

Qualified Change in Family Status

IRS regulations limit when you can add coverage or make changes to your benefit elections during the year. Once enrolled, you cannot change your medical or dental coverage or FSA elections during the year (outside annual Open Enrollment) unless you experience a qualified status change per the IRS.

If you experience a qualified status change, contact the Human Resources Office at 781-283-3202 **within 30 days of the event**; if you do not contact HR within 30 days, you will not be able to make benefits changes until the next annual Open Enrollment, unless you experience another qualified status change. A benefits representative will explain the benefit changes you may be allowed to make. You will need to provide the following information:

- Type of qualified status change (for example, a family or employment status change)
- Proof of the change
- Effective date of the change
- Which benefit coverage to be dropped or added or changed

Note: New rules under federal Health Care Reform allow dependent children to be covered under a parent's family medical coverage until their 26th birthday. If you do not add eligible dependent children during your 30 day enrollment period, you will not be able to do so until the next annual Open Enrollment period unless you have a qualified status change per the IRS (see below for more information).

Examples of a Qualified Status Change

Below are some examples of qualified status changes that allow you to modify your benefit elections during the year:

- **Change in Legal Marital Status** — marriage, divorce, legal separation, death of a spouse
- **Change in Number of Dependents** — birth, adoption, placement for adoption, death of a child or spouse
- **Change in Employment Status** — beginning or end of employment for you or your spouse; beginning of or return from an unpaid leave of absence; going from benefits-eligible to benefits-ineligible (or vice versa); commencing or ending Family Medical Leave
- **Change in Dependent Eligibility** — dependent child reaches the maximum age of 26 allowable under the plan
- **Change in Health Coverage** — significant change in your health care coverage or that of your spouse (e.g., cost of coverage increase, loss of coverage)
- **Change Due to Relocation** — if you or your spouse moves out of the service area for your health coverage, you may be able to choose new coverage

Several key points:

- By law, only a qualified status change allows you to modify your benefit elections once you have made your elections during your enrollment period.
- The changes you will be allowed to make must be consistent with the qualified status change. For example, if you get married, you may add your spouse to your medical coverage.
- You must provide satisfactory proof of the qualified status change; for example, a marriage certificate or birth certificate, or proof of coverage beginning or ending.