Eligibility Management Checklist

1. Review plan documents for eligibility rules (including dependents and QLEs)

2. Train HR and managers on eligibility timelines and reporting requirements

3. Educate employees on their responsibility to report Qualifying Life Events (QLEs)

4. Establish a documented process for QLE notifications and changes

5. Audit current enrollment to confirm all dependents meet eligibility criteria

6. Set reminders for dependent age-offs (e.g., children turning 26)

7. Review divorce decrees against plan eligibility rules

8. Track employee classification changes (e.g., PT to FT) that impact eligibility

9. Verify term dates are accurately recorded for benefit terminations

10. Schedule regular dependent eligibility audits (quarterly or annually)

11. Review stop-loss contracts for language around eligibility and reimbursement

12. Establish a policy on retroactive additions/removals and document exceptions

13. Partner with your TPA or benefits advisor to confirm compliance and risk exposure

14. Communicate with employees during open enrollment about eligibility rules

15. Create a feedback loop to flag and correct issues as they arise