



To: Township High School District 211 Health Plan Participants

From: Karen Lasher, Director of Business Services

**Re: Experience a life change?**

---

We understand that when a big change happens in your life, your benefits can be the last thing on your mind. When these events happen, however, you'll need to make adjustments to your benefits coverage within 30 days.

What is a **qualifying life event**?

- Birth or adoption of a child
- Marriage or divorce
- Death of a covered dependent
- Loss of existing coverage
- Other qualifying events as defined by the IRS- see [www.irs.gov](http://www.irs.gov) for a complete list.

**Timing is everything!** The window for making changes to your insurance benefit plans is only open for a short period of time – 30 days after the qualifying life event happens. If you miss your window, you may have to wait until the next Open Enrollment.

In the case of a new baby, do not wait for the baby's Social Security Number to arrive. That usually takes longer than 30 days, and we can enroll the baby without it.

Remember, you cannot change your insurance enrollment outside of the annual open enrollment period unless you experience a qualifying event as defined by the Internal Revenue Service. With any qualifying event, you must make the **change within 30 days of the event.**

Please call the Business Office at 847-755-6649 for more information.