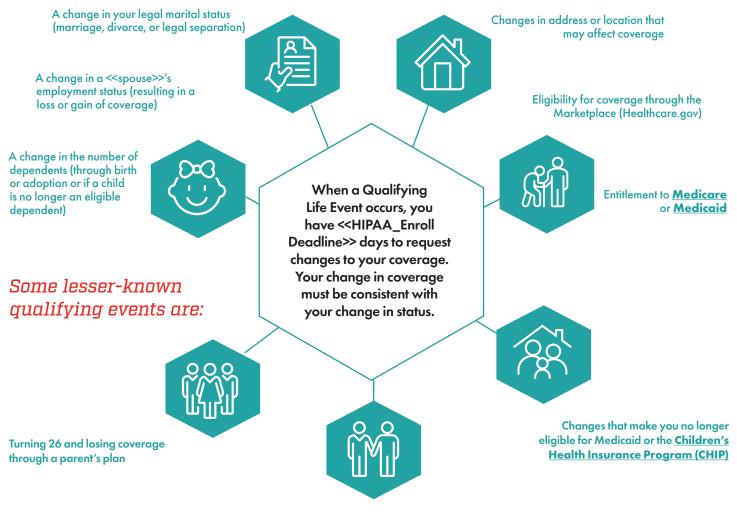


Common QLEs include:

A change in employment status from full time to part time, or part time to full time, resulting in a gain or loss of eligibility



Death in the family (leading to change in dependents or loss of coverage)