Qualifying Event	Documentation Needed
Newborn	Social Security Card
Adoption	Adoption Papers
New Legal Guardian	Legal Guardianship Papers
Adding a child to an existing contract whom the applicant has been ordered to cover	Court Order
Loss of coverage due to termination of spouse's employment	Letter from the former employer on company stationary which verifies employee's termination. Must include date of termination and signed by authorized representative
Loss of Coverage Due to Spouse's reduction in hours	Letter from employer stating reduction in hours and signed by an authorized representative of the company
Loss of Coverage due to Spouse's employer canceling the entire group health plan	Letter from employer stating the date of termination of benefits and signed by an authorized representative
Spouse taking leave of absence	Letter from employer stating date benefits cease
Spouse's disability benefits ceasing	Letter from employer stating exhaustion of disability benefits including
Divorce or Legal Separation	Divorce Decree or legal separation agreement
Death of Spouse	Death Certificate