

Qualifying Events

No changes of any type can be made during the plan year (October 1 through September 30) to your elections unless a qualified family or employment status change occurs. The IRS defines a qualified status change as:

- Change in legal marital status, including marriage, widowhood, divorce, legal separation, or annulment
- Increase or decrease in the number of dependents, including placement of a child for adoption
- Change in employment status, including a change in the individual's eligibility for an employee benefit plan and reduction/increase in hours
- Change in spouse's employment status
- Change in dependent status under plan's terms
- Change in the place of residence, including a residence change that affects the accessibility of network providers
- Change in coverage availability elsewhere
- Retirement
- Paid or unpaid leave of absence
- Return from any type of leave of absence or layoff

In all cases, the change in coverage must be consistent with the change in the person's family or employment status.

If you do have a qualified change in status, you do have 31 days to make changes to your elections by calling the Benefits Center toll-free at 877.516.7492. Our plan is governed by Section 125 of the IRS code and is subject to ERISA regulations. Allowing non-qualified changes or exceptions could result in disqualifications of our entire plan, meaning all premiums would have to be recalculated and all participants' deductions taxed. Please plan carefully.