

In order to qualify for medical coverage during a special enrollment period, you need to have a qualifying event. Below are examples of qualifying events and the documentation that is required to be submitted with the application.

PLEASE NOTE APPLICATIONS MUST BE SUBMITTED WITHIN **60 DAYS** OF THE QUALIFYING EVENT.

Family change due to:

- ◆ Marriage
 - *(copy of license)*
- ◆ Birth of a Child
 - *(change application)*
- ◆ Divorce/Legal Separation
 - *(Divorce Decree includes the date coverage terminated)*
- ◆ Adoption Placement
 - *(Adoption papers/legal guardianship papers)*
- ◆ Foster Home Placement
 - *(Legal guardianship papers)*
- ◆ Death of Spouse/Parent
 - *(Letter from employer/carrier. Must verify date terminated and caused by loss of eligible dependent status)*



Lost Coverage due to:

- ◆ Termination of Employment
- ◆ Reduction in hours worked
- ◆ Employer ceases to offer sponsored coverage

Documentation Required:

Letter from employer on company stationery and signed by company officer. Must state employee's name and verify date coverage was terminated.

Benefits

Existing policy termination/renewal:

- ◆ Individual policy being terminated off-calendar year (not due to rescission or non-payment)
- ◆ Individual non-calendar year renewal



Documentation Required:

Copy of termination letter including date of termination.

OR

Copy of renewal that includes renewal effective date.

No longer eligible due to:

- ◆ Dependent Age Limit
- ◆ Income
- ◆ COBRA expiration

Documentation Required:

Letter from employer/carrier. Must state employee's name, dependents if applicable, cause of termination and date coverage was terminated.

