

Qualified Status Changes

It is important to review your benefit choices not only during the open enrollment period but also throughout the year. As changes occur in your life, you may need to update your benefit choices. Your payroll deductions for medical, dental and flexible spending accounts are taken on a pre-tax basis. The Benefits office is required to adhere to IRS regulations that apply to pre-tax benefits. One of the major requirements for pre-tax benefit is that your benefit election must remain in effect for the entire plan year, unless you experience a qualified status change. Qualified status changes include:

- Legal marital status
Events that change an employee's legal marital status include: marriage, divorce, legal separation, annulment, and death of spouse
- Number of dependents
Events that change an employee's number of dependents include: birth, adoption, placement of adoption and death
- Employment status
Events that change the employment status of the employee, the employee's spouse, or the employee's dependent include: commencement or termination of employment, a strike or lock out, commencement or return from an unpaid leave of absence, and a change in work site
Changes in work status that result in becoming eligible or ceasing to be eligible for coverage including a change between full and part time or between salaried or hourly paid.
- Dependent satisfies or ceases to satisfy eligibility requirements
Events that cause an employee's dependent to meet or cease to meet the eligibility requirements for coverage based on age, student status or marriage
- Significant cost or coverage change
Includes loss of coverage, change of plan, increase or decrease of premium of 20% or more

If you experience a qualified status change, you may make a change to your coverage that is consistent with your change in status. You have 31 days from the date of a qualified status change to update your benefit selections. After the 31-day period, you must wait until the next open enrollment period to make your change. If you have any questions regarding your benefits or need the paperwork to change your benefit elections, please contact the Benefits Office.