



Change in Benefits (Outside of Annual Open Enrollment)

The School Board intends to provide you with the broadest ability to make mid-year election changes permitted in accordance with Internal Revenue Service (IRS) Section 125 rules. To summarize those IRS rules, you cannot change your level of participation unless you experience a Qualifying Life Event and notify the Benefits Department **within 30 days** of such event. A Qualifying Life Event is defined as one of the following events:

- ✓ **Marital Status** – marriage, divorce or death of a spouse
- ✓ **Change in the Number of Tax Dependents** – birth, death or adoption
- ✓ **Change in Status of Employment** – commencement or termination of employment
- ✓ **Gain or Loss of Dependent's Eligibility** – coverage requirements under the plan are no longer satisfied
- ✓ **Change in Residence** – a change in residence that is outside of the HMO service area
- ✓ **Entitlement to Medicare, Medicaid or other government sponsored health coverage** - gain or loss of coverage. You have **60 days** to notify the Benefits Department for this event only.
- ✓ **Judgment, Decree or Court Order** – case specific
- ✓ **Open Enrollment Under Other Employer's Plan** - when your dependent makes an Open Enrollment change under their employer's plan.

You may modify your election for the remainder of the plan year if the Qualifying Life Event affects the eligibility for coverage under the Plan for you, your spouse and/or dependents and as long as your change is “consistent with” the Qualifying Life Event.

An example of satisfying the “consistency” requirement would be: If you are currently covering your spouse and he/she obtains a new job. If as a result of the new job (commencement of employment) your spouse elects coverage through the new employer; this would allow you to delete your spouse. Or assume you are covering your spouse and he/she separates from his/her employer, you cannot remove your spouse from the plan as the termination of employment (by your spouse) did not trigger a loss of coverage eligibility under our plan.

Please keep in mind:

- ❖ Coverage changes are always prospective – for example, if the Benefits Department receives completed paperwork and supporting documentation in April, the changes will be effective May 1. Premiums will be adjusted accordingly.

ALL REQUESTS TO MODIFY YOUR PLANS MUST BE RECEIVED IN THE BENEFITS DEPARTMENT, IN WRITING, WITHIN 30 DAYS OF THE QUALIFYING LIFE EVENT OR COVERAGE EFFECTIVE DATE (if a Deletion) AND MUST BE ACCOMPANIED BY DOCUMENTATION OF THE QUALIFYING LIFE EVENT.

Requests received outside of this timeframe will be denied and the annual Open Enrollment period will be the next time you can modify your elections.