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## **FYB: When Can I Change My Benefits?**

I'm Corrine Clasbey; I'm a benefits counselor with the University.

I'm Thomas Freeman; I'm an HR specialist with the benefits team.

**Thomas:** Generally, you can only change your benefits during annual enrollment, which for UVA is typically in October. There are exceptions to this which are qualifying life events.

**Corrine:** So, qualifying life events are events that happen mid-year that allow you to make changes to your benefit outside of the open enrollment period. So, some common qualifying life events are things like marriage, divorce, the birth of a child----those sorts of things.

You have 60 days from the date of the qualifying life event to make changes to your benefits. What you'll need to do is make the change in Workday, which is our employee system, and you'll need to provide some documentation depending on the actual event itself.

So, the documentation will change depending on the event that has taken place.

**Thomas:** For example, a birth of a child will need a proof of a birth letter And we'll need to receive that within 60 days, and you'll need to tell us which of your existing benefit plans you'd like to add your child to. If you're not currently enrolled under a benefit plan you are able to enroll yourself and your child at that time.

For marriages, for example, you have that 60-day window; however, coverage is not affected till the 1st of the following month that we've received the requested documentation.

Children, the newborns, however, their coverage is effective their date of birth.

**Corrine:** I would like to add that the coverage is effective from the first of the following month after we receive the request and full documentation. So, sometimes it takes employees a while to gather the documentation, so make sure you review our website and requirements to see the documentation necessary, so you have that in hand when you make the request because that will make things process much faster.

Some people add their newborn to all three benefits. Some people--you know, because they're newborn---they only add them to health, but they need to let us know (or in Workday make the change themselves) what plan they want to add that person to.

**Thomas:** You can also enroll in a flexible spending account, or if you're currently enrolled, if you're adding a child, you can increase your existing goal if you're not at the maximum.

Retirement contributions can be changed at any time throughout the year so that's not tied to annual enrollment, you would just make the request, and it's a per pay period change. Typically, 403 you do directly with UVA, and the 457 you need to work with the state spender for the 457.

If you have questions, you may find your answer on [hr.virginia.edu](http://hr.virginia.edu).

We also have our HR Solutions Center, and they can be reached at [askhr@virginia.edu](mailto:askhr@virginia.edu), or you can call them at 434.243.3344