



WELLFLEET
STUDENT

QUALIFYING LIFE EVENTS

Learn about different Qualifying Life Events (QLE) that can make you eligible for a Special Enrollment period.



What is a QLE?

A Qualifying Life Event (QLE) is a change in your situation — like getting married, having a baby, or an involuntary loss of health coverage — that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the plan's scheduled Open Enrollment period(s).

Examples

- Student 'aging off' parent's plan
- Divorce
- Marriage
- Adding a newborn
- Adoption
- Spouse/Dependent of International Student entering the U.S.
- Change in employment such as reduction of hours or termination

New Students:

A new student or transfer student may be able to enroll outside of the plan's Open Enrollment period. We must receive verification of new student/transfer student status from your school.

How to Enroll:

In most cases, a student must apply for coverage, submit supporting documentation (see chart below), and pay a premium within the required time frame. Refer to the Student Health Plan for your school to verify the number of days allowed for enrollment in the plan due to a QLE or as a new/transfer student.

- Send an email to qualifier@wellfleetinsurance.com. Email should include the student's name, school, an explanation of the QLE and any required documentation (see chart below)
- Wellfleet will verify receipt of enrollment request via email and will request any additional information required
- When all required documentation is received by Wellfleet we will verify eligibility with your school
- Once eligibility is verified, Wellfleet will email instructions for making payment and any additional steps required to enroll
- Student will be notified by email if it is determined that he/she is not eligible to enroll at any time during the process. Possible reasons for ineligibility include:
 - Documentation is not submitted within required time frame
 - Student is not enrolled in required number of credits to be eligible for Student Health Plan
 - Situation is not a true Qualifying Life Event (QLE)

***See school-specific health plan for more information on the plan.**

***Dependents can only be added to a plan if the plan has dependent coverage.**



Person to be Enrolled	Reason for late Enrollment	A Copy of the following Documentation is required	Wellfleet must Receive the Completed form AND appropriate Documentation within:	The Effective Date of the New Coverage will be:
Student or Dependent	Losing coverage under an Employer Plan or losing eligibility for medicaid. Canceling coverage for which the member is till a eligible or ceasing to pay premiums under another plan does not qualify student/dependent for late enrollment.	Letter of creditable coverage or document issued by prior insurance carrier showing the date coverage ends and the reason for loss of coverage	Refer to school health plan for allowable time frame	The date immediately following termination of prior coverage
Student	Involuntary Loss of Coverage due to turning age 26	Letter of creditable coverage or document issued by prior insurance carrier showing the date coverage ends and the reason for loss of coverage	Refer to school health plan for allowable time frame	The date immediately following termination of prior coverage
Student	Entry into U.S.	Visa document with date stamp for student arriving from another country	Refer to school health plan for allowable time frame	The date of entry into the U.S.
Student	Pregnancy (Washington DC Only. Effective 10/20/2020)	Certification of pregnancy, by a licensed healthcare professional	60 days from the date pregnancy is confirmed by a licensed healthcare professional	The 1st of the month in which the healthcare professional certifies the individual is pregnant. The individual may elect to have coverage become effective on the first day of the month following the date the individual selects a plan.
New Dependent - Spouse	Marriage to Student	Marriage Certificate	Refer to school health plan for allowable time frame	The date of marriage
New Dependent - Newborn Child	Birth	Birth Certificate/notarized birth record	Refer to school health plan for allowable time frame	The date of birth
New Dependent - Adopted Child	Adoption	Adoption paperwork for adopted child	Refer to school health plan for allowable time frame	The date of adoption
New Dependent - spouse or child(ren) arriving from another country	Entry into US	Copy of visa documentation with date stamp for spouse or dependent(s) arriving from another country	Refer to school health plan for allowable time frame	The date of entry into the U.S.



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