

Employees/Retirees who marry during the plan year may add their legal spouse and change their health plan selection if they submit their request/notification within 60 days of the marriage event. The employee may also add newly eligible children (e.g., stepchildren) as the result of the marriage. FSA election changes that are consistent with the event may also be made within 60 days of the date of the marriage event.

Documentation of the marriage must be provided in the form of an official marriage certificate. Coverage will be effective the first of the month coinciding with or following the request/notification. If the employee/retiree fails to enroll the new spouse/child(ren) within the 60-day enrollment window, he or she will have to wait until the next open enrollment period to add the newly-eligible family members based on the marriage event.

Marriage is an event that creates a HIPAA Special Enrollment opportunity. This means that, as long as the notification/request is submitted within the 60-day enrollment window, any eligible family member, not just the newly-acquired spouse or child(ren), may be added. Documentation to support the event and eligible relationship is required when adding any family members. See the ***Eligible Active Employees and Family Members*** section for more information.

However, if the employee/retiree has an existing family membership at the time of the marriage event, additional eligible family members can be added prospectively at any time. See ***Adding Family Members to an Existing Family Contract*** for more information.