

Important Definitions and Information

Coverage Tiers: Employees may enroll in the following health insurance coverage tiers:

- **Employee:** Employee only
- **Employee/Child:** Employee plus one child
- **Employee/Spouse:** Employee plus spouse
- **Family:** Employee, spouse and one or more children

Eligible Dependents:

The following dependents are eligible to be enrolled on your medical and dental plans:

- Your legal spouse;
- Your or your Spouse's child who is under age 26, including a natural child, stepchild, a legally adopted child, a child placed for adoption or a child for whom you or your Spouse are the legal guardian;
- An unmarried child age 26 or over who is or becomes disabled and dependent upon you;
- A child for whom health care coverage is required through a Qualified Medical Child Support Order or other court or administrative order.

You must furnish proof of dependent eligibility status for any dependent that you enroll on the health insurance plans.

Open Enrollment Period:

The annual period during which you can make changes to your benefits selections for the upcoming plan year.

Qualifying Status Changes:

You may change your benefit plan choices only during the annual open enrollment period. Once the open enrollment period is over, you may not change your selections unless you experience a "qualifying status change" as permitted under IRS regulations. You may only make changes that are on account of, and consistent with, the status change. Examples of qualifying status changes include:

- Marriage
- Birth or adoption of a child
- Divorce or legal separation
- Dependent gains or loses eligibility for coverage
- Death of a spouse or dependent child
- Change in employment status of the employee, spouse, or dependent caused by termination or commencement of employment, increase or decrease in hours of employment, or switch between full-time and part-time status
- Your spouse is carrying the medical coverage for the family & loses or changes his or her job
- Your spouse's benefit open enrollment period differs from yours (the 30 calendar day notification requirement begins with the 1st day of your spouse's open enrollment period)
- Reduction in work hours or change in your residence or worksite.

Important- If you have a change in status, you must notify the Office of Human Resources within 30 calendar days of the event. If your change meets IRS requirements, you must complete a Change Form and provide documentation of the event as required. Failure to notify Human Resources within thirty (30) calendar days may result in having to wait until the next annual open enrollment period to make the change.