

Child Covered under Your Plan Lost Eligibility

These qualifying mid-year event election changes are permitted when a child covered under your plan is no longer eligible for a program component. You should review the Eligibility Rules and Definitions on the DHRM Web site. **Election changes must be *on account of and correspond with the event*.**

Note: In cases where two married state employees are enrolled in a family contract, only the employee carrying the coverage is allowed to make election changes based on this event. If the employees wish to each enroll in single coverage, they may do so at Open Enrollment.

- Health Insurance Coverage:**
- Only the child who loses eligibility must be removed. The removed child will receive a HIPAA Certificate of Group Health Care Coverage and an Extended Coverage Election Notice (COBRA).
 - You may not remove other dependents based on this event.
 - Consistent plan changes may be allowed (contact OHB for guidance regarding the IRS consistency rule for this event).

Warning! There are serious consequences for *not* removing a family member who is no longer eligible. You may be financially responsible for their claims, you may pay a higher premium until the end of the plan year, and you may be excluded from health care coverage for up to three years.

Note: A covered child is automatically removed at the end of the year in which they turn age 26, and your premium is appropriately adjusted. Special rules apply for a child age 26 or older with a qualifying incapacitation.

- Health Flexible Spending Account:**
- You may increase or reduce your election amount to cover a change in eligible medical expenses.

- Dependent Care Flexible Spending Account:**
- You may reduce or cancel your election amount to cover a change in eligible dependent care expenses.

Note: Your account will not cover expenses for your qualifying child age 13 or older. You can review the information on eligible expenses for the dependent care account in the Flexible Benefits Sourcebook. For incapacitated dependents age 13 and older, see the information on qualifying relatives.

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

- 1. What documentation is required for the QME.** Documentation validating why the child ceases to be eligible under your plan. No documentation is required for dependents who turn age 26.
- 2. How to submit the request.** Starting with the last date the child is eligible under your plan, you have 60 calendar days to use EmployeeDirect, or complete a paper Enrollment Form and submit it to your agency's Benefits Administrator.
- 3. When approved changes take effect.** Changes in *health care coverage* are effective the first of the month following the child's loss of eligibility under your plan. Changes in *flexible spending 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, contact your agency's Benefits Administrator immediately.