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 insurance and complete/pass medical underwriting for life insurance. Dental benefits are NOT available after 31 days.

**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. Dental benefits are NOT available after 31 days.

For additional details regarding life changing and HIPAA events please see the Human Resources/Benefits/Life Changing Events web page.

**Dental Insurance Note:** Benefit is only available either during the initial benefit enrollment period, within 31 days of losing insured coverage elsewhere or during an open enrollment. The next scheduled open enrollment is January 2020, 2025, 2030, etc.

**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. You should refer to the plan’s benefit handbook for details.

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 extension 7-5254, if you have any questions.

**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.

**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.