

QME – Spouse’s or Child’s Gain or Loss of Eligibility Under Employer Plan

Spouse or Child Gained Eligibility under Their Employer’s Plan

These qualifying mid-year event election changes are permitted when your spouse or a child covered under your plan changes employment status and becomes eligible for their employer’s plan, **provided the election change requested is *on account of and corresponds with the event***. This includes your spouse or child beginning employment, or returning to work from an unpaid leave of absence.

Health Insurance Coverage:

- You may waive coverage if you become enrolled in the other plan.
- You may remove family members who become enrolled in the other plan And
- Change your plan. HMO members are required to select a primary care physician.

Note: Removed family members do not qualify for Extended Coverage (COBRA).

Health Flexible Spending Account:

- You may reduce or cancel your election amount to cover a change in eligible medical expenses for those who enroll in the other health care plan.

Dependent Care Flexible Spending Account:

- You may enroll when your spouse begins employment or returns to work.
- You may increase, reduce or cancel your election amount to cover a change in eligible dependent care expenses.

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

1. What documentation is required? Documentation provided by the other employer validating enrollment under their plan or eligibility/employment change.

2. How to submit the request. Starting with the first day covered under the other employer’s plan, you have 60 calendar days to use EmployeeDirect, or complete a paper Enrollment Form and submit it to your agency’s Benefits Administrator.

3. When approved changes take effect. Changes are effective the first of the month following receipt of your request or following the event, whichever is later. When the later date is the first of the month, changes are effective that day. Health Insurance and FSA elections are separate elections and may be submitted together or separately within the allotted timeframe. Changes are irrevocable once the effective date of the change has occurred.

Reminder: If you miss this opportunity to submit your change request, your next chance will be at Open Enrollment or with another consistent Qualifying Mid-Year Event, whichever comes first.

QME – Spouse’s or Child’s Gain or Loss of Eligibility Under Employer Plan

Spouse or Child Lost Eligibility under Their Employer’s Plan

These qualifying mid-year event election changes are permitted when your spouse or child changes employment status and is no longer eligible for their employer’s plan, **provided the election change requested is on account of and corresponds with the event.**

Health Insurance Coverage:

- You may enroll.
- You may add eligible family members.

And

- Change your plan. HMO members are required to select a primary care physician.

Health Flexible Spending Account:

- You may enroll or increase your election amount to cover a change in eligible medical expenses.

Dependent Care Flexible Spending Account:

- You may enroll or increase your election amount to cover a change in eligible dependent care expenses when your spouse’s DCFSA is terminated due to a loss of eligibility for the account.
- You may reduce or cancel your election amount to cover a change in eligible dependent care expenses.

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

1. What documentation is required? Documentation from the other employer validating the loss of eligibility under their plan. If adding dependents, you must provide documentation that they are eligible for the state health plan.

2. How to submit the request. Starting with the first day eligibility is lost under the other employer’s plan, you have 60 calendar days to use EmployeeDirect, or complete a paper Enrollment Form and submit to your agency’s Benefits Administrator.

3. When approved changes take effect. Changes are effective the first of the month following receipt of your request or following the event, whichever is later. When the later date is the first of the month, changes are effective that day. Health Insurance and FSA elections are separate elections and may be submitted together or separately within the allotted timeframe. Changes are irrevocable once the effective date of the change has occurred.

Reminder: If you miss this opportunity to submit your change request, your next chance will be at Open Enrollment or with another consistent Qualifying Mid-Year Event, whichever comes first. If you already have a family membership and need to add eligible dependents, please see your agency’s Benefits Administrator for additional information.