



How to Submit a Qualifying Life Event (QLE)

A QLE is a change in your situation — like getting married, having a baby, or losing health coverage — that can make you eligible for a Special Enrollment Period. Follow the instructions below to submit a QLE.

To submit a Qualifying Life Event (QLE) on your Local MCS Benefits (anything other than Medical):

Step 1: Log Into the Local MCS Benefits Portal

Visit the link below and sign in with your credentials to access the enrollment portal.

- **Link:** <https://trustmark.benselect.com/marietta>
- **Username:** SSN (no dashes or spaces)
- **PIN:** Last 4 of SSN + last 2 of birth year

Step 2: Upload Documents

Once logged into the enrollment portal, please answer the questions and follow the prompts. You will need to upload documentation as proof of your QLE.

After completing all steps in the portal, enter your PIN and select the check mark to submit.

If your QLE is approved, you will receive an updated benefit summary via email.

QLEs Include, but are not limited to:

- Birth, adoption of a child, or child due to legal guardianship
- Death of a currently enrolled spouse or enrolled child
- Your spouse's or eligible dependent's loss of eligibility for other group coverage
- Marriage or divorce

Questions?

Call our local benefits counselors at **1 (833) 587-2109**.
(Monday - Friday, 8:00 AM - 5:00 PM EST)

Important Note: You can declare a Qualifying Life Event (QLE) on the day of, but no earlier than the date on which the event actually occurs.

For example, if your spouse loses his/her coverage with his/her current employer on November 30, 2026, you cannot declare the QLE until November 30, 2026 (i.e., date of the event). If you do not declare the QLE within 30 days of November 30, 2026 (i.e., date of the event), you will not be able to make your QLE at a later date. When entering the QLE, you must ensure that you supply the correct date of the event, as this calculates the effective date of the change resulting from the QLE.