**Step 1**  
**Event occurs**  
- Marriage  
- Having or adopting a baby/legal guardianship  
- Divorce or legal separation  
- Gain or loss of coverage elsewhere  
- Death of a dependent  
- Employee purchases coverage through the Marketplace

**Step 2**  
**Make changes in MyVUMC Benefits**  
- Go to My VUMC Benefits  
- Log in with your VUnetID and ePassword  
- Scroll down to the section titled *My Life Changes* (Family Status Changes)  
- Click on *Declare a Life Change*  
- Click on your qualifying event and then follow the instructions

**Step 3**  
**Save documentation in case of audit**  
Documentation requested during an audit:  
- **Marriage**: Marriage Certificate  
- **Having or adopting a baby/legal guardianship**: Birth Certificate/Final Adoption Court Documents signed by judge  
- **Divorce**: Divorce decree, first page with case number and last page with judge’s signature  
- **Gain or loss of coverage elsewhere**: Documentation showing that coverage began or ended through another employer or insurance company with the names of impacted dependents and date change to coverage took place  
- **Death of a dependent**: Death certificate  
- **Employee purchases coverage through the Marketplace**: Enrollment confirmation from the Marketplace coverage