

University of California Berkeley – Qualifying Life Events

A Qualifying Life Event (QLE) is a major life change that may affect your health insurance needs. Qualifying Life Events may make you eligible for a special enrollment period outside of the school's scheduled open enrollment period. Enrollment for dependents is required within 60 days (31 days for newborns) of the qualifying event and supporting documentation is required.

Examples of Qualifying Life Events are:

1. Loss of health coverage.
 - Turning 26 and losing coverage through a parent's plan
 - Losing existing health coverage under another plan, including job-based, individual, and student plans
 - Losing eligibility for Medicare, Medi-Cal or Medicaid
 - Losing existing health coverage as a dependent on a family member's plan through divorce, death, job loss
 - Eligible student actively enrolled arriving to the US from another country mid semester
2. Changes in household which impact a dependent being able to enroll under your coverage.
 - Getting married
 - Having a baby or adopting a child
 - Spouse and/or dependents arriving to the US from another country
 - Spouse and/or dependents losing other health coverage due to aging off parents' plan, loss of employee benefits, losing eligibility under Medicare, Medi-Cal or Medicaid

Students who have a Qualifying Life Event may complete a Waiver Reversal in the eTang patient portal. If your waiver reversal is approved, the effective date will take effect on the latest of the following dates: (1) the Policy Effective Date; (2) the day after your loss of coverage; (3) the date your term of coverage begins; or (4) the date you become a member of an eligible class of persons.

If students have a **dependent** they would like to enroll in SHIP due to a Qualifying Life Event, please email sheilaedwards@berkeley.edu. Please include who you would like to enroll and attach supporting documentation i.e. birth certificate, marriage license, passport stamp and flight boarding pass. Once approved, the effective date will be the date of the QLE.

Please note, premiums are only prorated for newborns and must be enrolled within **31** days of birth.

If you have any questions or would like more details please contact the SHIP office at SHIP@berkeley.edu or (510) 642-5700. The SHIP office will facilitate enrollment with Academic Health Plans, our Health plan Administrator.