Changing Your Benefits After Open Enrollment

30-DAY *Window*

Qualifying Life Events allow you to make plan changes outside of the College's Annual Enrollment Period. For any allowable changes, you must inform Human Resources within 30 calendar days of the event.

Benefit changes that are requested due to a 'change of mind' cannot be allowed until the next Annual Enrollment Period. The Internal Revenue Service (IRS) rules require that employees enrolled in pre-tax benefit plans may only make elections or changes to their plans once per year. Because of these rules, your benefit elections (with the exception of voluntary life insurance and Health Savings Account contributions) will be binding through December 31, 2017; however, you may make changes to your election if you experience one or more of the following special circumstances, which are known as Qualifying Life Events:

- » Marriage, divorce or legal separation
- » Confirmation or dissolution of domestic partnership, same-sex marriage or civil union
- » Birth, adoption or placement for adoption of an eligible child
- » Loss of spouse's job or change in work status (when coverage is maintained through spouse's plan)
- » A significant change in your or your spouse's health coverage that is attributable to your spouse's employment
- » Death of spouse or dependent
- » Loss of dependent status
- » Becoming eligible for Medicare or Medicaid during the year

