

## SECTION 125 CAFETERIA PLAN GUIDELINES/FAMILY STATUS CHANGES

A cafeteria plan enables you to save money by using pre-tax dollars to pay for eligible group insurance premiums sponsored and offered by your employer. Enrollment is automatic unless you decline this benefit. Elections made during annual enrollment will become effective on the plan effective date and will remain in effect during the entire plan year.

Changes in benefit elections can occur only if you experience a qualifying event. You must:

1. Present proof of a qualifying event to the Benefits Office **within 30 days** of the qualifying event and
2. Meet with the Benefits Office to complete and sign necessary paperwork in order to make a benefit election change.
3. Once your paperwork is received and processed you will receive a confirmation statement from the Benefits Office. If you do not receive a confirmation statement within 3 days, contact the Benefits Office immediately!

Benefit changes must be consistent with the qualifying event. As an example, adding or dropping medical plan dependents is common in the case of birth, marriage, or divorce.

Qualifying events include:

Event	Documentation Needed
Marriage	Marriage License
Divorce	Divorce Decree
Death of spouse/child	Death Certificate
Birth or Adoption of a child	Birth Certificate/Adoption Paperwork
Spouse changes employment resulting in the gain of employer provided coverage	Written letter on company letterhead indicating the hire date and the effective date of your insurance
You, your spouse or child <b>involuntarily loses</b> health insurance coverage	Documentation from the insurance company or previous employer indicating the date the insurance ended
Eligible/ineligible for Medicare/Medicaid	Documentation from Medicare/Medicaid
Change in eligibility status of a dependent	Note indicating the change in eligibility status
Judgment/decreed/order for coverage of children	Court order

If you do not request a change in benefits within the **30-day** period following your qualifying event, you cannot make changes until the next open enrollment period.