

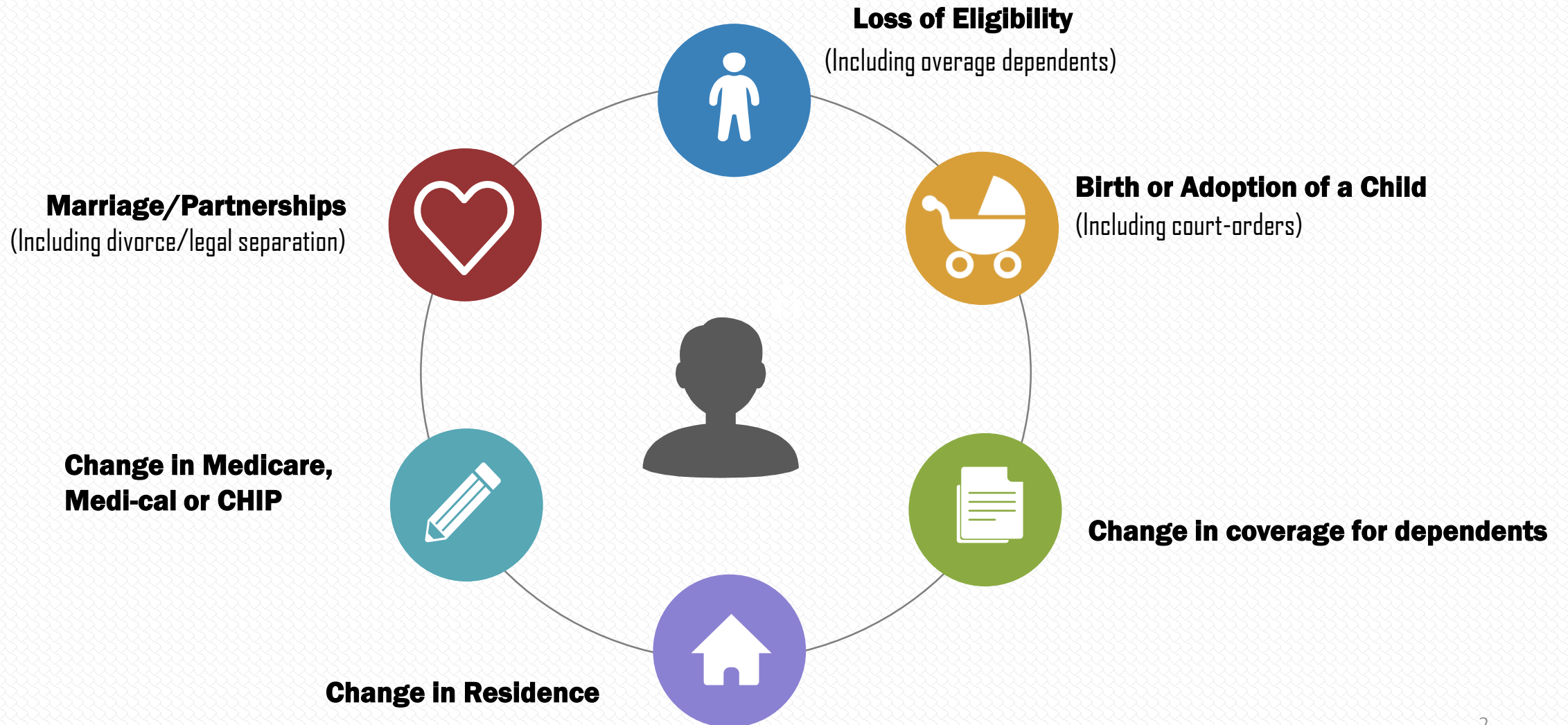
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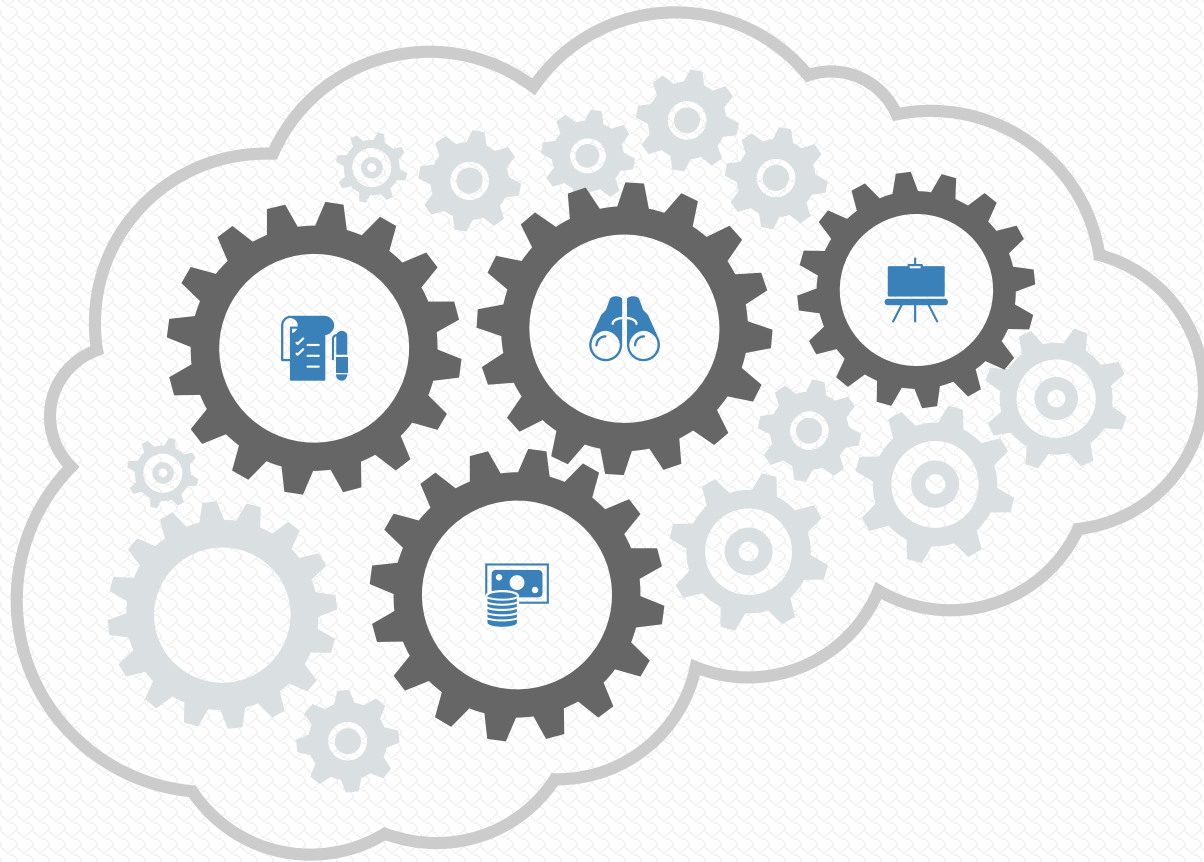
# CHANGING YOUR BENEFITS

