

## Important Plan Information

### Mid-Year Changes To Your Elections

After the open enrollment period, you will not be allowed to change your benefits or add/delete dependents until open enrollment for the next plan year, unless you experience a special enrollment event or a qualifying status change.

***Special Enrollment Event:*** If you are declining enrollment for yourself or your dependents because of other health insurance coverage, you may be able to enroll yourself and your dependents in this plan if eligibility for that other coverage ends (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 31 days after the other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 31 days of the event.

***Qualifying Status Changes:*** The following qualifying events may permit consistent changes in benefits mid-year:

- Change in legal marital status.
- Change in number or status of dependents.
- Change in employment status, work schedule, or residence.
- Change required by a QMCSO.
- Entitlement to Medicare or Medicaid.
- Certain changes in cost, coverage, or loss of other coverage.

You must notify the plan in writing within 31 days of the qualifying event. The change becomes effective on the first of the month following the event and the approval of the change (except for newborn and adopted children, who are covered retroactive to the date of birth, adoption, or placement for adoption).