

# MAKING CHANGES TO YOUR HEALTH INSURANCE COVERAGE

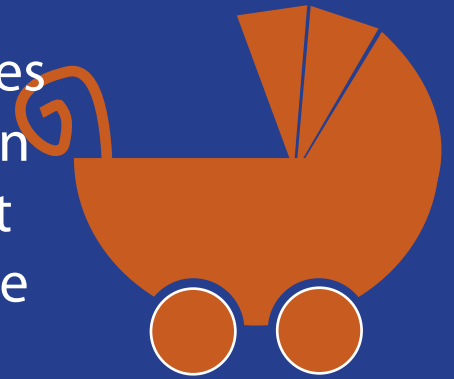
# 4 TIPS

For Updating Your Insurance Coverage

## LIFE CHANGES

Marriage, divorce, or new baby?

Life changes could mean dependant updates are needed.



## QUALIFYING EVENTS



When can I make changes to my coverage?

Some examples are:

- ✓ Marriage
- ✓ Birth/Adoption
- ✓ Loss of Coverage

See attached page for comprehensive listing.

## TIME SENSITIVITY

Forms must be turned in no more than **30 days** from the qualifying event.

Find enrollment forms and supplemental information on our [HR website](#).



## CORRECT DATA

Do we have your correct:



- \* Name
- \* Address
- \* Contact Information

If not, please contact Nathan Marinan to update your information.

## QUESTIONS? We are here to help!

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# Qualifying Event Change Effective Dates Reference Sheet

Qualifying Life Event	CarePlus Change Effective Date	Delta Change Effective Date	UHC Change Effective Date
<b>Changes in Household</b> • Marriage • Birth/Adoption of Child • Death of Spouse/Dependent • Divorce/Legal Separation*	Add Coverage Effective Date of Event  Terminate Coverage on last day of the month	Add - First day of the month following the qualifying event  Terminate – on the last day of the month	Add Coverage Effective Date of Event  Terminate Coverage on last day of the month
<b>Involuntary Loss of Other Health Coverage by Eligible Spouse/Dependent</b> • Loss of Employment • Loss of Medicaid/Badger Care	Add Coverage the day after the loss of coverage of the other plan	First day of the month following the qualifying event	Add Coverage the day after the loss of coverage of the other plan
<b>Loss of Dependent Eligibility Status (turning age 26)*</b>	Terminate last day of the 26th Birthday Month	Terminate last day of the 26th Birthday Month	Terminate last day of the 26th Birthday Month
<b>Death of Employee*</b>	Terminate Coverage on last day of the month	Terminate Coverage on last day of the month	Terminate Coverage on last day of the month
<b>* COBRA Qualifying event whereby COBRA Enrollment Notice should be initiated.</b>			