Washington Elementary School District Changing Coverage Mid-Year

Government regulations generally require that your Plan coverage remain in effect throughout the calendar year, but you may be able to make some changes during the year (mid-year) if the Plan Administrator or its designee determines that you have a qualifying change in your status effecting you benefit needs. The following qualifying changes are the only ones permitted under the Plan:

A Brief Summary of Common Change of Status Events and the Mid-Year Enrollment Changes Allowed Under the Medical Plan Mid-year changes are only those permitted in accordance with Section 125 of the Internal Revenue Code. This chart is only a summary of some of the permitted medical plan changes. This chart should NOT be referenced for Health FSA or Dependent Care Account Plan (DCAP).		
If you experience the following Event…	**You may make the following change(s)* within 31 days of the Event…**	**YOU MAY NOT make these types of changes…**
Family Events		
Marriage	• Enroll yourself, if applicable • Enroll your new spouse and other eligible dependents • Drop health coverage (to enroll in your spouse's plan) • Change health plans, when options are available	• Drop health coverage and not enroll in spouse's plan; if you do, you won't receive coverage.
Divorce	• Remove your spouse from your health coverage • Enroll yourself (and your children) if you or they were previously enrolled in your spouse's plan	• Change health plans • Drop health coverage for yourself or any other covered individual
Gain a child due to birth or adoption	• Enroll yourself, if applicable • Enroll the eligible child and any other eligible dependents • Change health plans, when options are available	• Drop health coverage for yourself or any other covered individuals
Child requires coverage due to a QMCSO	• Add child named on QMCSO to your health coverage (enroll yourself, if applicable and not already enrolled) • Change health plans, when options are available, to accommodate the child named on the QMCSO	• Make any other changes, except as required by the QMCSO
Loss of a child's eligibility (*e.g.,* child marries or reaches the maximum age for coverage)	• Remove the child from your health coverage • Child will be offered COBRA. You may pay for dependent child's COBRA coverage on a pre-tax basis.	• Change health plans • Drop health coverage for yourself or any other covered individuals
Death of a dependent (spouse or child)	• Remove the dependent from your health coverage☐ • Change health plans, when options are available	• Drop health coverage for yourself or any other covered individuals
Covered person has become entitled to (or lost entitlement to) Medicaid or Medicare	• Drop coverage for the person who became entitled to Medicare or Medicaid. • Add the person who lost Medicare/Medicaid entitlement.	• Drop health coverage for yourself or any other covered individuals
Employment Status Events		
Spouse becomes eligible for health benefits in another group health plan	• Remove your spouse from your health coverage, with proof of other plan coverage • Remove your children from your health coverage, with proof of other plan coverage • Drop coverage for yourself only, with proof that spouse added you to the spouse's new group health plan	• Change health plans • Add any eligible dependents to your health coverage

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A Brief Summary of Common Change of Status Events and the Mid-Year Enrollment Changes Allowed Under the Medical Plan

Mid-year changes are only those permitted in accordance with Section 125 of the Internal Revenue Code.
This chart is only a summary of some of the permitted medical plan changes.
This chart should NOT be referenced for Health FSA or Dependent Care Account Plan (DCAP).

If you experience the following Event…	**You may make the following change(s)* within 31 days of the Event…**	**YOU MAY NOT make these types of changes…**
Spouse loses employment or otherwise becomes ineligible for health benefits in another plan	• Enroll your spouse and, if applicable, eligible children in your health plan • Enroll yourself in a health plan if previously not enrolled because you were covered under your spouse's plan • Change health plans, when options are available	• Drop health coverage for yourself or any other covered dependents
You lose employment or otherwise become ineligible for health benefits	• Enroll in your spouse's plan, if available • Elect temporary COBRA coverage for the qualified beneficiaries (you and your covered dependents)	

Proof of a status change may be required to make a corresponding change in coverage/enrollment.