

Lost Eligibility under Medicare or Medicaid

These qualifying mid-year event election changes are permitted when you, your spouse, or your child loses eligibility for Medicare or Medicaid. **FSA election changes must be *on account of and correspond with the event.***

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| Health Insurance Coverage: | <ul style="list-style-type: none">▪ You may enroll.▪ You may add eligible family members
<i>And</i>▪ Change your plan. HMO members are required to select a primary care physician. |
| Health Flexible Spending Account: | <ul style="list-style-type: none">▪ You may enroll, increase, reduce or cancel your election amount to cover a change in eligible medical expenses. |
| Dependent Care Flexible Spending Account: | <ul style="list-style-type: none">▪ No election change is permitted. |

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

1. ***What documentation is required?*** Documentation from Medicare or Medicaid validating the loss of coverage. If adding dependents, you must provide documentation that they are eligible for the state health plan.

2. ***How to submit the request.*** Starting with the last day covered under Medicare or Medicaid, 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 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.