

Qualifying Life Events Quick Reference Guide

Making Mid-year Benefits Election Changes Due to a Qualifying Life Event

Due to IRS regulations, you can only make changes to your benefits outside of Open Enrollment if you have a qualifying life event, such as a marriage, birth, divorce or loss or gain of other coverage. Changes to your benefits must be made within 30 days (60 days for government insurance related events) and be consistent with the life event you experience. Please refer to this guide on allowable changes to your benefits for each event. Changes you make are retroactive to your life event date, and any retroactive medical, dental and vision deductions will be taken on a post-tax basis except for in cases of birth, adoption and legal guardianship. All increases in life insurance coverage (including enrollment after a participant's initial eligibility date) may be subject to evidence of insurability. If you miss the deadline, you must wait until the next Open Enrollment to be able to make changes to your benefits, unless you experience another qualifying life event.

Review

- Become familiar with [Iron Mountain's benefits plans](#) available to you and your family.
- Go to the section to review what you are able to change as a result of your life event.
 - [Family Status Changes](#)
 - [Daycare Rate Change](#)
 - [Spouse/Domestic Partner Open Enrollment](#)
 - [Gain Other Coverage](#)
 - [Lose Other Coverage](#)
 - [Gain Government Insurance](#)
 - [Lose Government Insurance](#)

Gather

- Ensure you have your eligible dependents' legal name, date of birth, and social security number.
- If you need to update your beneficiaries for life insurance as a result of your life event, have that information ready.
- Collect any documentation required for your life event which will need to be provided when you make changes to your benefits. Refer to the table in this guide for requirements.

Take Action

- Log into <https://irmbenefits.bswift.com> to initiate a life event to make changes to your benefits.

You must make changes within 30 days of your life event except for government insurance related events that allow up to 60 days.

For questions, contact Iron Mountain Benefits Center available 8 a.m. - 9 p.m. Eastern, Monday - Friday:

- By phone: 1.877.907.4828
- Web chat available on <https://irmbenefits.bswift.com>

Family Status Changes

	Birth	Adoption/Legal Guardianship	Marriage	Begin Domestic Partnership	Divorce/Legal Separation/Annulment	End Domestic Partnership
Deadline to make changes	Within 30 days of the date of the event					
Coverage Effective Date	Date of birth	Date of adoption or legal guardianship	Date of marriage	Date you meet the requirement of domestic partnership	Date of divorce	Date that your domestic partnership ends
Documentation Required	Government-Issued Birth Certificate or Hospital Birth Record	Adoption Certificate/ Placement Agreement or Document of Legal Guardianship/ Custody	Government-Issued Marriage Certificate	Domestic Partner Affidavit and Proof of Joint Ownership or Federal/State Tax Return	Divorce Decree Legal Separation Agreement Annulment Agreement	Domestic Partner Termination Affidavit
Medical Dental Vision	<ul style="list-style-type: none"> • Add your new dependent • Enroll • Add eligible dependents • Change plan options 			<ul style="list-style-type: none"> • Add your domestic partner (DP) • Enroll • Add eligible dependents 	<ul style="list-style-type: none"> • Remove your spouse from coverage • Enroll • Add eligible dependents • Change medical plan options • Remove any dependents enrolling in your former spouse's plan. 	<ul style="list-style-type: none"> • Remove your domestic partner from coverage • Enroll • Add eligible dependents • Remove any dependents enrolling in your former domestic partner's plan
Health Savings Account (HSA)	Start, increase, decrease, or stop contributions. You can adjust your HSA contributions anytime. If you are enrolling in an HSA eligible medical plan for the first time due to a qualifying life event, HSA is effective first of the following month, unless your medical coverage effective date is the first of the month.					

