

Life Event: Newly Eligible Dependent or Employee

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, child(ren) or stepchild(ren). You may also change your health plan coverage and your dental plan 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), or plan to enroll in one of the High Deductible Health Plans, 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.

Dependent Care Flexible Spending Account

1. Increase or start contributions to a Dependent Care Flexible Spending Account (FSA) if you lost coverage under another plan.
2. Decrease or stop your contributions if your spouse is no longer working, looking for work, or attending school.

You will also need to provide the following documentation:

When you submit your life event, please use the event date of the loss of coverage. For example, if your coverage ends on March 13, you would enter the event date as March 13. You will also need to provide the following documentation:

1. For newly added dependents:
 - a. A certified marriage certificate for a newly added spouse;
 - b. A certified birth certificates for any newly added child(ren) or stepchild(ren);
2. If you've lost other coverage, please provide one of the following loss of coverage verification:
 - a. A Certificate of Creditable Group Coverage that shows the date of the loss of coverage, along with the name(s) of any dependent(s) who were covered under the plan(s).
 - b. A letter from Medicare stating you and/or eligible dependent(s) are no longer covered.
 - c. COBRA offer paperwork that includes the date of the loss of coverage, along with the name(s) of any dependent(s) who were covered under the plan(s).
 - d. If changes occur during an open enrollment period, a confirmation or enrollment statement that shows coverage has changed.
 - e. A letter or email from an employer's HR department verifying loss of coverage, type of coverage, and the name(s) of any dependent(s) who were covered under the plan(s).

When you create your Life Event, please use event titled "Newly Eligible Dependent or Employee."

FYI:

Benefits will become effective on the 1st of the month following the event date. For example, if your qualified dependent(s) lose coverage on July 15, coverage for them would become effective August 1.

Things to Think About:

- Do you need to update your beneficiary information?
- Do you need to update your W-2 tax withholding information?
- Do you need to update your contact information (phone number, address, email)?

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