

QUALIFYING EVENTS *

Certain qualifying events allow an employee who previously declined enrollment because of other health insurance coverage to enroll or add dependents if that coverage ends. All family members are eligible to enroll.

The events that qualify are listed here.

A loss of eligibility for group coverage under another plan due to:

- Legal separation (court documentation including terms of insurance is required)
- Divorce/annulment/dissolution of marriage
- Death
- Termination of employment
- Reduction in work hours
- Significant change in employer contributions toward coverage
- Exhaustion of COBRA benefits
- Loss of Title XIX or Hawk-I benefits (60 day period to enroll)
- Employee/employee's spouse loses dependent coverage under parent's plan due to turning age 26

A change in family status due to:

- Marriage/meeting domestic partner requirements
- Birth of a child (60 day period to enroll)
- Adoption or placement for adoption of a c child

A change in job status:

- Part-time to full-time eligibility
- Full-time to part-time eligibility
- Returning from a leave of absence
- That results in different employee contribution requirements or benefit options

* Unless noted, the enrollment period for any qualifying event is within 30 days of the occurrence of the event.

The effective date of coverage with the CRCS D plan is the first of the month following the date of the event, except for birth or adoption, which will be the date of the event.

Employees may add or delete family members but cannot change their elected plan choices until the next Annual Enrollment period.