You may update or change your benefits when you experience a life event or during the annual open enrollment period.

# LIFE EVENTS

Changes in family status can be considered a qualifying life event that allows you to make changes to your benefits. You may change health care plans and add or drop eligible dependents from coverage within 31 days after the event occurred.





## **31 Day Deadline**

When you experience a qualified life event, you have 31 days from the date of the event to make changes to your benefits.

## **Open Enrollment**

Open enrollment is the annual opportunity for employees and retirees to change health care plans and to add or drop eligible dependents from coverage.

## **Waiving Medical Coverage**

Employees now can opt-out of enrolling in a medical plan. Proof of other medical enrollment must be provided to qualify for this waiver.



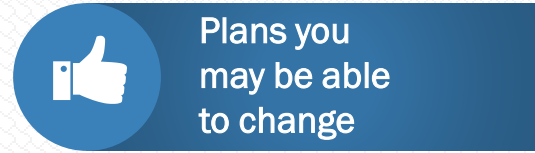
# MARRIAGE & PARTNERSHIP

Life events related to marriage and partnership provide you an opportunity outside the annual open enrollment period to update your benefits elections and add, change or remove your coverage.

These life events include:

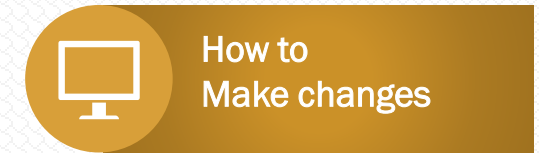
- Marriage, divorce or legal separation
- Establishment or dissolution of a registered domestic partnership
- Death or loss of your spouse or registered domestic partner
- Gain or loss of coverage, or change in benefits for your spouse or domestic partner

*When gaining new coverage, benefits will be effective on the first of the month following the date of the event. When coverage is terminating, benefits will terminate on the last day of the month in which the event occurred.*



- **Medical, Dental Vision**
- **Health Care FSA**
- **Dependent Care FSA**
- **Voluntary Life Insurance**
- **Voluntary Life Spouse Insurance**
- **Voluntary Life Child Insurance**
- **Voluntary AD&D Employee**
- **Voluntary AD&D Family**
- **Income Protection Plan**

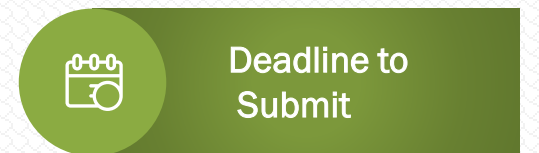
*Effective Date*



Make your changes in [Workday](#)



Date the event happened



31 days after the event date  
(60 days for Divorce, Legal Separation, Dissolution)



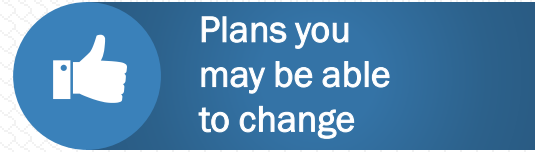
# BIRTH OR ADOPTION OF A CHILD

When you welcome a new child into the family, or a child becomes eligible for coverage, you can change certain benefits without waiting until the next annual Open Enrollment period.

