

Birth, Adoption, or Placement for Adoption

These qualifying mid-year event election changes are permitted upon the birth, adoption or placement for adoption of a newly-eligible child. **FSA changes must be on account of and correspond with the event.**

Health Insurance Coverage:

- You may enroll.
- You may add all eligible family members
And
- Change your plan. HMO members are required to select a primary care physician.

Note: Contact your agency's Benefits Administrator about removing family members or waiving coverage if enrolling under your spouse's plan.

Health Flexible Spending Account:

- You may enroll or increase your election amount to cover a change in eligible medical expenses.

Note: Contact your agency's Benefits Administrator if your spouse will carry the account and you want to reduce or cancel your election amount.

Dependent Care Flexible Spending Account:

- You may enroll or increase your election amount to cover a change in eligible dependent care expenses.

Important Things To Know About Making An Election Change Request For This Event

- 1. What documentation is required?** A copy of the birth certificate, adoption agreement, or pre-adoptive placement agreement. If adding other dependents, you must provide documentation that they are eligible for the state health plan.
- 2. How to submit the request.** Starting with the date of the birth, adoption, or placement for adoption, you have 60 calendar days to use EmployeeDirect, or complete a paper Enrollment Form and submit it to your agency's Benefits Administrator. You need to contact your agency's Benefits Administrator when requesting to add a child under a pre-adoptive placement agreement. The Benefits Administrator will consult the Office of Health Benefits for final approval of the agreement.
- 3. When approved changes take effect.** Changes in *health care coverage* are retroactively effective the first of the month in which the child is born, adopted, or placed for adoption. Changes in *flexible accounts* are effective the first of the month following receipt of your request or following the event, whichever is later. When the later date is the first of the month, changes are effective that day. Health Insurance and FSA elections are separate elections and may be submitted together or separately within the allotted timeframe. Changes are irrevocable once the effective date of the change has occurred.
- 4. Where to learn more.** Visit www.dhrm.virginia.gov. The Employee Benefits link includes answers to frequently asked questions and helpful information about handling a life-changing event. For more details, contact your agency's Benefits Administrator.

Reminder: If you miss this opportunity to submit your change request, your next chance will be at Open Enrollment or with another consistent Qualifying Mid-year Event, whichever comes first. If you already have Family coverage and need to add eligible dependents, please see your agency's Benefits Administrator for additional information.