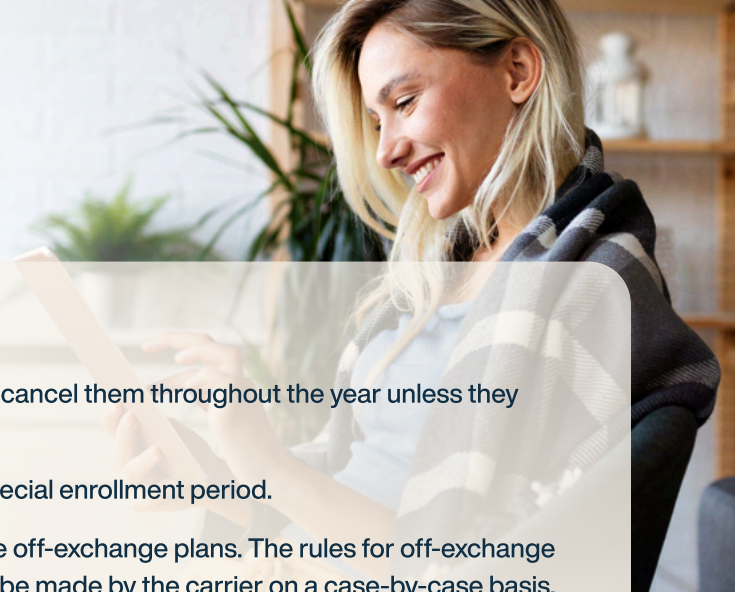




SureCo

Qualifying Life Events

Changing Your Benefits

Once employees make their benefit elections, they cannot change or cancel them throughout the year unless they experience a qualifying life event (QLE) as defined by the IRS.

A QLE may entitle an employee to change plans or plan details in a special enrollment period.

Please note, the majority of plans on SureCo's Enrollment Platform are off-exchange plans. The rules for off-exchange plans vary from Marketplace and group policy plans. Exceptions may be made by the carrier on a case-by-case basis.

QLE Process

Please contact SureCo as soon as possible if an employee experiences a QLE that may affect their coverage.

- SureCo may be contacted prior to the QLE, but no more than 30 days after the date of change.
 - Representatives should email customer.experience@sureco.com
 - Employees should email employee.experience@sureco.com
- SureCo will request documentation — e.g., a copy of birth, marriage, divorce, or death certificate.
 - Employees must deliver documentation in a timely manner to ensure deadlines are met.

QLE Type	Deadline for Notifying SureCo	Effective Date of Enrollment or Removal	Supporting Documentation	Action Taken/Needed After Contacting SureCo's Employee Experience or Customer Experience Team
Change of address (resulting in a need to reshopper plans)	Notify SureCo as soon as aware, but no later than 30 days from the QLE. Carrier applications/changes must be submitted within 60 days	1st of following month ⁺⁺	• Proof of new address (e.g., lease, utility bill) • Purchase/renter/lease agreement • Utility bill • USPS change of address confirmation	Upon receipt of documentation, SureCo will research if the address change requires the employee to shop for a new plan (for instance, an employee moves to a different state). If re-shopping is needed, SureCo will notify the employee and reopen their cart to shop. After the employee enrolls in a new plan, the employee will be responsible for cancelling their former plan with the carrier. SureCo will then notify the employer and employee of any plan cost changes.

QLE Type	Deadline for Notifying SureCo	Effective Date of Enrollment or Removal	Supporting Documentation	Action Taken/Needed After Contacting SureCo's Employee Experience or Customer Experience Team
Dependent loss of coverage (outside of SureCo)	Notify SureCo as soon as aware, but no later than 30 days from the QLE. Carrier applications/ changes must be submitted within 60 days		• COBRA election notice • Termination letter • Certificate of Credible Coverage • Notice of coverage ending	If the employee is currently enrolled in a plan, SureCo will add the dependent to the existing plan. SureCo will then notify the employer and employee with any plan cost increase.
Adding Dependent (Excluding Newborn)	Notify SureCo as soon as aware, but no later than 30 days from the QLE. Carrier applications/ changes must be submitted within 60 days	1st of following month** **Additions will not be made retroactively	• Marriage certificate	Upon receipt of documentation, SureCo will contact the employee's carrier to add dependents to the employee's plan. SureCo will then notify the employer and employee with any plan cost increase.
Adding Newborn	Notify SureCo as soon as aware, but no later than 30 days from the QLE. Carrier applications/ changes must be submitted within 60 days	Retroactive to DOB **Auto-covered under mother for 30 days	• Birth certificate • Hospital discharge paperwork • Hospital birth announcement • Adoption papers	Upon receipt of documentation, SureCo will contact the employee's carrier to add dependents to the employee's plan. SureCo will then notify the employer and employee with any plan cost increase.
Court Order	Dependent on court order	1st of following month**	• Copy of court mandate	When an employer receives a court order for an employee, they will need to email Customer Experience. SureCo will confirm the cost (if any) to add the dependent child to the plan with the employee. If the employee is NOT currently enrolled in a plan, we will quote the cost of the lowest cost Bronze plan available to add employee and dependent. <i>Continued on next page</i>

