



DEPARTMENT OF HUMAN RESOURCE MANAGEMENT

Examples of Health Coverage Changes

Event Date	Enrollment Window	Enrollment Action Received	Change Takes Effect
Employee hired on March 1, the first day of the month	30 days	<ul style="list-style-type: none"> <li>March 30, the day of the deadline</li> </ul>	<ul style="list-style-type: none"> <li>March 1, the first of the month</li> </ul>
		<ul style="list-style-type: none"> <li>After March 30</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment action denied*</li> </ul>
Employee hired on March 15	30 days	<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>After April 13</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment action denied*</li> </ul>
Married on June 25	60 days	<ul style="list-style-type: none"> <li>July 2, before the Aug. 23 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> </ul>
		<ul style="list-style-type: none"> <li>Aug. 24, after the deadline</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment action denied*</li> </ul>
Married on July 1	60 days	<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>Aug 30 after the deadline</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment action denied*</li> </ul>
Divorce final on Sept. 16	60 days	<ul style="list-style-type: none"> <li>Nov 2, before the Nov. 14 deadline</li> </ul>	<ul style="list-style-type: none"> <li>Oct. 1, since your spouse and stepchildren would lose coverage on Sept. 30</li> </ul>
		<ul style="list-style-type: none"> <li>Nov. 16, after the deadline</li> </ul>	<ul style="list-style-type: none"> <li>Enrollment action denied ** Ineligible dependents must be removed retroactively to Oct. 1</li> </ul>

Child is born on Apr. 22	60 days	<ul style="list-style-type: none"> <li>• June 13, before the June 20 deadline</li> </ul>	<ul style="list-style-type: none"> <li>• Child is added as of the baby's date of birth</li> <li>• If adding other eligible dependents or making a plan change - April 1, the first of the month of the baby's birth or adoption</li> </ul>
Child is adopted on May 19	60 days	<ul style="list-style-type: none"> <li>• June 3, before the July 17 deadline</li> </ul>	<ul style="list-style-type: none"> <li>• Child is added for May 19</li> <li>• If adding other eligible dependents or making a plan change - May 1, the first of the month of the adoption</li> </ul>
Child is born or adopted on June 8	60 days	<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>

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

\*\* Penalty may apply, and ineligible dependents **must** be removed. See your agency's Benefits Administrator for guidance.