



# Having a BIG Life Change?



**Marriage**



**Divorce**



**Newborn/Adoption**



**Gain/Loss Coverage**



**Court Order**

**YOU MAY QUALIFY FOR A SPECIAL ENROLLMENT PERIOD BUT YOU ONLY HAVE 31 DAYS FROM THE DATE OF THE EVENT TO APPLY.**

**NOTIFY THE CITY OF LAREDO (HUMAN RESOURCES DEPARTMENT) PROMPTLY, IF ANY OF THESE EVENTS OCCUR.**

Qualifying Event:	Action:	Deadline to make changes and turn in documentation:
Marriage	Add Spouse	31 days
Divorce	Drop Spouse	31 days
Newborn Baby	Add Dependent	31 days
Adoption	Add Dependent	31 days
Court Order	Add or Drop Dependent	31 days
Gain/Loss of Coverage*	Add or Drop Dependent	31 days
Death	Drop Dependent	31 days

**\*Does not include loss of coverage due to non-payment of contributions/ premiums.**

**REQUIRED DOCUMENTS NEEDED FOR APPROVAL OF THE ABOVE QUALIFYING EVENTS:**

- ◆ **Marriage**- Marriage or Common Law Certificate/Social Security Card
- ◆ **Divorce**- Divorce Decree signed by the Judge
- ◆ **Newborn**- Date of Birth/Social Security Card/Birth Certificate (contact HR for more information)
- ◆ **Adoption**- Court Order/Social Security Card
- ◆ **Court Order of legal guardianship changes**- Court Order/(contact HR for more information)
- ◆ **Gain/Loss of Coverage**– Certificate of creditable coverage  
(Birth Certificates/Social Security Cards / Marriage Certificate if adding Coverage)
- ◆ **Death**– Death Certificate

\*For more information on your medical coverage or qualifying events, please visit our website

<http://www.cityoflaredohr.com> or contact the Health & Benefits Division at [hrinsbenefits@ci.laredo.tx.us](mailto:hrinsbenefits@ci.laredo.tx.us)