

San Francisco Conservatory of Music Qualifying Life Events (QLE) Guidelines

Event	Allowable Coverage Changes	Required Proof/Documentation	Coverage Effective Date
Marriage	May add coverage for spouse and child(ren) of spouse	<ul style="list-style-type: none"> • Marriage certificate; or • I-20 form (international students only) 	First day following the date of marriage
New domestic partner	May add coverage for domestic partner and child(ren) of domestic partner	<p>A domestic partner relationship may be demonstrated by any three of the following types of documentation:</p> <ol style="list-style-type: none"> 1. A joint mortgage or lease. 2. Designation of the domestic partner as beneficiary for life insurance. 3. Designation of the domestic partner as primary beneficiary in the Named Insured's will. 4. Domestic partnership agreement. 5. Powers of attorney for property and/or health care. 6. Joint ownership of either a motor vehicle, checking account or credit account. 	First day following the date of notification.
Birth of a child(ren)	May add coverage for child(ren)	<ul style="list-style-type: none"> • Birth certificate; or • Birth document/certificate issued by hospital where child was born 	Date of birth of child(ren)
Adoption, or placement for adoption or foster care, of a child(ren)	May add coverage for child(ren)	Adoption certificate or foster care order	Date of adoption or placement for adoption/foster care
Court-ordered care or legal guardianship of a child(ren)	May add coverage for child(ren)	Court order/proof of legal guardianship	Effective date of court or legal guardianship
Arrival of spouse and/or child(ren) from another country for the first time	May add coverage for spouse/ Domestic partner and child(ren)	Copy of stamped passport, or VISA document	First day following the date of arrival
Loss of coverage from another source	May enroll in coverage, including spouse/Domestic partner and/or child(ren)	Loss of Coverage notification letter	First day following the date of loss of coverage
Divorce or legal separation	Termination of coverage for spouse/ Domestic partner	<p>Copy of final legal separation agreement or divorce decree, including:</p> <ul style="list-style-type: none"> • Cover page listing the parties involved; • Page indicating date the divorce/legal separation became final; • Page(s) referring to health insurance; • Signature page 	First day following the divorce