

Life Events:

The following options provide an opportunity to enroll in and/or make changes to MCPS health benefit plans due to a qualifying life event. Please review the description of each life event to determine which option is best for you and your family. Selecting a life event in Hub+ and clicking **Continue** will add the life event to your record.

- **Birth** - Select this life event if you have experienced the birth of a child within the last 30 days and need to add the newborn to your MCPS health plan. **Please note:** [Supporting documentation](#) is required.
- **Death of a Dependent** - Select this life event if you have experienced the death of your spouse or child and need to remove the dependent from your MCPS health plan. **Please note:** You will need to submit a copy of the Death Certificate to the Employee and Retiree Service Center.
- **Divorce** - Select this life event if you have divorced within the last 30 days and need to remove your former spouse from your MCPS health plan. **Please note:** [Supporting documentation](#) is required.
- **Gain of Non-MCPS Coverage** - Select this life event if you have obtained health coverage outside of MCPS and are cancelling your MCPS health plan. **Please note:** You must select this life event and waive **all** MCPS health plans. Specific health plans can only be waived during Open Enrollment. **Please note:** [Supporting documentation](#) is required.
- **Legal Guardianship or Adoption** - Select this life event if you have adopted a child or become a child's legal guardian within the last 30 days and need to add the dependent to your MCPS health plan. **Please note:** [Supporting documentation](#) is required.
- **Loss of Non-MCPS Coverage** - Select this life event if you have lost your non-MCPS health coverage and need to enroll in an MCPS-provided health plan.

Please note: Eligibility is limited to MCPS health plans that correspond to the plan type(s) from which you have lost coverage. **Please note:** [Supporting documentation](#) is required.

- **MCPS Employee Coverage to MCPS Employee Coverage** - This life event should *only* be used if—
 - you and your spouse *both* work for MCPS, or
 - you are aging out of your MCPS-employed parent's health plan.

This life event allows for the transfer of MCPS health coverage from one employee to another. For example, if—

- transferring MCPS health coverage from one spouse's record to the other's,
- canceling an MCPS-employed dependent's coverage, or
- enrolling an MCPS-employed dependent who is being dropped from their MCPS-employed parent's health plan.

Please note: You must complete the MCPS Spouse or Child Employee Identification section of the Hub+ enrollment screen and enter the Employee ID number of your MCPS-employed spouse, dependent, or parent, depending on the specific enrollment scenario.

- **Marriage** - Select this life event if you have married within the last 30 days and need to add your spouse to your MCPS health plan. **Please note:** [Supporting documentation](#) is required.
- **Update Life Insurance Beneficiaries** - Select this life event if you would like to update the beneficiaries of your MCPS life insurance policies
- **Waive All Benefits Coverage** - Select this option if intending to cancel **all** medical, prescription, dental, vision, and life insurance coverage through MCPS.