

Life Event: Birth of a Child

You may make the following changes to your benefits with this qualified life event:

Health and Prescription Coverage, Dental coverage, vision coverage, accident and hospital indemnity.

1. Add coverage for yourself, your spouse, your newborn child, and any other qualified dependents, which include children and/or stepchildren as long as you and your spouse are legally married.
2. You may also drop coverage for yourself, your spouse, and any other dependents covered under the health plan with proof of other creditable coverage.

Medical Flexible Spending Account

1. Increase or start contributions to a Medical Flexible Spending Account (FSA). It's important to note that if you are currently on one of the High Deductible Health Plans (Washington or Lincoln Plan), the FSA type can only be a Combo FSA, which means it can only be used for dental or vision expenses until you've reached the deductible on your High Deductible Health Plan.
2. Decrease or stop your contributions if you gain coverage under other creditable group coverage.

Dependent Care Flexible Spending Account

1. Increase or start contributions to a Dependent Care Flexible Spending Account (FSA).
2. Decrease or stop your contributions if you gain coverage under other creditable group coverage, or if the parent of your newborn has decided to stay home to take care of your newborn child.

You will also need to provide the following documentation:

1. A certified birth certificate for any newly added children or stepchildren; or
2. A marriage certificate if you are adding a spouse to the health plan; or
3. Certificate of Creditable Group Coverage if you are planning on opting out of the health plan. Proof of other creditable coverage includes:
 - a. Certificate of Coverage from the Health Plan Carrier that shows group coverage
 - b. If the Certificate of Coverage is from Wellmark and has a "W" in front of the group number, this is acceptable, as it has been verified from Wellmark that the "W" indicates an employer-sponsored group health plan.
 - c. TRICARE Letter from the Defense Enrollment Eligibility Reporting System (DEERS) or a TRICARE identification card
 - d. Social Security Award letter from within the past 12 months, and which shows active Medicare coverage
 - e. Current Medicare Coverage Card (must include Part A and B)
 - f. Letter or email from an employer's HR department verifying active coverage and type of coverage for the employee.

*If you are submitting more than one document, please scan all of the documents into one file to attach to your life event.

When you create your Life Event, please use event titled "Birth of a Child."

FYI

You do not need to wait for a social security number to enroll your newborn on the plan – the birth certificate is sufficient.

Once you have received the social security number, please contact the Benefits Program at 605-773-3148 and we will update the record accordingly.

– Do you need to update your beneficiary information?

– Do you need to update your W-2 tax withholding information?

BENEFIT CHANGES WILL BECOME EFFECTIVE AS OF THE DATE OF THE BIRTH OF THE CHILD.