

# QME – Judgment, Decree or Order to Add or Remove Child

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## Adding A Child

These qualifying mid-year event election changes are permitted when an employee is directed by judgement, decree or order to provide coverage for a child not currently covered. This may have resulted from a divorce, a change in legal custody, including obtaining full permanent custody of an “other child,” a Qualified Medical Child Support Order (QMCSO) or a National Medical Support Notice (NMSN). Election changes must be on account of and correspond with the event.

### **Health Insurance Coverage:**

- Add the eligible child named in the order  
And
- Make a corresponding change to your plan

**Note:** If the agency is served with a QMSCO or NMSN or another state child support agency document, the change will be made as required, including enrollment in coverage if not already enrolled.

### **Health FSA:**

- Enroll or increase election amount to cover a change in eligible medical expenses.

### **Dependent Care FSA:**

- No election change is permitted (See Dependent Care Cost or Coverage Change if you have questions about changing a DCFSA).

## **Important Things To Know About Making An Election Change Request For This Event**

**What documentation is required?** A copy of the document naming the child. Custody must be awarded solely to the employee. Joint custody is allowed when awarded to the employee and spouse, or to the employee and the employee’s minor child when both minor child parent and other child reside in the employee’s home.

**How to submit the request.** Starting with the day notice is received to cover the child, submit the request to add the child within 60 calendar days.

**When changes take effect.** Approved changes are effective the first of the month following receipt of the request or following the event, whichever is later. When the later date is the first of the month changes are effective that day. Election changes are irrevocable one the effective date has occurred.

**Reminder:** If the 60-day deadline is missed the next opportunity to make a change will be at Open Enrollment or another consistent Qualifying Mid-year Event. If Family coverage is already in place, additional eligible dependents may be added at any time.

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## Removing a Child

These qualifying mid-year event election changes are permitted when your spouse, former spouse or other individual is directed by judgement, decree or order to provide coverage for a child currently covered under your plan. This may have resulted from a divorce, a change in legal custody, or a Qualified Medical Child Support Order. **Election changes must be on account of and correspond with the event.**

### **Health Insurance Coverage:**

- Remove the child (Cobra does not apply)
- Change the plan

### **Health Flexible Spending Account:**

- Reduce election amount to cover a change in eligible medical expenses

### **Dependent Care Flexible Spending Account:**

- No Election change is permitted

## **Important Things To Know About Making An Election Change Request For This Event**

**What documentation is required?** A copy of the document naming the child and documentation that the other individual has enrolled the child.

**How to submit the request.** Starting with the day notice is received that the child may be removed, submit the request to remove the child within 60 calendar days.

**When changes take effect.** Approved changes are effective the first of the month following receipt of the request or following the event, whichever is later. When the later date is the first of the month changes are effective that day. Election changes are irrevocable one the effective date has occurred.

**Reminder:** If the 60-day deadline is missed the next opportunity to make a change will be at Open Enrollment or another consistent Qualifying Mid-year Event.