Family Status Changes

	Birth	Adoption/Legal Guardianship	Marriage	Begin Domestic Partnership	Divorce/Legal Separation/Annulment	End Domestic Partnership
Healthcare and Limited Purpose Flexible Spending Account (FSA)	Enroll, increase or decrease your election		Enroll, increase, decrease, or waive	No changes permitted for non-tax dependent domestic partners	Enroll, increase, decrease or waive	No changes permitted for non-tax dependent domestic partners
Dependent Care FSA	Enroll or increase your election		Enroll, increase, decrease or waive	No changes permitted for non-tax dependent domestic partners	Enroll, increase, decrease or waive	No changes permitted for non-tax dependent domestic partners
Employee Supplemental Life/AD&D	Enroll or increase (may be subject to evidence of insurability (EOI)) Decrease or waive coverage					
Spouse Life	Enroll or increase (may be subject to evidence of insurability) Decrease or waive coverage.		Enroll - Elect up to \$50K without EOI for newly eligible spouse or domestic partner. <i>A domestic partner who changes status to spouse may be subject to EOI.</i>		Waive and remove your spouse	Waive and remove your domestic partner
Child Life	Enroll, increase, decrease, or waive					
Coverage effective date for the below plans is 1st of the following month of the life event date except for ID Protection benefits which is effective 1st of the following month after you make your election changes.						
Accident, Critical Illness, Hospital Indemnity, and Legal Plans	<ul style="list-style-type: none"> ● Add your new dependent ● Enroll ● Add eligible dependents 			<ul style="list-style-type: none"> ● Remove your spouse or domestic partner ● Enroll ● Add any eligible dependents. ● Remove any dependents enrolling in your former spouse or domestic partner's plan 		
ID Protection	<ul style="list-style-type: none"> ● Enroll - If you enroll, dependents that are covered on your medical plan will be automatically covered. If you want to cover family members that are not covered by your health insurance, you can add them directly by logging into Norton's website. ● Waive - If you waive, your dependents will lose their coverage. 					

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Daycare Rate Change

If you have a change in your daycare for your eligible dependent child(re), you may enroll, increase, decrease or waive your Dependent Care FSA election. You must make the necessary update to your election within 30 days of when your daycare changes occurred.

Documentation required: Letter showing increased cost

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Spouse/Domestic Partner Open Enrollment

	Enrollment in Your Spouse or Domestic Partner's (DP) Benefits	Cancellation of Your Spouse or DP's Benefits
Deadline to make changes	Within 30 days from the effective date of your spouse or domestic partner's coverage	
Coverage Effective Date	Date when your coverage is canceled or you elect coverage in your spouse or DP's plan	
Documentation Required	Enrollment confirmation from your spouse or domestic partner's plan indicating dependent(s) who are impacted (if applicable), and the date coverage began or was canceled	
Medical, Dental, and Vision	<ul style="list-style-type: none"> ● Remove dependents enrolling in spouse or domestic partner's plan ● Change plan options ● Waive <i>If you waive, your dependents will lose their coverage.</i> 	<ul style="list-style-type: none"> ● Enroll ● Add eligible dependents ● Change plan options
Health Savings Account (HSA)	<p style="text-align: center;">Start, increase, decrease, or stop contributions. You can adjust your HSA contributions anytime.</p> <p style="text-align: center;">If you are enrolling in an HSA eligible medical plan for the first time due to a qualifying life event, HSA is effective first of the following month, unless your medical coverage effective date is the first of the month.</p>	
Healthcare and Limited Purpose Flexible Spending Account (FSA)	No changes permitted	
Dependent Care FSA	Enroll, increase, decrease, or waive corresponding with changes made in your spouse's plan. <i>No changes permitted for a non-tax dependent domestic partner.</i>	
Employee Supplemental Life/AD&D	Enroll or increase (may be subject to evidence of insurability) Decrease or waive coverage	
Spouse Life	Enroll or increase (may be subject to evidence of insurability) Decrease or waive coverage	
Child Life	Enroll, increase, decrease or waive coverage	

Spouse/Domestic Partner Open Enrollment

	Enrollment in Your Spouse or Domestic Partner's (DP) Benefits	Cancellation of Your Spouse or DP's Benefits
<p>Coverage effective date for the below plans is 1st of the following month of the life event date except for ID Protection benefits which is effective 1st of the following month after you make your election changes.</p>		
<p>Accident, Critical Illness, Hospital Indemnity, and Legal Plans</p>	<ul style="list-style-type: none"> ● Remove dependents enrolling in spouse or domestic partner's plan ● Increase or decrease coverage ● Waive <i>If you waive, your dependents will lose their coverage.</i> 	<ul style="list-style-type: none"> ● Enroll or add eligible dependents ● Increase or decrease coverage
<p>ID Protection</p>	<ul style="list-style-type: none"> ● Enroll - If you enroll, dependents that are covered on your medical plan will be automatically covered. If you want to cover family members that are not covered by your health insurance, you can add them directly by logging into Norton's website. ● Waive - If you waive, your dependents will lose their coverage. 	

