

Office of Retirement Services

Qualifying Life Events (QLE) Reference Guide

A Qualifying Life Event (QLE) is a specific life event that allows City of San José Retirees to request their benefit elections be changed outside of the annual Open Enrollment period. Qualifying events include, but are not limited to, the events below. An INS100 form and proof of the QLE are required **within 30 days** from the date of the event. Benefit changes will start the first of the month following the date of the event.

www.sjretirement.com



From the main web page, select Retirees & Beneficiaries (Police and Fire or Federated) Select FORMS > INS 100 Health, Dental and Vision Change Form

Gain of Coverage Elsewhere	Loss of Coverage Elsewhere	Post Retirement Marriage
<ul style="list-style-type: none"> ▪ Submit proof of alternative group coverage gain (such as employee portal print out/employer verification letter) ▪ Proof of alternate group coverage should include the subscriber's name, employer's logo, the new coverage effective date, and any dependents who will gain new coverage ▪ Submit the INS100 Form 	<ul style="list-style-type: none"> ▪ Submit proof of alternative group coverage loss (such as employee portal print out/employer verification letter) ▪ Proof of alternate group coverage loss should include the subscriber's name, employer's logo, the coverage loss date, and any dependents who will lose coverage ▪ Submit the INS100 Form 	<ul style="list-style-type: none"> ▪ Police and Fire Members <u>ONLY</u> ▪ Submit a copy of new spouse's Birth Certificate ▪ Submit a copy of Marriage Certificate (must have the court stamp) ▪ Submit the INS100 Form



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Post Retirement Domestic Partnership	Dissolution of Domestic Partnership	Divorce/Legal Separation
<ul style="list-style-type: none"> ▪ Police and Fire Members <u>ONLY</u> ▪ Submit a copy of Domestic Partnership Establishment documents ▪ Submit a copy of Domestic Partner's Birth Certificate ▪ Submit the INS100 Form 	<ul style="list-style-type: none"> ▪ Submit the Dissolution of Domestic Partnership documents ▪ Submit the INS100 Form 	<ul style="list-style-type: none"> ▪ Submit the Final Divorce/Legal Separation Court documents ▪ Submit the INS100 Form
Birth of a Child	Adoption of a Child	All Other Events
<ul style="list-style-type: none"> ▪ Submit a copy of Birth Certificate ▪ Submit the INS100 Form 	<ul style="list-style-type: none"> ▪ Submit copies of Adoption Court Order documents ▪ Submit the INS100 Form 	<ul style="list-style-type: none"> ▪ Email Retirement.Dept@SanJoseCA.Gov with the reason of the QLE and the date of the event <p style="text-align: center;"><i>A team member will verify if your event is considered a Qualifying Life Event.</i></p>

Please submit the completed, signed INS100 form and all necessary documents to:

BY MAIL: Office of Retirement Services, 1737 North First Street, Suite 600, San José, CA 95112-4505

BY FAX: (408) 392-6732