Check out Human Resources’ other Making Sense of Your Benefits brochures, including:

- Making Sense of Your Benefits: Ensuring a rich retirement
- Making Sense of Your Benefits: Relocation of your residence
- Making Sense of Your Benefits: Changes to your child’s dependency status
- Making Sense of Your Benefits: Divorce/dissolution of domestic partnership
- Making Sense of Your Benefits: Marriage or the establishment of a domestic partnership
- Making Sense of Your Benefits: Having or adopting a child

For additional information on the benefits offered at Lehigh University, access the Human Resources Website at: hr.lehigh.edu/benefits.
For additional informational brochures, visit: hr.lehigh.edu/benefits/QLE.

Other Resources
Grief counseling may be of help to surviving family members after the death of a loved one. Confidential counseling services are available to eligible faculty/staff members and their dependents through the University’s Employee Assistance Program (EAP). The EAP is administered by Integrated Behavioral Health (IBH). Contact the IBH Care Management Services at 1-800-395-1616 to speak to a care manager who can help locate appropriate counseling services and provide a referral.

— Updated October 2009
Death of a Dependent or Spouse/Partner
Making the business of benefits as stress-free as possible

Coping with the death of a dependent or spouse/partner is never easy. And because we’re sensitive to this difficult time, we wanted to offer an informational brochure that may provide answers to your questions regarding your benefits at Lehigh.

The passing of a dependent or spouse/partner is considered a Qualifying Life Event (QLE).

But what is a Qualifying Life Event (QLE)? Certain life events — such as marriage, death of a spouse/partner or dependent, or the birth or adoption of a child — can result in changes in an employee’s benefits needs and/or affect an employee’s eligibility for some of Lehigh’s benefits. A “qualifying event” is one that allows adjustments to benefit elections in response to a life event. Changes must be requested in a timely manner — within thirty (30) days of the QLE — and requested changes must be consistent with the nature of the qualifying event and previous election choices.

It’s important to remember that whenever a QLE occurs, the employee is responsible for notifying the Human Resources (HR) Office and providing the necessary forms and documentation to update the personnel file and/or change benefit elections, as applicable. However, someone in HR will be available to discuss these benefits with you.

Death of Dependent Child
The death of a child is a traumatic event affecting you and other surviving family members in a variety of ways. Among financial and legal considerations, it is important to understand how the death of a dependent child may affect benefit needs.

If the deceased family member was enrolled as a covered dependent under a Lehigh medical and/or dental plan, you will need to end coverage for the deceased dependent.

Death of a Spouse/Partner
The death of a spouse/partner is also a traumatic event that may mean a loss of coverage if you and/or your dependent children were covered under another employer’s health insurance plan through the deceased spouse or partner. Loss of coverage due to the death of a spouse/partner qualifies you and your eligible dependents to enroll in medical and/or dental coverage through Lehigh’s flexible benefits plan. If the spouse/partner was covered under an LU plan, the employee will need to end the coverage(s).

Life Insurance Claim
An employee who purchases life insurance coverage on family members through Lehigh University is the beneficiary of such coverage. In the event of the death of a covered spouse/partner or covered child, you need to notify HR to initiate a claim for benefits. A certified death certificate is required to begin the claim process. Claim forms are available from HR.

HR/Benefits Checklist
To ensure alignment with these changes in status, the employee needs to:

- Notify HR of personal information changes and provide supporting documentation;
- Review health insurance options and make appropriate changes to plan enrollments;
- Make appropriate changes to flexible spending accounts;
- Re-evaluate life insurance needs; and
- Update life and/or retirement plan beneficiaries.

Payroll Updates
It is your responsibility to notify