

Qualifying Events Permitting Pretax Deduction Changes

What is a Qualifying Event?

A qualifying event is a change in an employee's or dependent's status that permits a change to be made in pretax health insurance elections outside of the annual open enrollment period. The change in status must result in a gain or loss of coverage or coverage options. The election change must be consistent with the change in status. A change without a qualifying event is considered arbitrary.

Qualifying Events

Qualifying events include:

- Qualification for special enrollment rights provided under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). You, your spouse and your dependents have special enrollment rights if you had other health insurance coverage at the time of the annual enrollment period and you are no longer eligible for that coverage, or if you acquire additional dependents as a result of marriage, birth, adoption or placement for adoption.
- A change in status that affects you, your spouse's or dependent's coverage including a change in:
 - legal marital status because of marriage, death of a spouse, divorce, legal separation, or annulment
 - number of dependents because of birth, adoption, placement for adoption, or death
 - employment status (termination or commencement of employment) by you, your spouse, or dependent
 - work schedule (reduction or increase in hours of employment) for you, your spouse, or dependent because of a switch between part-time and full-time, or commencement of or return from an unpaid leave of absence that results in acquiring or losing eligibility for health insurance
 - unmarried dependents' status (an event that causes the your dependent to satisfy or cease to satisfy the requirements for coverage because of attainment of age or student status, or any similar circumstances as provided by the plan)
 - residence or worksite (a change in the place of the residence or work of you, your spouse, or dependent).
- Receipt by the plan of a court order, such as a qualified medical child support order under section 609 of ERISA.
- You, your spouse's, or dependents' qualification (or loss of qualification) for Medicare, Medicaid or other coverage sponsored by a governmental or educational institution.
- There is a significant cost change or a reduction or curtailment of the coverage available during the year. In such a case, you may elect coverage under another option providing similar coverage or to drop coverage if no similar option is available. If a coverage option is added or significantly improved or the cost of a coverage option has significantly decreased during the year, eligible employees (including those who have not previously elected coverage) may change their elections to enroll in the new, improved or decreased cost option.
- A change is made in the health coverage available to you, your spouse or dependents through another employer and either that employer plan has a different period of coverage (a different open enrollment period) or has rules allowing changes in election similar to the rules contained in this section.

Requests for enrollment changes are processed in accordance with IRS regulations by your local Research Foundation office administering benefits. These requests are subject to review by the central office of Research Foundation Employee Services, which may

require additional written documentation.

Change History

- **February 14, 2003** - Converted and updated be-a-11 (November 1, 1998) from Benefits Manual.