

Bozeman School District Qualifying Life Event Guide

Changing your enrollments outside of Open Enrollment in August is not allowed, except in particular qualifying life event circumstances. Understanding what is a qualifying event can be confusing, review the list below to determine if you could qualify to change your enrolments.

If you have questions or would like to submit a qualifying life event, please email me.

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Rules:

- Employees have 31 days from the qualifying life event to inform the benefits coordinator and change their enrollment
- Proof of the qualifying life event is required
 - o Examples:
 - Letter of insurance termination
 - Divorce papers
 - Marriage license
 - Birth date of new baby
 - Medicare Card

Definitions

- Spouse – legal spouse of employee and includes both opposite-sex and same-sex spouses. It does not include domestic partners
 - Dependent – Employees natural, adopted, step or foster children through the end of the month in which they turn 26 years of age.
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Qualifying Life Event Examples

Gain or Loss of Spouse and/or dependents

- Marriage – Legal marriage
- Divorce, annulment or legal separation
- Birth or adoption of a child
- Gain other dependent including legal guardianship, conservatorship, or newly discovered dependent(s)
- Death of a spouse
- Death of a dependent
- Qualified Medical Child Support Order

- Dependent no longer meets eligibility requirements
 - o Ages out of the plan (turns 26)
 - o Legal guardianship terminates

Employer/Employment Event

- Employee has a change in FTE status
 - o Increase or decreases in FTE
- Spouse/dependent has a change in eligibility status
 - o Spouse/dependent loses job/coverage
 - o Spouse/dependent's open enrollment is occurring
- Reduction/termination of other employer's plan covering the employee, spouse or dependent(s)

Gain or loss of other coverage

- Loss of different employee group health coverage or insurance by employee, spouse or dependent(s)
- Employee or depend(s) gains Medicaid or CHIP premium subsidy assistance
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- Employee enrolls in Medicare or Medicaid
- Employee loses Medicare/ Medicaid entitlement
- Spouse or dependent(s) lose Medicaid or HMK
- Employee is eligible for and enrolls in Marketplace coverage during special or open enrollment

Leave under the Family Medical Leave Act (FMLA)

- While on a FLMA qualifying leave of work, your insurance premiums and coverage will not change
- If you are on a regular medical leave or leave without pay, not FMLA, you will be responsible for the hours you take leave without pay and the district premiums on a prorated basis.