

III. MID-YEAR CHANGES

A. QUALIFYING EVENTS

Qualifying Mid-Year Events

Once a plan and/or membership election is made, it is irrevocable until the next Open Enrollment unless a recognized Qualifying Mid-Year Event (QME) occurs. Outside Open Enrollment, membership and plan changes may be made only with a QME that is on account of and consistent with your Status Change. The following is a summary of recognized QMEs:

Change in your employment status

- begins/ends full-time employment
- begins/ends leave without pay or family medical leave
- begins retirement

Change in your marital status

- marriage, divorce or death of a spouse

Change in your number of eligible family members

- birth or adoption (DHRM must review all pre-adoptive placements to verify eligibility)
- death of a covered child
- covered child loses eligibility coverage under your plan (exceeds age limit, marries, becomes self-supporting, etc.)
- judgment, decree or order requiring coverage of a child
- permanent custody of a child

Changes affecting your family member(s) employment

- spouse or covered child gains employer health plan eligibility (including switching from part-time to full-time employment)
- spouse or eligible child loses employer eligibility (including switching from full-time to part-time employment)
- spouse begins/ends leave without pay

Other changes affecting your dependent(s)

- annual enrollment or significant change allowed under another employer's plan
- gains/loses eligibility for Medicare or Medicaid
- loses eligibility under another government-sponsored plan

Changes due to special circumstances

- employee or dependent moves in or out of plan's service area
- HIPAA special enrollment due to loss of other coverage *
- you or a family member permanently change residence, affecting eligibility for the Plan
- a court has required that another party cover your children

*Under HIPAA, if you lose your group health coverage, you may be able to enter another group health plan for which you are eligible (such as a spouse's plan), even if the plan generally does not accept late enrollees. Special enrollment rights are also triggered by marriage, birth, adoption, and placement for adoption.