Making Benefit Changes Due To A Qualifying Life Change Event

If your spouse or child is one of those impacted by a change in employment due to the COVID situation, and as a result, has lost medical or dental insurance, you may be eligible to make changes to your State benefits because of that event.

The mandatory annual open enrollment will start April 14, and there will be more information coming on that any day, but benefit changes made during open enrolment do not become effective until 7-1-2020. If you, your spouse, or your dependent children have lost benefits within the past 31 days, you can enroll for medical and / or dental insurance now based on that qualifying life change event. Changes due to a qualifying life change event entered into Benefit Solver on or before 3-31-2020 will be effective 4-1-2020.

You can access Benefit Solver from any state computer using the link at the bottom of the CDOT Intranet pages. If you are working from home, you can go www.benefitsolver.com. Remember that the company key for state employees is SOC.

Once you are logged into Benefit Solver, click “change my benefits,” then click “Life Event,” and then select “Spouse / Child Loses Benefits.” The system will ask for the date other benefits end.

You will need to enter your spouse and children as dependents if they are not already listed in Benefit Solver. If you are not currently enrolled in State medical and/or dental plans, you can elect plans and indicate who you want to cover. If you are currently enrolled in medical and dental plans, you can indicate who you want to add to each of the plans.

You will need to provide documentation showing that there was a loss of benefits and dependent verification documentation, but we will follow up with you by email on what documentation is needed to approve your requested benefits.

You only have 31 days from the date of a qualifying life change event (31 days from the date other benefits ended) to enter your requested changes into Benefit Solver – so don’t delay. Remember, too, that if you want state coverage to start 4-1-2020, you have to enter your requested changes into Benefit Solver on or before 3-31-2020.