



STATE OF RHODE ISLAND AND PROVIDENCE PLANTATIONS

Department of Administration

Office Of Employee Benefits

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BENEFITS BULLETIN

To: Personnel Officers

From: Deb Blair

Date: April 13, 2006

Re: BENEFIT ELECTIONS - STATUS CHANGE RULES

With the exception of the deferred compensation plans, which allow employee elections and changes throughout the year, state employees must typically wait until the annual open enrollment period to make changes in their benefit elections.

However, certain qualifying events allow employees to make changes to their medical, dental, and vision insurance elections during the year. The qualifying events for the State of Rhode Island employees are listed below.

- marriage or divorce of employee
- birth, adoption or death
- the beginning or ending of your spouse's employment
- a change from full-time to part-time employment or vice versa for you or your spouse
- losing other coverage because you or your dependent has exhausted COBRA coverage under another group plan, lost eligibility for the other plan, or if employer contributions under the other plan cease
- when an employed family member changes a health election in a plan sponsored by her/his employer during their open enrollment period
- when compliance with certain family relations order or decrees such as Qualified Medical Child Support Order is legally required
- when there is a change in employment status for you, your spouse or your covered dependent, including a strike or lockout, or commencement or return from unpaid Family Medical Leave (FMLA) or RI Parental and Family Medical Leave of Absence (RIPFMLA)
- when you or any of your covered dependents become entitled to, or lose, Medicare or Medicaid coverage.

Because Domestic Partnership coverage is not allowed to be paid on a pre-tax basis by the IRS, the section 125 IRS status change rules do not apply. Thus, domestic partners can be added and dropped at any time during the year. The appropriate paperwork with supporting documentation should be sent to the Office of Employee Benefits.

Note: Employees must notify their Human Resource Department within 60 calendar days to add a new spouse or within 31 calendar days of the occurrence of any of the other Qualifying Events listed above to be eligible to make changes to existing health insurance elections. If the election request is not received in these timeframes, employees must wait until the next open enrollment to make any changes. Supporting evidence of any status changes that occur other than during the annual open enrollment period must be forwarded to the Office of Employee Benefits.