

Change in Status Rules

Notice must be provided to employer with 31 days of qualifying event except where indicated (*) below.

Event	Group Health Plans	Unreimbursed Medical FSA	Dependent Care Plan	Group Term Life, AD&D, Disability	Voluntary Benefits
Change in Status (change MUST be consistent with the event) <ul style="list-style-type: none"> ▪ Change in marital status ▪ Change in # of dependents ▪ Change in employment status which affects benefits ▪ Dependent satisfies or ceases to satisfy eligibility requirements ▪ Change in residence which affects benefits 	Yes	Yes	Yes	Yes	Yes
Cost Changes with Automatic Increase/Decrease in Elective Contributions.	Yes	No	Yes	Yes	Yes
Significant Cost Changes	Yes	No	Yes	Yes	Yes
Significant Curtailment of Coverage	Yes	No	Yes	Yes	Yes
Addition or Significant Improvement of Benefit Package Option	Yes	No	Yes	Yes	Yes
Change in Coverage Under Other Employer Cafeteria Plan or Qualified Benefits Plan	Yes	No	Yes	Yes	Yes
Loss of Coverage Under Group Health Plan of Governmental or Educational Institution	Yes	No	No	No	No
HIPAA Special Enrollment Rights	Yes	No	No	No	No
COBRA Qualifying Events	Yes	Maybe	No	No	No
Judgment, Decree or Order	Yes	Yes	Yes	No	No
Medicare or Medicaid* Eligibility	Yes	Maybe	Yes	No	No
FMLA Leaves of Absence	Yes	Yes	Yes	Yes	Yes
<p>*Under the additional HIPAA Special Enrollment Rights extended by CHIPRA, if the Participant or Dependent gains or loses eligibility for state premium assistance subsidy from a Medicaid plan or through a state children's health insurance program, that participant has 60 days to notify the employer.</p>					