These life events include:

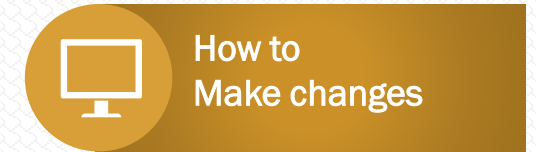
- Birth of a child
- Adoption
- Legal guardianship of a child

*When gaining new coverage, benefits will be effective on the first of the month following the date of the event. An exception to this rule is for a Birth event, medical benefits will begin on baby's date of birth.*



Plans you may be able to change

- **Medical, Dental Vision**
- **Health Care FSA**
- **Dependent Care FSA**
- **Voluntary Life Insurance**
- **Voluntary Life Spouse Insurance**
- **Voluntary Life Child Insurance**
- **Voluntary AD&D Employee**
- **Voluntary AD&D Family**
- **Income Protection Plan**



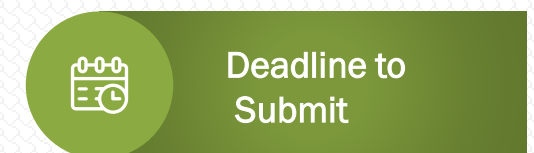
How to Make changes

Make your changes in [Workday](#)



Benefit Event Date

Date the event happened




Deadline to Submit

31 days after the event date



# CHANGE IN COVERAGE FOR DEPENDENTS

If your spouse/registered domestic partner or child(ren) gain or lose other health coverage, you may be able to update your benefits.



Plans you may be able to change

- **Medical**
- **Dental**
- **Vision**




How to Make changes

Make your changes in [Workday](#)



Benefit Event Date

Date the event happened



Deadline to Submit


31 days after the event date

*When gaining new coverage, benefits will be effective on the first of the month following the date of the event. When coverage is terminating, benefits will terminate on the last day of the month in which the event occurred.*



# CHANGE OF ADDRESS

If you are moving out of your existing coverage area, you may be eligible to make changes to your benefits:



Plans you may be able to change

- **Medical**
- **Dental**




How to Make changes

Make your changes in [Workday](#)



Effective Date

The date you moved



Deadline to Submit

31 days after the event date



# CANCELLATION OF MEDICARE, MEDI-CAL, MEDICAID OR CHIP

When you are no longer eligible for Medicare, Medi-cal, Medicaid or the Children's Health Insurance Program (CHIP), you may make changes to your benefits.



Plans you  
may be able  
to change

- **Medical**
- **Dental**
- **Vision**



How to  
Make changes

Make your  
changes in [Workday](#)



Benefit Event Date

The date coverage  
was lost



Deadline to  
Submit


31 days after the  
event date





# LOSS OF ELIGIBILITY

A qualified dependent child who reaches 26 years of age is not eligible to remain on your current benefits. You are eligible to make changes to your benefits.



Plans you may be able to change



How to Make changes

- **Medical, Dental, Vision**
- **Voluntary Life Child Insurance**
- **Voluntary AD&D Employee**
- **Voluntary AD&D Family**

Make your changes in [Workday](#)



Effective Date

1<sup>st</sup> of the Month after  
26<sup>th</sup> birthday

# OPEN ENROLLMENT

Open enrollment is the annual opportunity for employees to make changes to their benefit plans.

Open enrollment allows employees to add or drop eligible dependents from coverage.



Changes made during open enrollment remain in place for the full benefit plan year which runs every January – December.

Changes outside open enrollment are only allowed for qualifying events.

# WORKDAY SELF-SERVICE



You will now be able to make qualified life event changes in Workday! Please refer to our Qualified Life Event guide [here](#) to help you navigate Workday to make benefit changes. Log into your account at [www.gcccd.edu/workday](http://www.gcccd.edu/workday).



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**Benefits Technician**  
**(619) 644-7643**

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The image features a background of a complex network of black lines and nodes on a light gray background. A solid blue horizontal band is centered across the image, containing the text 'THANK YOU' in white, bold, uppercase letters. There are two dark gray rectangular shapes, one at the top center and one at the bottom center, partially overlapping the network lines.

**THANK YOU**