

Adding Family Members to an Existing Family Contract

When can eligible family members be added to an existing family contract?

An otherwise eligible family member may be added to an existing family contract prospectively at any time. This means that the effective date for coverage will be the first of the month following the date the employee or retiree submits the request but never earlier than the date that the family member became eligible. This flexibility is unique to family memberships.

There is an exception to the prospective effective date rule. If a family membership already exists, a newborn or newly-adopted child (including a pre-adoptive agreement approved by DHRM), can be added at any time retroactive to the date of birth or adoption, not to exceed 12 months.