or hospital, death certificate, letter stating loss or gain of coverage on official company letterhead, copy of Medicare card. We cannot accept emails.
- Once the life event has been approved, you will be able to return to the Benefits Enrollment System to complete your enrollment.

- All benefit changes are effective the first of the month following the life event date except a birth/adoption and death.
- If you do not initiate a life event within 31 days of the life event, you will have to wait for our annual open enrollment period in April with an effective date of June 1 to make benefit changes.