



## **EMPLOYEE BENEFITS MID-YEAR QUALIFYING EVENT CHANGES**

(Revised 07/13/2016)

### **When can I make changes to my benefits?**

- You have a couple of opportunities to make changes to your benefits: during Open Enrollment or within 30 days of a Qualifying Life Event.

### **What is considered a Qualifying Life Event?**

- Marriage
- Divorce
- Birth of a Child
- Adoption/Foster
- Loss of Coverage
- Court Order

### **When must I submit my change requests for a Qualifying Life Event?**

- You must notify and submit changes to Benefits within 30 days of the event date.

### **When will the changes take effect for the Qualifying Life Event?**

- Most changes will take effect on the first of the month following the event date.
- Exceptions include Birth of a Child, Adoption and Foster care. These events will be retroactive to the event date.

### **Will my newborn be covered until I have the chance to add them to our insurance?**

- Newborns are covered under your health insurance plan for the first 31 days. To continue this coverage, you must make a change with Benefits within 30 days of the event date.

### **What documentation is necessary to make change under a Qualifying Life Event?**

- Marriage – Signed marriage license or marriage certificate
- Divorce – First and last page of divorce decree with judge's signature.
- Birth – Copy of birth certificate, birth record, or hospital discharge paperwork with baby's name.
- Adoption/Foster – Court document listing you as parent/guardian of said child.
- Loss of Coverage – Certificate of Credible Coverage from previous healthcare plan.
- Court Order – Court document listing dependent coverage requirements.

### **What information is necessary when adding a new dependent through a Qualifying Life Event?**

- All demographic information: name, gender, address, date of birth, & Social Security number.
- Newborns or Adopted children may be added without a Social Security number; however, please forward the new SSN to Benefits when received.

**When will the new premiums begin after making a change?**

- Most benefits are effective the first of the month following the event date; therefore, your new premiums are also effective the first of the month following the event date. For example, you lost coverage through a spousal plan effective 01/31/15. The effective date for the new coverage would be 02/01/2015. The new premiums would also begin 02/01/2015.
- When adding a new child, the effective date of coverage is the actual date of the event; however, the new premiums begin on the first of the following month after the event. For example, your new baby was born on 05/10/2015. The baby is covered under your plan through the end of May, but you only begin paying the new premiums effective 06/01/2015.

**Other questions?**

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