



## Timeframes to Enroll or Make Health Care Changes

Guidelines are now in place for enrolling or making changes to your health plan. Wherever possible, the state health benefits program has made changes to better accommodate the needs of employees.

Considering the other demands on your time, these rules will give you more flexibility when making important health care decisions affecting your life and that of your family. These rules also apply to Flexible Spending Accounts (FSAs).

Remember that you still need to submit documentation whenever adding dependents to your plan. See the [Eligibility Rules and Definitions](#) on this site.

### Enrollment When Newly Eligible

To allow enrollment in health care coverage at the earliest possible date, the state program has set up guidelines based on Internal Revenue Service (IRS) rules for pre-tax health benefits. These rules allow 30 calendar days for submitting an enrollment action.

Coverage in the health plan and/or the FSA takes effect the first day of the month coinciding with or following the hire date, as long as the agency receives your enrollment action within 30 days of that date. The count begins on the day of the event and ends 30 days later. For example, if your enrollment action is received the month after you are employed yet within 30 days of your hire date, your coverage still takes effect the first of the month after you were hired.

An employee hired on the first day of the month can have coverage the first of that month provided the agency *receives the enrollment action within 30 days*. **See the examples in the chart below.** Remember that if you are newly eligible for coverage and miss the 30-day enrollment window, you must wait until spring Open Enrollment or a qualifying mid-year event (QME) to enroll.

**Important:** The Code of Virginia governs state retiree benefits. New retirees still have 31 days from their retirement date to enroll. Survivors of employees legally have 60 days from the date of the employee or retiree's death, and long-term disability (LTD) participants have 31 days from the date they lost coverage as an active employee. For more information, see [Retiree Fact Sheets](#).

### Change Based on a Qualifying Mid-Year Event (QME)

The guidelines extend the time period to 60 calendar days to submit a request to make changes based on a QME such as marriage, divorce, birth or adoption. The count begins on the day of the event and ends 60 days later. Coverage generally takes effect the first of the month

following the date your agency receives the enrollment action. So it may be to your advantage to submit an enrollment action as early as possible. Remember, all FSA elections are prospective.

**The chart below** gives examples of the new rules, the deadlines for submitting enrollment actions and the dates that QME changes take effect.

## **Marriage**

You have 60 days from the date of the marriage to add your new spouse to health coverage. The coverage will be effective the first of the month following the marriage or receipt of the form, whichever is later. If you get married on the first day of the month, and your agency receives your enrollment action on or before that day, the change takes effect the date of the marriage.

## **Divorce**

You have 60 days from the date of your divorce to drop your ex-spouse and stepchildren from your health plan. Your ex-spouse and stepchildren will be removed from coverage the last day of the month in which the divorce is final, since all lost eligibility for coverage when the final papers were signed.

## **Birth, Adoption or Placement for Adoption**

You have 60 days from the day your child is born to add the newborn to your health plan. If the child is adopted, you have 60 days from the date of adoption or placement for adoption. When the enrollment action is received by the agency within the 60-day time frame, the child will be added to health plan coverage the first of the month of the birth, adoption or placement for adoption.

If you have questions about these changes, contact your agency Benefits Administrator.

## Examples of Health Coverage Changes

Event Date	Enrollment Window	Enrollment Action Received	Change Takes Effect
<ul style="list-style-type: none"> <li>• <b>Married</b> on June 25</li> </ul>	<ul style="list-style-type: none"> <li>• 60 days</li> </ul>	<ul style="list-style-type: none"> <li>• July 2, before the Aug. 23 deadline</li> <li>• Aug. 24, after the deadline</li> </ul>	<ul style="list-style-type: none"> <li>• Aug. 1, the first of the month after your agency receives the enrollment action</li> <li>• Enrollment action denied*</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Married</b> on July 1</li> </ul>	<ul style="list-style-type: none"> <li>• 60 days</li> </ul>	<ul style="list-style-type: none"> <li>• On or before July 1, with an Aug. 29 deadline</li> </ul>	<ul style="list-style-type: none"> <li>• July 1, the date of the marriage</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Divorce final</b> on Sept. 16</li> </ul>	<ul style="list-style-type: none"> <li>• 60 days</li> </ul>	<ul style="list-style-type: none"> <li>• Nov 2, before the Nov. 14 deadline</li> <li>• Nov. 16, after the deadline</li> </ul>	<ul style="list-style-type: none"> <li>• Oct. 1, since your spouse and stepchildren would lose coverage on Sept. 30</li> <li>• Enrollment action denied.* Penalty may apply. Ineligible dependents must be removed retroactively to Oct. 1.</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Child is born or adopted</b> on Apr. 22</li> </ul>	<ul style="list-style-type: none"> <li>• 60 days</li> </ul>	<ul style="list-style-type: none"> <li>• June 13, before the June 20 deadline</li> </ul>	<ul style="list-style-type: none"> <li>• April 1, the first of the month of the baby's birth or adoption</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Child is born or adopted</b> on May 19</li> </ul>	<ul style="list-style-type: none"> <li>• 60 days</li> </ul>	<ul style="list-style-type: none"> <li>• June 3, before the July 17 deadline</li> </ul>	<ul style="list-style-type: none"> <li>• May 1, the first of the month of the baby's birth or adoption</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Child is born or adopted</b> on June 8</li> </ul>	<ul style="list-style-type: none"> <li>• 60 days</li> </ul>	<ul style="list-style-type: none"> <li>• Aug. 15, after the Aug. 6 deadline</li> </ul>	<ul style="list-style-type: none"> <li>• Enrollment action denied*</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Employee hired</b> on March 1, the first day of the month</li> </ul>	<ul style="list-style-type: none"> <li>• 30 days</li> </ul>	<ul style="list-style-type: none"> <li>• March 30, the day of the deadline</li> <li>• After March 30</li> </ul>	<ul style="list-style-type: none"> <li>• March 1, the first of that month</li> <li>• Enrollment action denied*</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Employee hired</b> on March 15</li> </ul>	<ul style="list-style-type: none"> <li>• 30 days</li> </ul>	<ul style="list-style-type: none"> <li>• March 31, before the April 13 deadline</li> </ul>	<ul style="list-style-type: none"> <li>• April 1, the first of the month after the hire date</li> </ul>
<ul style="list-style-type: none"> <li>• <b>Employee hired</b> on April 11</li> </ul>	<ul style="list-style-type: none"> <li>• 30 days</li> </ul>	<ul style="list-style-type: none"> <li>• May 8, before the May 10 deadline</li> </ul>	<ul style="list-style-type: none"> <li>• May 1, the first of the month after the hire date</li> </ul>

\*You must wait until the next Open Enrollment or another QME consistent with the event to make a change.