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Gain Other Coverage

	Employee Gains Other Coverage	Spouse/Domestic Partner (DP) Gains Other Coverage	Dependent Child Gains Other Coverage	Dependent Child Loses Eligibility for Iron Mountain's Plan (.e.g. Termination of Legal Guardianship)
Deadline to make changes	Changes to your benefits must be made within 30 from other coverage effective date			Changes must be made within 30 days in which your child is no longer eligible
Coverage Effective Date	Effective date of other coverage <i>If you waive, your coverage in Iron Mountain's plan will end at the end of the month.</i>			Date when child is no longer a dependent
Documentation Required	A letter from other coverage, the public health care exchange, etc., indicating type of coverage gained, dependent(s) who are being covered (if applicable), and the date coverage began			Documentation showing termination of legal guardianship
Medical Dental Vision	Waive <i>If you waive, your dependents will lose their coverage.</i>	<ul style="list-style-type: none"> Remove spouse or DP and dependents enrolling in your spouse or DP's plan Waive if you enroll in your spouse or DP's plan 	Remove dependent child affected	Remove dependent child affected
Health Savings Account (HSA)	Start, increase, decrease, or stop contributions. You can adjust your HSA contributions anytime. If you are enrolling in an HSA eligible medical plan for the first time due to a qualifying life event, HSA is effective first of the following month, unless your medical coverage effective date is the first of the month.			
Healthcare and Limited Purpose Flexible Spending Account (FSA)	Waive or decrease <i>No changes permitted for a non-tax dependent domestic partner</i>			
Dependent Care FSA	Waive or decrease	Waive, increase or decrease	Waive or decrease	Waive or decrease
<i>No changes permitted for a non-tax dependent domestic partner</i>				

Gain Other Coverage				
	Employee Gains Other Coverage	Spouse/Domestic Partner (DP) Gains Other Coverage	Dependent Child Gains Other Coverage	Dependent Child Loses Eligibility for Iron Mountain's Plan (.e.g. Termination of Legal Guardianship)
Employee Supplemental Life/AD&D	Enroll or increase (may be subject to evidence of insurability) Decrease or waive coverage			
Spouse Life				
Child Life	You may enroll or increase, decrease, or waive coverage.		Remove the affected dependent child from coverage. If you have other eligible children, you may enroll or increase, decrease, or waive coverage.	
Coverage effective date for the below plans is 1st of the following month of the life event date except for ID Protection benefits which is effective 1st of the following month after you make your election changes.				
Accident, Critical Illness, Hospital Indemnity, and Legal Plans	Waive <i>If you waive, your dependents will lose their coverage.</i>	<ul style="list-style-type: none"> Remove spouse, any dependent children Waive if enrolling in your spouse or DP's plan 	Remove affected dependent child from coverage.	
ID Protection	<ul style="list-style-type: none"> Enroll - If you enroll, dependents that are covered on your medical plan will be automatically covered. If you want to cover family members that are not covered by your health insurance, you can add them directly by logging into Norton's website. Waive - If you waive, your dependents will lose their coverage.. 			

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Lose Other Coverage

	Employee Loses Other Coverage	Spouse/Domestic Partner (DP) Loses Other Coverage	Dependent Child Loses Other Coverage
Deadline to make changes	Changes to your benefits must be made within 30 from other coverage effective date		
Coverage Effective Date	Date coverage ended		
Documentation Required	A letter from employer, the public health care exchange, etc., indicating type of coverage lost, dependent(s) who were covered (if applicable), and the date coverage ended		
Medical Dental Vision	<ul style="list-style-type: none"> • Enroll • Add eligible dependents • Change plan options 		<ul style="list-style-type: none"> • Add affected dependent child • Change plan options
Health Savings Account (HSA)	Start, increase, decrease, or stop contributions. You can adjust your HSA contributions anytime. If you are enrolling in an HSA eligible medical plan for the first time due to a qualifying life event, HSA is effective first of the following month, unless your medical coverage effective date is the first of the month.		
Healthcare and Limited Purpose Flexible Spending Account (FSA)	Enroll or increase	Enroll or increase <i>No changes permitted for non-tax dependent domestic partner</i>	Enroll or increase
Dependent Care FSA	Enroll, increase, decrease, or waive	Enroll, increase, decrease, or waive <i>No changes permitted for non-tax dependent domestic partner</i>	No changes permitted
Employee Supplemental Life/AD&D	Enroll or increase (may be subject to evidence of insurability)		
Spouse Life	Decrease or waive		
Child Life	Enroll or increase or decrease, waive coverage		

