

QUALIFYING EVENTS

Qualifying Events:

Benefit plans can be affected by **life event changes**, some of which qualify as an official change in status. Generally, when you enroll in benefits as a new employee, you cannot make any changes until the next Open Enrollment period. However, if you experience a qualified change in status you can make mid-year changes.

What is a life event change?

A life event change, also called a qualifying event, is a personal change in status which may allow you to change your benefit elections.



Examples of some qualifying events include, but are not limited to, the following:

1. **Change in legal marital status** – marriage, divorce, legal separation, annulment, or death of a spouse
2. **Change in number of dependents** – birth, death, adoption, placement for adoption, award of legal guardianship
3. **Change in employment status of the employee's spouse or employee's dependent** – switching from part-time to full-time employment status or from full-time to part-time, termination or commencement of employment, a strike or lockout, commencement of or return from an unpaid leave of absence which results in employee/dependent becoming eligible/ineligible for coverage
4. **Dependent satisfies or ceases to satisfy eligibility requirement** – See "special rules" regarding dependent children.

If you experience a qualifying event, you will need to request a change to your benefits within 30 calendar days of the event and provide required documentation. If you do not request the change within 30 calendar days, the next opportunity you will have to make changes to your benefits will be during the next open enrollment period.

DEPENDENT CHILDREN

Special rules regarding dependent children:

DEPENDENT AGE LIMITS

Federal law requires coverage to adult-children under the age of 26. State law requires coverage until 28, under slightly different qualifications.

If your child is between ages 0 and 17: Your natural, adopted or step-child is covered with appropriate paperwork. You need to complete an Enrollment Change Form to add them and provide the required certification. (i.e. birth certificate, adoption certificate, etc.)

If your child is between 18 and 25: Your natural, adopted or step-child is covered if they have not yet reached their 26th birthday, AND if they are not employed by an employer that offers any health benefit plan under which the child is eligible for coverage. Your adult dependent may be married or unmarried (child's spouse and children will not be covered) and they do NOT have to live with you or even in Ohio.

If your child is between 26 and 28: Your natural, adopted or step-child is covered if they:

- are **unmarried**
- have not yet reached their 28th birthday
- are currently a **resident** of the State of Ohio **OR** a full-time student at an **accredited** public or private college or university,
- not employed by an employer that offers any health benefit plan under which the child is eligible for coverage, AND
- not eligible for Medicare or Medicaid

Adult children between 26 and 28 do not need to live with you or received support from you, but they must qualify under the above qualifications to be carried under your insurance plan.

Additional requirements for 26-28 dependent coverage:

To cover a qualifying child age 26-28, the employee will be **charged a payroll deduction** of 40.38% of the monthly single rate premium for that child under the employees chosen plan. Those rates for the 2010-2011 school year are as follows:

Standard Plan 1 (A): \$165.32; Standard Plan 2 (B): \$185.05; Standard Plan 3 (C): \$200.74

Adding and subtracting dependents from your insurance:

ALL

Dependents

You can add or subtract any eligible dependent during Open Enrollment. However, a copy of the birth certificate, marriage certificate, divorce decree, etc. is still required to be on file in the Treasurer's Office.

To add/drop dependents due to a qualifying event mid-year:

All three insurance plans require notice in writing that you are adding or subtracting a dependent.

Completing a new insurance form is required. These forms can be found on the MLSD website at <http://www.madisonschools.net/docs/Medical%20enrollment%20form.pdf>

- **To add a new spouse**, you need to include their name, birth date and social security number. **A copy of the Marriage Certificate (not the license) is also required within 60 days** of the marital date.
- **To add a new child**, whether through birth, marriage or adoption, you need to include their name, birth date and social security number. **A copy of their birth certificate is required within 60 days** of the qualifying event (birth, marriage or adoption date).

To drop a dependent, a form is preferred but not required. You can email Kim at Kim.Kelly@madisonschools.net and notify her of the qualifying event, the affected dependent and the date the change will occur. If additional paperwork is required, she will inform you at the time of notification.

- **To drop a spouse**, you need to include the name of your spouse and the reason why they are no longer eligible. If they are being dropped due to divorce or death, **a copy of the court order for divorce or a copy of the death certificate is required within 60 days of the event.**
- **To drop a child**, you need to include the name and birth date of the child and the reason why they are no longer eligible. This office does not necessarily know when your child turns 26 and ages out of the program or if they are gainfully employed by an employer who offers them insurance. You are required to notify us in writing.