

## MID-YEAR INSURANCE CHANGES

In order to make any changes to insurance policies (Health, Dental, Aflac & Flexible Spending Accounts) mid-year or outside of the Open Enrollment window, an employee will have needed to experience a “qualifying event”.

A qualifying event is a change in an employee’s personal or professional life that may impact their eligibility for benefits. Due to very strict regulations, all forms and supporting documentation **MUST** be received in the Benefits Office no later than **30 days after the effective date of ANY qualifying event**. Once this paperwork is received, it will be processed on to the appropriate insurance company and any necessary changes to payroll will be made. If 30 days have passed, employees must wait until the next Open Enrollment period or experience another qualifying event to make a change.

Be advised that because we pay our insurance premiums one month in advance, in some instances either premiums or the difference between old and new rates will need to be paid or refunded. Our office makes every attempt to advise each employee how their pay will be affected due to their changes.

Certain insurances such as Short Term Disability Insurance and Optional Life Insurance will allow for changes to be made to those policies at any time, but penalties may be assessed for late enrollment. If at any time you have questions about making changes to your insurances or need further clarification, please contact the Benefits Office at 804-365-4590 or via e-mail [egressett@hcps.us](mailto:egressett@hcps.us).

**Following is a list of qualifying events and documentation required to make changes to Health, Dental, Aflac & Flexible Spending Accounts:**

<b>Type of Qualifying Event</b>	<b>Deadline for Receipt of Required Paperwork</b>	<b>Documentation Required</b>	<b>Effective Date of Change</b>
<b>Birth or Adoption</b>	30 days after date of birth or adoption	Insurance Enrollment/Change form, copy of birth letter or birth certificate, or signed Judge’s Adoption Order	Date of birth or adoption
<b>Marriage</b>	30 days after date of marriage	Insurance Enrollment Change forms, copy of marriage certificate	First of the month following the event
<b>Divorce</b>	30 days after date of divorce. Separation is not a qualifying event.	Insurance Enrollment/Change forms, copy of divorce decree	End of the month in which divorce is final
<b>Death</b>	30 days after date of death	Insurance Enrollment/Change forms, copy of death certificate or obituary	End of the month in which dependent dies
<b>Change in spouse, dependent, child* eligibility for benefits</b>	30 days after date of change of benefit eligibility	Enrollment/Change forms, copy of document from employer or insurance carrier that includes effective date of coverage or loss of coverage	First of the month following the event or first day after coverage ends
<b>Spouse’s annual Open Enrollment</b>	30 days after date of spouse’s Open Enrollment	Enrollment/Change forms, copy of proof of Open Enrollment date	Date Open Enrollment elections take effect

\*Children are allowed to be covered under the health and dental plans until the end of the year in which they turn 26. Aflac will cover children until age 26.