A life changing event is a change in status, family or work, that allows you to make changes to some or all insurance plans without being subject to Internal Revenue Service or master plan contract restrictions or limitations.

In most situations, you have only a 31-day period from the event to complete the necessary changes in Workday. After 31 days, restrictions/limitations will either NOT allow you to make changes, or require you to wait until the next scheduled open enrollment.

Examples (not a complete list):

**Marriage:** Add spouse and stepchildren to health, dental and voluntary group term life insurance plans. Elections completed after 31 days will require affected family members to wait until the next open enrollment for health and dental insurance and complete/pass medical underwriting for life insurance.

**Birth/Adoption:** You should complete elections to add new dependents to benefit plans within 31 days of birth or adoption. Dependent is not automatically added. Elections must be completed in Workday.

**Divorce:** Ex-spouse and stepchildren are not eligible to continue on your plans. Most coverage ends on the divorce date. Elections must be completed to formally remove the ex-spouse and stepchildren from your plans. They can apply for continuation coverage under a plan in his or her own name if the employer is promptly notified. For additional information on continuation options contact Human Resources for a copy of the Clinic’s Group Insurance Continuation Notice.

Did you lose eligibility for coverage under your ex-spouse’s plan? If yes, within 31 days from the date of divorce/loss of coverage you can inquire, complete the elections, along with providing proof of loss, in Workday for continuous coverage.

**Involuntary Loss of Other Coverage:** Within 31 days of the involuntary loss of other coverage, you are eligible to apply for coverage with the Clinic. The completed elections, along with proof of loss of coverage, must be entered in Workday within 31 days of the life changing event for continuous coverage. Elections completed after 31 days will require affected family members to wait until the next open enrollment for health insurance.

For additional details regarding life changing and HIPAA events please see the Benefits Library.

**Gain of Other Coverage:** Within 31 days of a gain of other coverage, you are eligible to discontinue coverage with the Clinic. The completed elections, along with proof of gain of coverage, must be entered into Workday within 31 days of the life changing event. Elections completed after 31 days will require you to remain on your Clinic plan until the following re-enrollment.

**Dental Insurance Note:** Participants may enroll within 31 days from a start/benefit eligibility date or life changing event. Participants may switch between plans during the annual enrollment period; effective April 1. Participants who enroll during the annual enrollment period will be eligible for diagnostic/preventive services only for the first 12 months.

**Section 125 Benefits (Medical Expense or Limited Purpose Flexible Spending Account, Premium Conversion and Dependent Care Account):** Each benefit has a specific list of qualifying events. Refer to the plan's benefit handbook for details.

**Switch Between Plans:** Within 31 days of a life changing event or each year during the annual benefit re-enrollment period, health and/or dental plan participants have the option to switch to one of the other Marshfield Clinic group health/dental plans. The effective date will be the first of the month following the date of the life changing event or the annual open enrollment effective date. For this purpose life changing events include: marriage, divorce, birth/adoption, death, dependent losing or re-acquiring eligibility, spouse/dependent moving into or out of the POS service area, termination or loss of other coverage, court order, reaching lifetime limits or exhausting COBRA.

*Benefit Re-enrollment:* Marshfield Clinic has two re-enrollment periods. Health, dental, MEFSA, LPFSA and dependent care takes place late March, effective April 1. HSA takes place in November, effective January 1.

This brief explanation on life changing events is meant to help you understand potential limitations/restrictions that may affect you if you experience a change in family status. Contact Human Resources at extensions 9-3318 or 7-5486, if you have any questions.

**Note:** You have the right to request a certificate of creditable coverage at any time. You may contact Security Health Plan’s Customer Service Department at 1-800-472-2363, ext. 1-9555 or the Human Resources Department at 715-387-5254.
Special Enrollment Rights Notice

Federal Law (called HIPAA) requires that we tell you about a very important provision in the plan, your right to enroll under "special enrollment provisions" if you acquire a new dependent, or if you or an eligible dependent decline coverage under this plan because of alternative coverage and later such coverage terminates.

Special enrollment provisions

Rule #1 - Loss of other coverage.
If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage and indicate that reason in writing when declining coverage, you may be able to enroll yourself and/or your dependents in this plan should the other coverage terminate or employer contributions for that coverage terminate. However, you must request enrollment within 31 days after you or your coverage ends or employer contributions stop, and meet certain other conditions described in your group policy.

This rule also includes people who request enrollment under the plan within 60 days after the loss of eligibility for Medicaid, including BadgerCare Plus or Children’s Health Insurance Program (CHIP); or people who request enrollment under the plan within 60 days after eligibility for premium assistance subsidy under Medicaid, including BadgerCare Plus or CHIP has been determined.

Rule #2 - Marriage, birth or adoption.
In addition, if you have a new dependent as a result of marriage, birth adoption or placement for adoption, you might be able to enroll yourself, your spouse, and your newly acquired dependents, provided that you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption, and that you meet certain other important conditions described in your group policy. (Under Wisconsin law, additional time for enrollment is available for certain situations: notice of a newborn shall be given as soon as possible and within one year, and notice of adopted child shall be given within 60 days of adoption or placement.)

To request special enrollment or to obtain more information, contact your employer.