

QUALIFYING EVENTS UNDER HIPAA SPECIAL ENROLLMENT AND SECTION 125 FLEX PLANS

Under HIPAA Special Enrollment rules, employees and/or dependents may enroll in the Plan as a Special Enrollee under the following circumstances:

MARITAL STATUS CHANGE:

- Marriage
- Death of spouse
- Divorce or annulment
- Legal separation

NUMBER OF DEPENDENTS CHANGE:

- Birth
- Adoption or placement for adoption
- Death of dependent child
- Newly eligible dependents due to plan design change

Note: HIPAA allows the employee who may have elected employee only coverage initially to not only add a new dependent, but also allows the employee to add the spouse at the time the new dependent is added. HIPAA does not require that all eligible dependents (i.e., other dependent children) be added.

LOSS OF COVERAGE:

- If the employee loses other coverage (e.g. spouse's health plan coverage terminates, or Medicare or Medicaid eligibility ends)

Changes to plan elections may be made under Section 125 rules under the following circumstances (in addition to the HIPAA Special Enrollment events):

DEPENDENT STATUS CHANGE:

- Dependent no longer satisfies rule for eligibility as a dependent, due to:
 - Attainment of age
 - Loss of student status
 - Marriage of dependent child

EMPLOYMENT STATUS:

- Commencement or termination of employment
- Commencement of, or return from, leave of absence
- Change from part-time to full-time status, or vice versa
- Strike or lockout

JUDGMENT, DECREE OR ORDER REQUIRING COVERAGE

- QMCSO

CHANGE IN RESIDENCE:

- May qualify if there is a loss of eligibility for a region-specific plan, such as an HMO