

MAKING CHANGES

BENEFIT CHANGES DURING OPEN ENROLLMENT

Everyone has the opportunity to make benefit changes during Open Enrollment. For example, you may:

- ★ Add or drop coverage for yourself or family members; or
- ★ Change coverage levels.

MID-YEAR BENEFIT CHANGES

If you participate in the Cafeteria Plan, the Internal Revenue Service (IRS) allows you to change your Health Care coverage level only during Open Enrollment. The same rule also applies to your Vision & Dental coverage and Flexible Spending Account elections. This means your choices for these benefits are final for the entire year unless you have a change in family status, as follows:

- ★ Marriage;
 - ★ Divorce;
 - ★ Legal separation;
 - ★ Birth or adoption of a child;
 - ★ You, your spouse, or your dependent begins or ends employment;
 - ★ You, your spouse, or your dependent has an employment status change that results in reduction or elimination of health or dental benefits;
 - ★ You, your spouse, or your dependent takes or returns from an unpaid leave of absence;
 - ★ You have a significant change in health coverage due to your spouse's employment;
 - ★ Your dependent is no longer eligible for benefits;
 - ★ You, your spouse, or your dependent becomes entitled to Medicare or Medicaid; or
 - ★ You are required to provide health or dental coverage for your dependent child, by court order, judgment, or decree.
- If you experience one of these family status changes during the plan year, you have 31 days to choose new Health, Dental and Vision coverage levels or adjust your Flexible Spending Account dollar election(s). The changes you request must be consistent with the status change that takes place.

EFFECTIVE DATE OF CHANGES

The changes you make during Open Enrollment are effective January 1st through December 31st each year. The effective date of changes you make during the year depends on your payroll frequency and when you request the change (before or after the 15th of the month). If you have the change approved before the 15th of the month, the change will be effective on the 1st of the next month (EX. change is approved by Jan. 15th, the change goes into effect Feb. 1st). If the change is approved after the 15th of the month, the change will be effective on the 1st of the following month (EX. change is approved after Jan. 15th, the change goes into effect Mar. 1st). Check with Risk Management to find out exactly when a change will be effective