



## Making Changes During the Plan Year

During the plan year, you can change your benefit coverage only if you, your spouse or your eligible dependents experience a Qualified Life Event such as:

- A change in your legal marital status, including marriage, divorce, death of your spouse or annulment.
- A change in the number of your tax dependents through birth, death, adoption or placement for adoption.
- Termination or commencement of employment by you, your spouse or your dependent.
- A change in your work schedule, such as a reduction or increase in hours by you, your spouse or your dependent that would make you eligible or ineligible for benefits.
- Your dependents' ability or inability to satisfy dependent eligibility requirements.
- Your receipt of a qualified medical child support order or letter from the Attorney General ordering you to provide — or allowing you to drop — medical coverage for a child.
- Changes made by a spouse or dependent child during an Open Enrollment period with another employer.
- If you, your spouse or dependent child becomes eligible or ineligible for Medicare or Medicaid.



**Important:** If you have a Life Event during the year, you have 30 days from the date of the event to make changes to your benefits. If you miss the 30-day deadline, you will not be able to make a change until the next Open Enrollment period. If you were not affected by any of the changes above, you will not be able to change your elections until the next Open Enrollment period.

Should you have a life event please e-mail [benefits@mamkschools.org](mailto:benefits@mamkschools.org)