

Important: Please Read!

QUALIFYING “FAMILY STATUS” CHANGES

According to IRS regulations, if you have a family status change during the year, you may change your medical, dental, flexible spending accounts, Aflac and life benefits within 30 days of the qualifying change. You must complete and return the appropriate forms to the 5901 Holabird Avenue HR Department, within the 30-day limit. Qualifying changes include:

- Marriage, divorce, legal separation or annulment
- Birth, adoption, placement for adoption or appointment of legal guardianship of a child
- Death of you or a dependent
- Gain or loss of a dependent's coverage
- A change in your or your dependent's employment status due to a switch between full-time and part-time, a strike or lockout, or an unpaid leave of absence
- A significant change in the cost of coverage under a health plan provided by an independent, third-party provider
- A significant change in your or your spouse's medical care coverage that is related to your spouse's employment
- An unpaid leave of absence for you or your spouse under the Family and Medical Leave Act
- A change in your dependent's eligibility (e.g., due to being over the age limit)
- A change in your or your dependent's residence or worksite
- A judgment, decree or order that requires you to cover a dependent, resulting from your divorce, legal separation, annulment or death of your spouse
- Your or your dependent's eligibility for COBRA
- Your or your dependent's eligibility for Medicare or Medicaid (you may change the current election for the eligible person only)
- Any other event that qualifies as a family status change under the Internal Revenue Code (with the approval of the Plan Administrator) to be consistent with the status change

You may only make benefit changes that are consistent with one of the qualifying family status changes listed above. For instance, if you have a family status change, you may change your medical coverage level (i.e., yourself or family), but you may not change your medical plan.

To make a mid-year change in your benefits, you must provide proof of your family status change within 30 days of the change to the HR Department, Holabird. Any other “non-qualifying” change can only be made during the annual open enrollment period.

For More Information

Contact the Human Resources Department at 410-288-8186 or 410-288-8010 if you have any questions about these materials.