Lose Other Coverage

	Employee Loses Other Coverage	Spouse/Domestic Partner (DP) Loses Other Coverage	Dependent Child Loses Other Coverage
<p>Coverage effective date for the below plans is 1st of the following month of the life event date except for ID Protection benefits which is effective 1st of the following month after you make your election changes.</p>			
<p>Accident, Critical Illness, Hospital Indemnity, and Legal Plans</p>	<ul style="list-style-type: none"> • Enroll • Add eligible dependents 		<p>Add affected dependent child</p>
<p>ID Protection</p>	<ul style="list-style-type: none"> • Enroll - If you enroll, dependents that are covered on your medical plan will be automatically covered. If you want to cover family members that are not covered by your health insurance, you can add them directly by logging into Norton's website. • Waive - If you waive, your dependents will lose their coverage. 		

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Gain Government Insurance

	Employee Gains Medicare Eligibility	Spouse/Domestic Partner/Dependent Child Gains Eligibility for Medicare	Gain of Dependent Child CHIP Eligibility
Deadline to make changes	Changes to your benefits must be made within 60 days of the date of enrollment in Medicare		Changes to your benefits must be made within 60 days of the date of enrollment in CHIP
Coverage Effective Date	Effective date of Medicare coverage		Effective date of CHIP eligibility/coverage
Documentation Required	A letter from Medicare indicating the date coverage began		A letter from Medicaid/CHIP indicating the date coverage began
Medical Dental Vision	Waive <i>If you waive, your dependents will lose their coverage.</i>	Remove spouse, domestic partner, or dependent child affected	Remove affected dependent child Change plan options
Health Savings Account (HSA)	Start, increase, decrease, or stop contributions. You can adjust your HSA contributions anytime effective first of the following month. If you are enrolling in an HSA eligible medical plan for the first time due to a qualifying life event, HSA is effective first of the following month, unless your medical coverage effective date is the first of the month. <i>Note: If you (employee) enroll in Medicare, you are no longer eligible to contribute to an HSA. You may still use your HSA balance for qualified expenses or for any expenses if you've reached age 65.</i>		
Healthcare and Limited Purpose Flexible Spending Account (FSA)	Waive or decrease	Waive or decrease <i>No changes permitted for non-tax dependent domestic partner</i>	No changes permitted
Dependent Care FSA	No changes permitted		
Employee Supplemental Life/AD&D			
Spouse Life			

Gain Government Insurance			
	Employee Gains Medicare Eligibility	Spouse/Domestic Partner/Dependent Child Gains Eligibility for Medicare	Gain of Dependent Child CHIP Eligibility
Child Life			
Accident, Critical Illness, Hospital Indemnity, and Legal Plans	No changes permitted		
ID Protection			

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Lose Government Insurance

	Employee Loses Medicare Eligibility	Spouse/Domestic Partner/Dependent Child Loses Eligibility for Medicare	Loss of Dependent Child CHIP Eligibility
Deadline to make changes	Changes to your benefits must be made within 60 days of last day of Medicare coverage		Changes to your benefits must be made within 60 days of last day of CHIP coverage
Coverage Effective Date	Date when Medicare coverage ended		Date when CHIP eligibility ended
Documentation Required	A letter from Medicare indicating the date coverage ended		A letter from Medicaid/CHIP indicating the date coverage ended
Medical, Dental, and Vision	Enroll and add eligible dependents	Add spouse, domestic partner, or dependent child affected	Add affected dependent child Change plan options
Health Savings Account (HSA)	Start, increase, decrease, or stop contributions. You can adjust your HSA contributions anytime effective first of the following month. If you are enrolling in an HSA eligible medical plan for the first time due to a qualifying life event, HSA is effective first of the following month, unless your medical coverage effective date is the first of the month.		
Healthcare and Limited Purpose Flexible Spending Account (FSA)	Enroll or increase	Enroll or increase <i>No changes permitted for non-tax dependent domestic partner</i>	No changes permitted
Dependent Care FSA	No changes permitted		
Employee Supplemental Life/AD&D			
Spouse Life			
Child Life			
Accident, Critical Illness, Hospital Indemnity, and Legal Plans			
ID Protection			

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All benefit election changes are subject to the terms of the applicable benefit plans and applicable laws, which generally require that benefit election changes be on account of, and consistent with, the qualifying life event. Refer to the Plan Documents for exact terms and conditions of coverage. If any conflict arises between this site and the official Plan Documents, the terms of the actual Plan Documents or other applicable documents will govern. Iron Mountain reserves the right to change, modify or terminate the plans at any time.