

## Life Event Benefit Guide

Throughout the year, you may experience a life event, such as getting married, having a child, or a spouse changing jobs, resulting in needing to update your current benefit coverage. These events are considered “qualifying life events” and allow you to make certain changes to your benefit elections outside of the annual open enrollment period.

**Please use the checklist below to navigate the life event process:**

- ☐ Contact Benefits via email ([benefits@kochcompanies.com](mailto:benefits@kochcompanies.com)) to initiate your life event within 30 days of your event taking effect.
- ☐ Submit supporting documentation to Benefits via email ([benefits@kochcompanies.com](mailto:benefits@kochcompanies.com)) or via Koch Mobile App. See example documentation below.
- ☐ Complete Benefit Enrollment Form. This will be provided to you from Benefits after receiving and approving your documentation.

Marriage Status Change:	Required Documentation:
Marriage	Marriage Certificate or tax document showing filed jointly
Divorce/Annulment	Divorce decree/court ruling verifying annulment
Legal Separation	Court order verifying legal separation
Death of a spouse	Copy of Death Certificate
Change in Dependents:	Required Documentation:
Birth of child(ren)	Birth Certificate or hospital discharge documentation
Death	Copy of Death Certificate
Adoption	Court order for adoption
Gain or Loss of Other Coverage:	Required Documentation:
Medical, Dental, Vision	Verification of new group policy <u>with</u> effective date
Change in Employment Status of Employee or dependent:	Required Documentation:
Spouse or Dependent children gain or lose their coverage	Verification of loss coverage (i.e. COBRA letter, letter from previous employment stating loss of coverage, letter from new employer stating when new coverage begins, offer letter showing effective date of new benefits).
Military Leave	Required Documentation:
Leave that qualifies under the Uniformed Services Employment & Reemployment Act of 1994	Copy of military orders or other notification indicating call to duty for uniformed services

If you have any questions, please reach out to Benefits or HR Department at 800-249-2369.