



Educators Benefit Services

Section 125 Qualifying Events

AIMS Health Plan



Guide to Permitted Changes



Educators Benefit Services

Section 125 Qualifying Events

Once a new employee has made an election or waived coverage, enrollment changes are permitted only:

- during open enrollment, or
- under certain circumstances during the plan year.

In order to make changes during the plan year, the employee must:

- Experience a Qualifying Event.
- **Notify Human Resources within 30 days of the event.**

The change in benefits must be consistent with the event.

Please refer to the following pages for guidance on permitted changes.

Section 125 Qualifying Events

Health Plan Permitted Changes

The following list includes the most common events permitting a change in benefits. Please refer to your school's Section 125 Premium Conversion Plan for a complete list of events specific to your plan.

- **Marriage**
 - Add Spouse
 - Add Spouse and/or Employee, Children
 - Drop Employee (if added to new spouse's plan)
 - Plan Change Allowed
 - Can NOT add Employee Only
- **Divorce / Death of Spouse**
 - Drop Spouse
 - Add Employee or Child
 - Can NOT Drop Employee or Child
- **Birth**
 - Add Employee, Spouse and Child
 - Add Employee & Child
 - Drop Employee Spouse and or Child (if added to spouse's plan)
 - Plan Change Allowed
 - Can NOT add Employee Only
- **Dependent Child Attains Age 26**
 - Drop Dependent
- **Spouse Gains Employment/ Eligibility in Employer Plan**
 - Drop Employee/Children (if added to spouse's plan)
 - Can NOT add Spouse or Children
- **Spouse Loses Employment/ Eligibility in Employer Plan**
 - Add Employee, Spouse or Children
 - Plan Change Allowed
 - Can NOT Drop Spouse or Children

Section 125 Qualifying Events

Health Plan Permitted Changes

- Spouse's Open Enrollment Adds Coverage in Employer Plan
 - Drop Employee/Children
 - Can NOT add Spouse or Children
- Spouse's Open Enrollment Drops Coverage in Employer Plan
 - Add Employee/Children
 - Can NOT Drop Spouse or Children
- Medicare or Medicaid Eligibility
 - Drop Eligible Individual
 - Can NOT Drop Other Covered Individual
 - Can NOT Add Employee, Spouse or Child
- Loss of Medicaid, COBRA* or CHIP Eligibility
 - Add Individuals Covered by Medicaid COBRA or CHIP Plan
 - Can NOT Add Other Individuals who were not Covered
 - Can NOT Drop Employee, Spouse or Child

*Does not apply to non-payment of premium; only end of COBRA eligibility period
- CHIP Enrollment
 - Can NOT Add or Drop Employee / Spouse or CHILD
 - Plan Changes are NOT allowed
 - May drop or change coverage at Open Enrollment
- CHIP Qualification for Premium Assistance
 - Add employee and qualified dependent children
- Marketplace (Exchange) Enrollment
 - Drop Coverage for only those Participants and Dependents covered under the Qualified Health Plan through the Marketplace.
 - Can NOT Add Coverage
- Reduction in hours that does not affect eligibility
 - Drop Employee/Spouse/Children

The following are NOT Qualifying Events:
Financial Hardship * Buying individual coverage *
Termination of Coverage in the Healthcare Exchange *
Changing one's mind