



Qualified Life Event (QLE) Quick Reference Guide

The Federal Judiciary Benefits Program

What is a Qualified Life Event (QLE)?

A qualified life event allows you to apply for or change coverage outside of Annual Enrollment Open Season. Examples of common eligible QLEs are:

- ❖ Change in legal marital status
- ❖ Change in employment status
- ❖ Change in Work Schedule
- ❖ Change in dependent status
- ❖ Change in the number of dependents
- ❖ Any other change allowed by the IRS

Federal Employees Health Benefits (FEHB): Elections are in place for the entire Plan Year. Employees can only change their elections during the Plan Year if they or their dependents experience a Qualified Life Event.

Federal Employees' Group Life Insurance (FEGLI): Elections can only be increased due to a Qualified Life Event, if approved to enroll or increase their coverage after filing the SF 2822, or OPM opens a FEGLI Open Season Period.

Flexible Benefits Program: Under Sections 125 and 129 of the Internal Revenue Code (IRC), eligible employees can only enroll, change, or revoke an annual election during the Annual Enrollment Open Season period or with a Qualified Life Event (QLE) for the following:

- Premium Payment Plan (PPP),
- Health Care Reimbursement Account (HCRA)*,
- Limited Purpose Health Care Reimbursement Account (LPHCRA)*, or
- Dependent Care Reimbursement Account (DCRA)*

**If reducing an election amount due to a QLE, that amount may not be less than the amount contributed or disbursed to date in the current Plan Year. For example, an employee chooses to reduce their HCRA account from \$2,700 to \$1,000 due to a QLE in September of the Plan Year, but they have already contributed \$1,500. The election can only be reduced to the amount already contributed, in this example not less than \$1,500.*

QLEs must be reported within the allowed time frame for that particular benefit and event. Please see the QLE Change Form and Effective Date Schedule for FLEX, SF 2809 for FEHB, and SF 2817 for FEGLI. The Judiciary Benefits Center **must** receive any election changes prior to the final pay period processing cut-off date of the Plan Year.

Benefit	Form(s) Needed	How to Report	When to Report	Effective Date
FEHB and PPP	SF 2809 and PPP Election Form	Online, Fax, Phone, Mail	Within 60 days of event *	First day of first pay period following receipt of form/notification of change. **
FEGLI	SF 2817	Online, Fax, Phone, Mail	Within 60 days of event	Refer to the FEGLI Effective Date Schedule
HCRA/ LPHCRA/ DCRA	FSA Enrollment form	Online, Fax, Phone, Mail	Within 60 days of event	First day of first pay period following receipt of form/notification of change
HSA and additional contribution	HSA Enrollment form	Online, Fax, Phone, Mail	On Demand	First day of first pay period following receipt of form/notification of change
Commuter	Commuter Benefit Program Enrollment form	Online, Fax, Phone, Mail	On Demand	First day of first pay period following receipt of form/notification of change

All referenced forms can be found at <https://judiciary.lifeatworkportal.com> by clicking on Documents & Forms found under the Library section which can be found on the main menu.

**Some events can be reported 31 days prior to the event. Please see the SF 2809 for a listing of these events.*

***Birth/adoption or Eligible Foster child will be effective the first day of the pay period in which the event occurred.*