



Qualifying Event:

A qualifying event is defined as: change in legal marital status (marriage/divorce), change in number of dependents (birth/adoption), termination or commencement of employment by the employee, spouse or dependent, change in work schedule, or dependent satisfies (or ceases to satisfy) dependent eligibility requirements. A qualifying event allows the employee to add/discontinue dependent(s) from their insurance coverage outside of the open enrollment period. The employee must complete an enrollment/change card as well as the change verification/election form indicating the change to be made and the reason for the change.

If the employee is adding a spouse/dependent to their coverage because the spouse/dependent lost insurance coverage through another entity (e.g., their employer), the employee must provide a certificate of coverage from the other insurance. The certificate of insurance must include the name of the insured and the date the coverage ended. There can be no gap in coverage – e.g., the dependent/spouse lost coverage effective 2/28, they must be added effective 3/1. If information is not processed in a timely manner, the employee can make up to 3 months of previous payments out of their upcoming paycheck.

Employees may change health/dental plans only during the open enrollment period.