



GME Qualifying Life Change

Qualified Medical Child Support Order (QMCSO)

The following guide outlines [permissible changes](#) to benefit elections and [how to](#) make them when you have a Qualified Medical Child Support Court Order.

Permissible Changes

When an employee has a Qualified Medical Child Support Order, they must make certain changes to their benefit elections pursuant to the terms of the QMCSO. If the employee is not currently enrolled and does not make elections, CU will follow the court order and enroll employee and the QMCSO child(ren) in the default plan: CU Health Plan- Exclusive. New elections will **be effective the first of the month** following the date of the court order.

CU Health Plans medical, dental, vision	Flexible Spending Accounts Health Care Dependent Care
changes mandatory based on QMCSO	permissible changes

Plan resources

- [GME Rates \(PDF\)](#)
- [GME Benefits Website](#)

CU Health Plans: medical, dental, vision

	Enroll?	Cancel?
Employee	If the employee currently does not have coverage under the CU Health Plan, they must* enroll, provided the court ordered child is enrolling.	The employee can cancel CU coverage with proof of gain of group coverage under another plan or if the QMCSO requires the spouse, former spouse or other individual to provide coverage for the child.
Spouse/partner Dependent children (not subject to court order)	The employee cannot enroll a spouse/partner or other dependent children outside of the court order at this time, only the child(ren) subject to the court order.	
Children (subject to court order)	The employee must* enroll their child(ren) subject to the court order. If they are not currently covered with a CU Health Plan, they must also enroll themselves.	

* If the employee is not currently enrolled and does not make the court ordered elections, CU will follow court order and enroll both the employee and the QMCSO child in the default plan: CU Health Plan-Exclusive if applicable.

Flexible Spending Accounts (FSA)

Health Care Flexible Spending Account (HCFSA)	Dependent Care Flexible Spending Account (DCFSA)
The employee can enroll or increase to accommodate only the child(ren) subject to the QMCSO. The employee can decrease or cancel election if the QMCSO requires another legal guardian to provide coverage for the QMCSO child. In no event can a new election be reduced to an amount that is less than the expenses incurred prior to the new election date.	The employee cannot enroll until Open Enrollment based on a QMCSO. The employee may be able to make changes if their dependent care needs have changed. They can enroll, increase, decrease or cancel based on changes such as significant cost increase, changes in need for childcare, childcare hours or changes in provider.

How to Make Changes

The employee has **31 days** from the date of the Qualified Medical Child Support Order to make changes by [submitting](#) the required documentation.

How to add your QMCSO dependent child(ren)

1. Submit the [Benefits Enrollment/Change Form GME \(PDF\)](#).
2. Submit documentation for newly eligible QMCSO child(ren) if dependents are not already verified.
3. Submit copy of the Qualified Medical Child Support Order (QMCSO).

Eligible dependents	Dependent verification required documentation		
Child under age 27	Birth or adoption certificate	or	Court documents signed by a judge for parental responsibility or qualified medical child support order
Child with a disability over age 27	Birth or adoption certificate	and	A medical certificate of disability or notice of determination from the Social Security Administration

Submission instructions

Submission instructions for all documentation are found on the Benefits Enrollment/Change Form. You can check the Benefits Summary in your [employee portal](#) to verify enrollment accuracy after forms are processed.

If you have further questions, contact a benefits professional via email at benefits@cu.edu or call during business hours at 303-860-4200 option 3.

Payroll deductions

If you cancel or remove dependent coverage and expect a reduction in cost of monthly premiums, employee must submit all documentation by the 10th of the month in which the change would take effect. If documentation is received after the 10th of the month, premium adjustments will be reflected in the next payroll cycle.

Definitions

Consistency rule: Under the Consistency Rule, the election change is on account of and corresponds with the Qualifying Life Change that affects eligibility for coverage under an employer's plan. Changes to benefit plans must be consistent with the Qualifying Life Change and correspond with a gain or loss of eligibility for coverage.

Gain of eligibility for group coverage: When canceling CU coverage, CU requires proof that employee and/or dependents have or will have coverage. We require a letter or other document from dependent's employer or insurer stating:

- The individuals that gained group coverage (by name).
- The effective date of group coverage.
- The types of plans that were gained, specifically medical, and dental and/or vision.