

# Benefits Coverage and Premium Updates

## Qualifying Life Events

If you experience a qualifying life event, benefit plans may update and pay check rates may be adjusted based on the effective date of the event\*. If you are electing new coverage and/or adding a dependent(s) to your coverage, view the chart below. If you are terminating coverage and/or removing a dependent, view the chart on page 2.

### IF YOU ELECT NEW COVERAGE OR ADD A DEPENDENT THROUGH YOUR LIFE EVENT:

Life Event Effective Date	Coverage Begin Date	Premium will update... (if applicable)
12/30/2024 - 1/12/2025	Effective date of event	1/17/2025
1/13/2025 - 1/26/2025	Effective date of event	1/31/2025
1/27/2025 - 2/9/2025	Effective date of event	2/14/2025
2/10/2025 - 2/23/2025	Effective date of event	2/28/2025
2/24/2025 - 3/9/2025	Effective date of event	3/14/2025
3/10/2025 - 3/23/2025	Effective date of event	3/28/2025
3/24/2025 - 4/6/2025	Effective date of event	4/11/2025
4/7/2025 - 4/20/2025	Effective date of event	4/25/2025
4/21/2025 - 5/4/2025	Effective date of event	5/9/2025
5/5/2025 - 5/18/2025	Effective date of event	5/23/2025
5/19/2025 - 6/1/2025	Effective date of event	6/6/2025
6/2/2025 - 6/15/2025	Effective date of event	6/20/2025
6/16/2025 - 6/29/2025	Effective date of event	7/3/2025
6/30/2025 - 7/13/2025	Effective date of event	7/18/2025
7/14/2025 - 7/27/2025	Effective date of event	8/1/2025
7/28/2025 - 8/10/2025	Effective date of event	8/15/2025
8/11/2025 - 8/24/2025	Effective date of event	8/29/2025
8/25/2025 - 9/7/2025	Effective date of event	9/12/2025
9/8/2025 - 9/21/2025	Effective date of event	9/26/2025
9/22/2025 - 10/5/2025	Effective date of event	10/10/2025
10/6/2025 - 10/19/2025	Effective date of event	10/24/2025
10/20/2025 - 11/2/2025	Effective date of event	11/7/2025
11/3/2025 - 11/16/2025	Effective date of event	11/21/2025
11/17/2025 - 11/30/2025	Effective date of event	12/5/2025
12/1/2025 - 12/14/2025	Effective date of event	12/19/2025
12/15/2025 - 12/28/2025	Effective date of event	1/2/2026
12/29/2025 - 1/11/2026	Effective date of event	1/16/2026

\*Life events are a change in your situation – like having a baby, getting married or divorced, your dependent child reaching age 26, or gaining/losing other health coverage. These events may allow you the opportunity to make changes to certain benefits. To learn more about life events, view the [Summary Plan Description](#). For assistance submitting your life event, view the [Update My Benefits After a Life Event](#) job aid.

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## Qualifying Life Events

### IF YOU ELECT TO TERMINATE COVERAGE OR REMOVE A DEPENDENT THROUGH YOUR LIFE EVENT:

Life Event Effective Date	Coverage End Date*	Premium will update... (if applicable)
12/31/2024 – 1/13/2025	1/12/2025	1/31/2025
1/14/2025 – 1/27/2025	1/26/2025	2/14/2025
1/28/2025 – 2/10/2025	2/9/2025	2/28/2025
2/11/2025 – 2/24/2025	2/23/2025	3/14/2025
2/25/2025 – 3/10/2025	3/9/2025	3/28/2025
3/11/2025 – 3/24/2025	3/23/2023	4/11/2025
3/25/2025 – 4/7/2025	4/6/2025	4/25/2025
4/8/2025 – 4/21/2025	4/20/2025	5/9/2025
4/22/2025 – 5/5/2025	5/4/2025	5/23/2025
5/6/2025 – 5/19/2025	5/18/2025	6/6/2025
5/20/2025 – 6/2/2025	6/1/2025	6/20/2025
6/3/2025 – 6/16/2025	6/15/2025	7/3/2025
6/17/2025 – 6/30/2025	6/29/2025	7/18/2025
7/1/2025 – 7/14/2025	7/13/2025	8/1/2025
7/15/2025 – 7/28/2025	7/27/2025	8/15/2025
7/29/2025 – 8/11/2025	8/10/2025	8/29/2025
8/12/2025 – 8/25/2025	8/24/2025	9/12/2025
8/26/2025 – 9/8/2025	9/7/2025	9/26/2025
9/9/2025 – 9/22/2025	9/21/2025	10/10/2025
9/23/2025 – 10/6/2025	10/5/2025	10/24/2025
10/7/2025 – 10/20/2025	10/19/2025	11/7/2025
10/21/2025 – 11/3/2025	11/2/2025	11/21/2025
11/4/2025 – 11/17/2025	11/16/2025	12/5/2025
11/18/2025 – 12/1/2025	11/30/2025	12/19/2025
12/2/2025 – 12/15/2025	12/14/2025	1/2/2026
12/16/2025 – 12/29/2025	12/28/2025	1/16/2026
12/30/2025 – 1/12/2026	1/11/2026	1/30/2026

\*This applies to all health and welfare benefits excluding short-term leave and flexible spending accounts (FSAs), which end on your last day. Note: You may continue healthcare FSA contributions by electing COBRA coverage. See below for more information.

### BENEFITS CONTINUATION

You may have the option to continue healthcare coverage through COBRA, depending on the life event. See below for more information:

- [Benefits Continuation Overview](#)
- [2025 COBRA Rates](#)