

## Qualifying Events

Each year during open enrollment, members may elect benefits coverage for the coming year. Once enrolled, a member cannot change his/her health insurance election unless they have a “qualifying event” as listed below:

### Change in family status affecting covered persons such as:

- Marriage or Divorce
- Annulment
- Death of a spouse or dependent child
- Birth or adoption of a child
- Loss of dependent status (a child reaches the age limit under the plan or is no longer eligible as a dependent)

### Change in your employment status affecting your benefits such as:

- Beginning or returning from an unpaid leave of absence
- Sabbatical
- Change to/from part-time employment

### Change in your spouse’s employment status causing a gain or a loss of health coverage for you or your dependents:

- Beginning or ending employment
- Increasing or decreasing hours
- Strike or lockout
- Open enrollment

### Changes associated with a spouse’s open enrollment period including changes in the type and cost of coverage:

- Gain or loss of eligibility for Medicare/Medicaid for yourself, spouse, or child

### What changes are allowed?

If a member has a “qualifying event”, the change made to the plan must be consistent with and appropriate for the new circumstances (see examples below) and it must be done within 31 days of the event:

If...	Then...	Change takes effect...
You give birth to/adopt a child	You must add the child within 30 days of the birth/adoption	The day of the birth or adoption
Your spouse loses his/her job	You must add your spouse within 30 days	The first of the month coincident with or following the qualifying event
Your dependent child attains the limiting age	You must drop coverage as of the end of that month	Coverage ends the last date of the child’s birth month
You change your marital status	You have 30 days to add/delete dependents, based on the situation	The first of the month coincident with or following the qualifying event
Your spouse’s open enrollment occurs	You have 30 days to add/delete dependents, based on the situation	The first of the month coincident with or following the qualifying event

*\*This is only a summary; please refer to plan documents for full details.*