

QUALIFIED LIFE EVENT(S) BENEFITS ENROLLMENT throughout the year



ENROLLMENT THROUGHOUT THE YEAR

Enrollment (adding insurance, changes to insurance and/or cancelling insurance) throughout the plan year (September 1 through August 31) can only be done within 31 days of a Section 125 qualified event status change. The employee must complete the Enrollment Change Form (ECF) paperwork in the Benefits Office within 31 days of the qualified event. **A phone call, telephone message or email notification is not enrollment in the plan.** A qualified status change may be any of the following:

- **Birth or adoption of a child**

- It is not necessary to wait for the Social Security number to enroll your newborn; however, the Benefits Office will need this information as soon as it is available. The Enrollment Change Form is due to the office within 31 days of birth with or without the SSN.
- Please attach a copy of the **Verification of Birth Facts** (from the hospital) to the completed Enrollment Change Form.
- TRS-ActiveCare automatically provides health coverage for a newborn child of a covered employee for the first 31 days after the date of birth, but this coverage ends unless the newborn is added to the employee's health coverage within in the 31 day deadline. If you want the child to go on your spouse's plan, please provide that information to the admitting nurse at the hospital to avoid your employee only coverage automatically going to employee + child coverage and affecting your deductible. We still need the completed ECF to add the baby as an eligible dependent.
- *For the newborn, the effective date of coverage with TRS-ActiveCare (health insurance) will be the newborn's date of birth.* The effective date of other coverage (i.e. life insurance, dental, vision, etc.) will be the first of the month following the date the paperwork is received in the Benefits Office (as long as paperwork is received within the 31 day deadline).
- You may cancel your insurance within 31 days of birth of baby. The effective date will be the first of the month following the date paperwork is received in the Benefits Office (as long as paperwork is received within the 31 day deadline). Please provide **Verification of Birth Facts** along with the completed ECF.

- **Marriage**
 - Please provide the Benefits Office with a copy of the Marriage License. *The effective date of coverage with TRS-ActiveCare will be the first of the following month after the marriage date.* The effective date of other coverage (i.e. life insurance, dental, vision, etc.) will be the first of the month following the date the paperwork is received in the Benefits Office (as long as paperwork is received within the 31 day deadline).
 - Complete the ECF within 31 days of your marriage date to add your new spouse (as well as any children incurred as a result of the marriage) as eligible dependent(s) to our TRS portal whether you are enrolling them or not. TRS needs to know who your eligible dependents are should you experience a life event and need to enroll them at a later date.
 - You may cancel your insurance within 31 days of marriage. The effective date will be the first of the month following the date paperwork is received in the Benefits Office (as long as paperwork is received within the 31 day deadline). Please provide **a copy of your Marriage License.**

- **Divorce (if the divorce results in a loss of other coverage)**
 - Please provide the Benefits Office with a copy of the Certificate of Creditable Coverage that shows each plan participant that lost health coverage, the effective and end date of coverage. *The effective date of coverage with TRS-ActiveCare (health insurance) will be the first of the following month after the loss of coverage date.* The effective date of other coverage (i.e. life insurance, dental, vision, etc.) will be the first of the month following the date the ECF paperwork is received in the Benefits Office (as long as paperwork is received within the 31 day deadline).
 - You may cancel your insurance within 31 days of divorce. The effective date will be the first of the month following the date ECF paperwork is received in the Benefits Office (as long as paperwork is received within the 31 day deadline). Please provide **a copy of your final divorce decree** with the completed ECF.

- **A court orders the employee to provide health coverage for an eligible child**
 - If Highland Park ISD receives a National Medical Support Notice (NMSN) from the Attorney General's Office, it is mandatory that we enroll your court ordered dependent in a health plan. If your court-ordered dependent is not already enrolled in a health plan, that child will be added to the existing health plan that employee is already enrolled in. If employee is not enrolled in health insurance, employee will have opportunity to enroll in a health plan. If no election is made, employer reserves the right to enroll employee + child in least expensive health plan available.
 - Effective date of coverage is date that NMSN is received in HPISD Benefits Office.
 - Health insurance may not be cancelled and/or terminated without a release form sent from the Attorney General's office.

- **Death of spouse or dependent**
- **The employee involuntarily loses other coverage**
 - Please provide the Benefits Office with a copy of the Certificate of Creditable Coverage that shows each plan participant that lost health coverage, the effective and end date of coverage. *The effective date of coverage with TRS-ActiveCare (health insurance) will be the first of the following month after the loss of coverage date.* The effective date of other coverage (i.e. life insurance, dental, vision, etc.) will be the first of the month following the date paperwork is received in the Benefits Office (as long as paperwork is received within the 31 day deadline).
- **An eligible dependent involuntarily loses other coverage**
 - Please provide the Benefits Office with a copy of the Certificate of Creditable Coverage that shows each plan participant that lost health coverage, the effective and end date of coverage. *The effective date of coverage with TRS-ActiveCare (health insurance) will be the first of the following month after the loss of coverage date.* The effective date of other coverage (i.e. life insurance, dental, vision, etc.) will be the first of the month following the date paperwork is received in the Benefits Office (as long as paperwork is received within the 31 day deadline).
- **The employee and/or dependent(s) obtains coverage elsewhere**
 - You may cancel insurance within 31 days of obtaining new coverage elsewhere. The effective date will be the first of the month following the date paperwork is received in the Benefits Office (as long as paperwork is received within the 31 day deadline). Please provide **a copy of enrollment paperwork with effective date of new coverage.**
- **Change in dependent status**
 - If a dependent ceases to meet eligibility status for one of the plans, you have 31 days to cancel them from the plan. Please see benefit summaries and/or plan descriptions for dependent eligibility requirements.
 - The dependent's insurance will terminate at the end of the month following the month that eligibility ceases; however, the premium will terminate on the first of the month following the date paperwork is received in the Benefits Office.

If you experience one of the above changes, you will need to complete ECF paperwork at the Benefits Office within 31 days of the event.

If the 31st day is on a non-working day, you need to complete paperwork on a working day prior to the deadline.