

When Can You Make Benefits Changes?

Understanding when and how you can make changes to your health & welfare benefits is key to maximizing their value. While some benefits offer year-round flexibility, others can only be adjusted during specific periods or if you experience a "qualifying life event", or "QLE". Let's clarify the difference.

Benefits You CAN Change Anytime (outside annual enrollment)	Benefits You Can ONLY Change with Qualifying Life Event (QLE)**
<ul style="list-style-type: none">• Health Savings Account (HSA)*: change your contribution amount at any point• Voluntary Benefits: can be adjusted throughout the year. This includes:<ul style="list-style-type: none">○ Accidental Death & Dismemberment (AD&D)○ Supplemental Life Insurance○ Group Accident Insurance○ Critical Illness Insurance	<ul style="list-style-type: none">• Medical Insurance• Dental Insurance• Vision Insurance• Flexible Spending Account (FSA): Contributions to FSA are set during open enrollment and can only be adjusted mid-year if you experience a QLE. <p>Note: Without a QLE, you can only change these during annual enrollment.</p>

*For questions regarding your **Health Savings Account (HSA)**, including balances and reimbursements, you can contact: **HSA Bank: 800-357-6246**

A QLE is a specific change in your life that allows you to make changes to your benefits outside of the standard open enrollment period. **Remember, you have a limited window (30 days) from the date of the QLE to make these changes.

Common QLEs include:

- **Marriage or Divorce:** Changes in marital status.
- **Birth or Adoption of a Child:** Welcoming a new dependent into your family!
- **Loss of Other Coverage:** For example, if your spouse loses their job and their health insurance coverage.
- **Significant Change in Employment Status:** This could include a change in your work hours that affects your eligibility for benefits.

Need Help with Your Benefits? Contact Empyrean!

Empyrean, is your primary resource for questions and assistance with your benefits. When you call Empyrean, you'll be guided through options to ensure you reach the correct support. [Here's a quick guide to their phone tree:](#)

- **For questions regarding your 2026 Flexible Spending Account and Health Savings Account, including balances and reimbursements, press 1.** (You'll then be routed to HSA Bank directly at 800-357-6246).
- **For questions regarding your Direct Bill or COBRA invoice or payments, press 2.** (You'll then be routed to Wex directly at 866-451-3399).
- **For all other questions, press 3.** (This will connect you directly with the Empyrean Service Center).

Empyrean Contact Information: For more information or to access your benefits portal, visit www.mygroupbenefits-UCOR-ORRCC.com. You can also reach Empyrean by calling **1-800-451-8964**, Monday through Friday, 8 a.m. to 5 p.m. (Eastern Time).

Still Have Questions? For any other benefits-related questions, please don't hesitate to contact the UCOR Benefits department at Benefits@Orcc.doe.gov.