QLE Type	Deadline for Notifying SureCo	Effective Date of Enrollment or Removal	Supporting Documentation	Action Taken/Needed After Contacting SureCo's Employee Experience or Customer Experience Team
				If employee is enrolled in a plan, we will quote the cost to add dependent to existing plan based on age of dependent. As the employer, you will then need to notify the employee of the support order and provide them with the cost to add the dependent and confirm if they want SureCo to enroll the dependent with the earliest effective date. If they do, then we will submit the QLE to the carrier for the addition of the dependent. If they do NOT elect to add the dependent, then we are unable to elect it for them. <i>*Plan sponsor must determine if it is a qualified medical support order. SureCo will not enroll a dependent in an individual's plan without the employee electing the coverage.</i>
Remove Dependent	Notify SureCo as soon as aware, but no later than 30 days from the QLE. Carrier applications/ changes must be submitted within 60 days	Dependent upon carrier	- Divorce decree - Affidavit of legal separation - Proof of dependent obtaining other coverage - Carrier notice of aging-off parent's plan	The employee must contact their carrier individually and comply with any documentation requests from the carrier. The employee must then confirm their change request with SureCo. SureCo will contact the carrier to confirm any plan cost changes, update the Enrollment Platform, and then alert the employer of plan cost changes. <i>*As a third-party administrator, SureCo cannot request that a dependent be removed from a plan.</i>

QLE Type	Deadline for Notifying SureCo	Effective Date of Enrollment or Removal	Supporting Documentation	Action Taken/Needed After Contacting SureCo's Employee Experience or Customer Experience Team
Death of a Dependent	Notify SureCo as soon as aware, but no later than 30 days from the QLE. Carrier applications/ changes must be submitted within 60 days	Dependent upon carrier	Death certificate	The employee must contact their carrier individually and comply with any documentation requests from the carrier. The employee must then confirm their change request with SureCo. SureCo will contact the carrier to confirm any plan cost changes, update the Enrollment Platform, and then alert the employer of plan cost changes. <i>*As a third-party administrator, SureCo cannot request that a dependent be removed from a plan.</i>
Covered Dependent turning 26 yrs old	SureCo will notify enrolled employee approximately 30-60 days prior to the dependent's 26th birthday	Dependent upon carrier	None	The employee must contact their carrier to confirm the effective date the dependent will be dropped from their plan. The employee must then contact SureCo to confirm the cancellation of their individual policy. If the employee still maintains their individual plan in order to provide coverage for dependents, SureCo will contact the carrier to confirm the plan cost change. SureCo will then confirm the cost changes and reimbursement amount with the employer on the next funding report.
Mid-Year Medicare Enrollment	SureCo will remind enrolled employees approximately 90 days prior to their Medicare eligibility date. Employee must enroll in Medicare prior to cancelling their individual coverage.	Loss of individual coverage will be the day prior to Medicare effective date	- Medicare monthly premium invoice or bill - SSA benefit verification letter - COLA (Cost of Living Adjustment)	If an employee (or employee's dependent) becomes eligible for Medicare mid-year, they must enroll in Medicare prior to cancelling their individual coverage. The employee must confirm Medicare Part A and B enrollment and submit their premium details and policy number to SureCo. Continued on next page

QLE Type	Deadline for Notifying SureCo	Effective Date of Enrollment or Removal	Supporting Documentation	Action Taken/Needed After Contacting SureCo's Employee Experience or Customer Experience Team
				Employees must then contact their carrier to terminate their individual plan. The carrier will ask for proof of Medicare to accept the mid-year termination. The employee must then contact SureCo to confirm the cancellation of their individual policy. If the employee still maintains their individual plan in order to provide coverage for dependents, SureCo will contact the carrier to confirm the plan cost change. SureCo will then confirm the cost changes and reimbursement amount with the employer on the next funding report.

++Standard QLE Time Frame for Coverage Beginning the 1st of the Upcoming Month:

- If QLE is received with documentation **prior** to the 10th of the month, coverage is expected to begin on the 1st of the upcoming month.
 - Enrollment window opened until the 10th
- If QLE is reported with documentation **between** the 10th and 20th of the month, effective date subject to carrier approval.
 - Enrollment window opened for 2 days
- If QLE is reported with documentation **after** the 20th of the month, we anticipate coverage will begin on the 1st of the following month (i.e., if QLE is reported January 21, coverage will begin on March 1). Some exceptions may allow for earlier effective date subject to carrier approval.