

TOWN OF CARVER / SCHOOL DEPARTMENT

EMPLOYEE BENEFITS INFORMATION

Qualifying Events:

The following are considered qualifying events that may be used to request a change in status for benefit enrollment.

- **Open Enrollment**
- **Marriage, Divorce, Annulment**
- **Death of a spouse or dependent**
- **Birth, adoption or placement for adoption of a dependent.**
- **Beginning or end of employment of a spouse or dependents**
including strike or lockout
- **Change in eligibility or ineligibility of a dependent**
i.e. ineligible because of age, marriage, enlistment in the military, etc.
- **Full-time to part-time employment or vice-versa**
- **Acknowledgement, judgement, decree or order to increase or provide coverage for a child.**
- **HIPAA special enrollment**
When you acquire a dependent through marriage, birth of a child, or adoption of a child and apply for a valid change in status within 30 days of that qualifying event you may be able to add any and all eligible dependents to your coverage.
- **State or Federal Insurance (Medicare, Medicaid, Health Connector, etc.)**
Gain or loss of eligibility
- **Change in place of residence or work place**
The change must affect your eligibility for coverage - i.e. you cannot drop health coverage merely because you moved, unless as a result of the move, you are no longer eligible for a particular health benefit or you no longer reside within your provider network.
- **Spouse's annual enrollment changes**
You may request election changes to correspond with changes made by your spouse during his/her annual enrollment. You must provide proof that the changes were made; you can make changes only to those elections affected by your spouse's changes; and your election changes cannot be effective prior to the effective date of the changes made by your spouse.

Documents Needed

The following are the documents required in order to make changes to benefits.

- **Marriage Certificate:** to add spouse
- **Divorce Decree:** to add divorced spouse (*providing either part remarried*)
- **Birth Certificate:** to add dependents
- **Court Order:** to add dependents
- **HIPAA certificate / Loss of insurance letter:** to enroll outside of the new hire period or open enrollment
- **Proof of other insurance coverage:** to term coverage outside of the new hire period or open enrollment