Family Status Changes

A Qualifying Event to change benefits during the plan year creates a Special Enrollment Period and is defined as a change in your status due to:

- marriage
- birth or adoption of a child(ren)
- death of an immediate family member
- divorce
- loss or gain of insurance coverage by your spouse’s employer-sponsored coverage
- termination of employment

To change your benefits elections, you must notify Human Resources within 31 days of the qualifying event triggering the need for the change and complete the Family Status Change process. Enrollment and changes requested within a Special Enrollment Period must be completed within 31 days of the qualifying event and may require supporting documentation. For example, if you were married September 3, you would need to submit your Family Status Change Request by October 3 (within 31 days of the marriage). If enrollment or changes are not completed within 31 days of the qualifying event, the enrollment or plan election changes may not be made until the next Open Enrollment Period.

To continue receiving the Wellness discount on medical premiums, a newly added spouse must also complete the Vitality Health Review through www.powerofvitality.com as well as a Vitality Check biometric screening within 31 days of being added to the UHC medical insurance. Failure to do so will result in the loss of the Wellness discount for the remainder of the plan year.

**Qualifying Events Supporting Enrollment:**

**Marriage** - A new eligible dependent acquired through marriage must be enrolled within 31 days of date of marriage. Coverage will be effective as of the date of marriage. Any applicable premium will be calculated from the date of marriage. *Required Documentation: UHC and/or Delta Dental enrollment form(s) and marriage certificate.*

**Birth** - An enrollment form must be submitted within 31 days of the child's date of birth. Any applicable premium will be calculated from the child's date of birth. *Required Documentation: UHC and/or Delta Dental enrollment form(s) and live birth record from the hospital.*

**Adoption or Placement for Adoption** - New eligible dependent(s) acquired through adoption or placement for adoption must be enrolled within 31 days of adoption or placement for adoption. Coverage will be effective as of the date of adoption or placement for adoption. Any applicable premium will be calculated from the date of adoption or placement for adoption. *Required Documentation: UHC and/or Delta Dental enrollment form(s) and documentation of adoption date.*
(Continued Qualifying Events)

**Loss of Other Coverage** - If an eligible participant or dependent were covered under another group health and or dental plan(s) (including COBRA continuation) or had other insurance coverage when enrollment was declined, and has lost or will lose coverage under the other plan as a result of loss of eligibility (due to such reasons as death of a spouse, divorce, legal separation, termination of employment or reduction in the number of hours of employment or, cessation of the employer's contributions to such coverage) or exhaustion of COBRA continuation coverage, eligible participants and dependents must be enrolled within **31 days** from the loss of other coverage. Coverage will be effective as of the date coverage was lost. **Required Documentation:** UHC and/or Delta Dental enrollment form(s), documentation of Qualifying Event or HIPAA certificate/letter from former plan. To add a spouse, requirements include two of the three following documents: marriage certificate, copy of your most recent tax return (you may strike the financials) and/or a bill within the last 60 days which shows both husband and wife at the same address. To add children, requirements include a copy of their birth certificate.

**Qualified Medical Child Support Orders** - Eligible participants and dependent(s) may be enrolled in accordance with the terms of the order. **Required Documentation:** Enrollment form and documentation of court order. To add a spouse, requirements include two of the three following documents: marriage certificate, copy of your most recent tax return (you may strike the financials) and/or a bill within the last 60 days which shows both husband and wife at the same address. To add children, requirements include a copy of their birth certificate.