



Sec. 125 Cafeteria Plan Changes

The IRS requires a “qualifying event” in order to change a payroll deduction for medical, dental short term disability, and/or vision insurance, medical reimbursement and/or dependent care accounts, outside of open enrollment in October. These qualifying events require a change in family status and are limited to:

1. Your marriage or divorce
2. Death of your spouse or child
3. Birth or adoption of a child
4. A judgment, decree or order resulting from a divorce, legal separation, annulment or change in legal custody that requires you to provide coverage for your child or requires your former spouse to provide coverage
5. You or your spouse becoming eligible for Medicare or Medicaid (**NOTE:** applies to Medical, Dental, and/or Vision insurance only)
6. A change in employment status by you or your spouse (e.g., beginning or ending employment)
7. A change in your work schedule, or that of your spouse or dependent (e.g., reduction or increase in hours of employment due to a switch between part-time and full-time, a strike or lockout, or commencement or return from an unpaid leave of absence)
8. Whether your dependent satisfies or ceases to satisfy the requirements for coverage due to attainment of age (**NOTE:** does not apply to the Dependent Care Program)
9. A change in your residence or worksite, or that of your spouse or dependent (**NOTE:** does not apply to the Dependent Care Program)
10. A significant change in the health coverage of you or your dependents attributable to your spouse’s employment (**NOTE:** does not apply to the Dependent Care Program or Short Term Disability insurance)
11. COBRA coverage is exhausted (**NOTE:** applies to Medical, Dental, and/or Vision insurance only)
12. Other coverage ends due to loss of eligibility for coverage or employer contribution towards other coverage ends (**NOTE:** applies to Medical insurance only)

Documentation of the change in family status is required, such as a marriage certificate or a letter from the employer. To comply with both IRS regulations and insurance policies, the form requesting the change and appropriate documentation must be submitted to the proper departments within 30 days of the qualifying event. This can be ensured by submitting all appropriate forms to the Benefits Office within 25 days of the qualifying event.

NOTE: If the request forms are not completed and submitted in a timely manner, the request cannot be made again until open enrollment in October or the occurrence of another qualifying event. Contact the Benefits Office at (913) 993-6454 for assistance or questions concerning this matter.