

Irrevocability of Elections

Health Insurance Dental Insurance & Flexible Spending Plan

Once a Plan Year begins you generally may not change your benefit elections unless there is a “change in status” that meets the criteria of the IRS and the new election is consistent with the “change in status”. “Changes in status” are limited to:

1. Marriage of employee
2. Divorce of employee (60 day notification period)
3. Death of the employee’s spouse or dependent
4. Birth or adoption of a child of the employee
5. Open enrollment of spouse’s employer for medical/dental coverage only (may only drop coverage)
6. Commencement or termination of employment of the employee’s spouse (or dependent child under age 26)
7. Taking of an approved unpaid leave of absence by the employee or his/her spouse
8. Change from part time to full time employment status (or vice versa) by the employee or his/her spouse, which affects benefit eligibility
9. A significant change in the health coverage of the employee or his/her spouse attributable to the spouse’s employment. (Does not apply to Health FSA.)
10. Judgment, decree or court order for dependent child coverage
11. Dependent ceases to satisfy eligibility requirements for coverage
12. Entitlement to Medicare or Medicaid

The Insurance Office at Independent School District 196 must be promptly notified of any such changes. Any change in your election requires a form available from the Insurance Office and acceptable documentation to support change.

BENEFIT ELECTION CHANGES OUTSIDE OF OPEN ENROLLMENT MUST BE MADE WITHIN 30 DAYS OF THE STATUS CHANGE EVENT (unless otherwise noted).