

Qualifying Events

| A qualifying event is an event that modifies standard enrollment requirements, allowing an employee to enroll in insurance coverage or change the status of his or her enrollment. | Qualifying event for enrollment | Qualifying event for status change | Loss of coverage required to be a qualified event |
|---|---------------------------------|--|---|
| Divorce/annulment | ✓ employee/ spouse | ✓ if dependent under limiting age | ✓ employee/ spouse |
| Death of a spouse | ✓ | ✓ | ✓ |
| Spouse's loss of employment | ✓ | ✓ | ✓ |
| Spouse's employer no longer offers coverage | ✓ | ✓ | ✓ |
| Dependent reaches limiting age of parent's contract | | ✓ | ✓ |
| Dependent marries | | ✓ | ✓ |
| Affidavit dependent no longer meets qualification to be considered an affidavit dependent | | ✓ | ✓ |
| Dependent loses eligibility under TriCare | | ✓ | ✓ |
| Expiration of COBRA or Senate Bill 704 | ✓ | ✓ | ✓ |
| No longer eligible for student coverage | | ✓ | ✓ |
| Spouse discharged from the military | ✓ | ✓ | ✓ |
| Individual becomes ineligible for Medicaid | ✓ if employee | ✓ if dependent | ✓ if dependent |
| Individual becomes ineligible for Medicare | ✓ if employee | ✓ if dependent | ✓ if dependent |
| Birth of a child | ✓ | ✓ | |
| Marriage | ✓ | ✓ | |
| Adoption | ✓ | ✓ | |
| Placement for adoption | ✓ | ✓ | |
| Upon return from FMLA | ✓ | ✓ | |

Note: COBRA or Senate Bill 704 continuation benefits must be exhausted before the expiration of COBRA or State Continuation can be considered a qualifying event.