

CHANGES IN COVERAGE STATUS

To make sure you receive the coverage you're entitled to, it's important you notify us about changes in status. If you're part of a group plan, you can notify your employer of such changes. If you have an individual policy, please contact our Customer Service Department.

Whenever you are requesting coverage for a new spouse or dependent, or changing existing coverage (i.e., single to family or family to single), you must complete an enrollment application and return it to us within the time period specified in your benefit plan information. If you apply for coverage outside of the specified time periods and/or you have an individual policy, some requests for coverage may require health underwriting.

Name change - Submit an enrollment application with the appropriate name change(s).

Your marriage - You may apply for coverage for your spouse within 31 days of marriage.

Newborn children, grandchildren, and newly adopted or prospective adoptive children - Requirements differ for adding newborn children, grandchildren, and newly adopted or prospective adoptive children. For further details, please refer to your certificate of insurance, benefits booklet or policy.

Marriage of a covered dependent - If a covered dependent marries, coverage for that dependent ends on the date he/she marries.

Covered dependent reaching limiting age or is now self-supporting - If a covered dependent reaches the limiting age identified in your benefit information or provides 50% of his/her own support, he/she is no longer eligible for coverage under your benefit plan.

If your child is disabled, coverage may continue beyond the age limit specified in your benefit plan for dependent children (not dependent students.). Please notify us within 31 days of the date dependent coverage would typically end, explaining the child's disability and the name and address of the physician treating your child for the disability.

Divorce or Annulment - Your covered spouse's coverage ends on the date you are no longer married due to divorce or annulment.

Death of a member, spouse or dependent - Coverage ends on the date of death.

If a participant's coverage ends, he/she may be eligible for state continuation of coverage, federal continuation (COBRA) coverage, or a conversion policy. For further details, please see the appropriate sections of your certificate of insurance, benefits booklet or policy.

A certificate of insurance, benefits booklet, or policy is included in or with this Member Guide. Please review this information for answers to any eligibility questions you may have. If you need further assistance, please do not hesitate to contact our Customer Service Department at the number shown on your ID card.