

DETAILED CONSISTENCY RULES FOR CHANGE IN STATUS EVENTS

EVENTS	MAJOR MEDICAL	DENTAL AND VISION	HEALTH FSA	DCAP	EMPLOYEE GROUP TERM LIFE, AD&D AND DISABILITY COVERAGE	
CHANGE IN STATUS						
A. CHANGE IN EMPLOYEE'S LEGAL MARITAL STATUS						
1. Gain Spouse - (Marriage) <i>Note: HIPAA special enrollment rights may also apply</i>	Employee may enroll or increase election for newly eligible spouse and dependent children (<i>under tag-along rule, preexisting dependents also may be enrolled</i>); coverage option (e.g., HMO to PPO) change may be made; employee may revoke or decrease employee's or dependent's coverage only when such coverage becomes effective or is increased under the spouse's plan.	Same as previous column		Employee may enroll or increase election for newly eligible spouse or dependents, or likely decrease election if employee or dependents become eligible under new spouse's health plan.	Employee may enroll or increase to accommodate newly eligible dependents or decrease or cease coverage if new spouse is not employed or makes a DCAP coverage election under spouse's plan.	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected
2. Lose Spouse - (Divorce, legal separation, annulment, death of spouse) (<i>See loss of dependent eligibility below for discussion of dependent eligibility loss following divorce, separation, etc.</i>) <i>Note: HIPAA special enrollment rights may also apply</i>	Employee may revoke election only for spouse; coverage option (e.g., HMO to PPO) change may be made. Employee may elect coverage for self or dependents who lose eligibility under spouse's plan if such individual loses eligibility as a result of the divorce, legal separation, annulment, or death (<i>under tag-along rule, any dependents may be enrolled so long as at least one dependent has lost coverage under spouse's plan</i>).	Same as previous column		Employee may decrease election to reflect loss of spouse's eligibility. Employee may enroll or increase election where coverage is lost under spouse's health plan.	Employee may enroll or increase to accommodate newly eligible dependents (e.g., <i>due to death of spouse</i>) or cease coverage if eligibility is lost (e.g., <i>due to dependent now residing with ex-spouse</i>).	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
B. CHANGE IN THE NUMBER OF EMPLOYEE'S DEPENDENTS						
1. Gain Dependent - (Birth and/or Adoption) <i>Note: HIPAA special enrollment rights may also apply</i>	Employee may enroll or increase coverage for newly eligible dependent (<i>under tag-along rule, any other dependents who were not previously covered may also be enrolled</i>); coverage option (e.g., HMO to PPO) change may be made. Employee may revoke or decrease employee's or dependent's coverage if employee or dependent becomes eligible under spouse's plan.	Same as previous column	Same as previous column		Employee may enroll or increase to accommodate newly eligible dependents (<i>and any other dependents who were not previously covered, under tag-along rule</i>).	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
2. Lose Dependent	Employee may drop coverage only for the dependent who loses eligibility; coverage option (e.g., HMO to PPO) change may be made.	Same as previous column		Employee may decrease or cease election for dependent who loses eligibility.	Employee may decrease election for dependent who loses eligibility.	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.

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C. CHANGE IN EMPLOYMENT STATUS OF EMPLOYEE, SPOUSE, OR DEPENDENT THAT AFFECTS ELIGIBILITY					
1. COMMENCEMENT OF EMPLOYMENT BY EMPLOYEE, SPOUSE, OR DEPENDENT (OR OTHER CHANGE IN EMPLOYMENT STATUS) THAT TRIGGERS ELIGIBILITY					
A. Commencement of Employment by Employee or Other Change in Employment Status (e.g., PT to FT, hourly to salaried, etc.) Triggering Eligibility Under Component Plan	Provided that eligibility was gained for this coverage, employee may add coverage for employee, spouse, or dependents and coverage option (e.g., HMO to PPO) change may be made.	Same as previous column	Same as previous column	Same as previous column	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
B. Commencement of Employment by Spouse or Dependent or Other Change in Employment Status Triggering Eligibility Under Spouse's or Dependent's Plan	Employee may revoke or decrease election under employee's, spouse's, or dependent's coverage if employee, spouse, or dependent is added to spouse's or dependent's plan; coverage option (e.g., HMO to PPO) change may be made.	Same as previous column	Employee may decrease or cease election if gains eligibility for health coverage under spouse's or dependent's plan.	Employee may make or increase election to reflect new eligibility (e.g., if spouse previously did not work). Employee may revoke election for dependent's coverage if dependent is added to spouse's plan.	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
1. Gain Dependent (Birth and/or Adoption) <i>Note: HIPAA special enrollment rights may also apply</i>	Employee may enroll or increase coverage for newly eligible dependent (under tag-along rule, any other dependents who were not previously covered may also be enrolled); coverage option (e.g., HMO to PPO) change may be made. Employee may revoke or decrease employee's or dependent's coverage if employee or dependent becomes eligible under spouse's plan.	Same as previous column	Same as previous column	Employee may enroll or increase to accommodate newly eligible dependents (and any other dependents who were not previously covered, under tag-along rule).	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
2. Lose Dependent	Employee may drop coverage only for the dependent who loses eligibility; coverage option (e.g., HMO to PPO) change may be made.	Same as previous column	Employee may decrease or cease election for dependent who loses eligibility.	Employee may decrease election for dependent who loses eligibility.	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
2. TERMINATION OF EMPLOYMENT BY EMPLOYEE, SPOUSE, OR DEPENDENT (OR OTHER CHANGE IN EMPLOYMENT - STATUS) THAT CAUSES LOSS OF ELIGIBILITY					
A. Termination of Employee's Employment or Other Change in Employment Status (e.g., unpaid leave, FT to PT, strike, salaried to hourly, etc.) Resulting in a Loss of Eligibility	Employee may revoke or decrease election for employee, spouse, or dependent who loses eligibility under the plan. Coverage option change may be made.	Same as previous column	Employee may revoke election to reflect loss of eligibility (note that under most health FSAs, employee loses coverage automatically)	Employee may revoke or decrease election to reflect loss of eligibility.	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
Termination and Rehire Within 30 Days	Prior elections at termination are reinstated unless another event has occurred that allows a change (as an alternative, employer may prohibit participation until next plan year).				
Termination and Rehire After 30 Days	Employee may make new elections.				

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<p>B. Termination of Spouse's or Dependent's Employment (Or other change in employment status resulting in a loss of eligibility under their employer's plan). <i>Note: HIPAA special enrollment rights may also apply</i></p>	Employee may enroll or increase election for employee, spouse, or dependents who lose eligibility under spouse's or dependent's employer's plan. Also, coverage option (e.g., HMO to PPO) change may be made. In addition, other previously eligible dependents may also be enrolled under tag-along rule.	Same as previous column	Employee may enroll or increase election to reflect loss of eligibility for health coverage.	Employee may enroll or increase election if spouse or dependent loses eligibility for DCAP. Employee may decrease or cease election to reflect loss of eligibility for coverage (e.g., if spouse stops working).	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
D. EVENT CAUSING EMPLOYEE'S DEPENDENT TO SATISFY OR CEASE TO SATISFY ELIGIBILITY REQUIRED (ALSO SEE DISCUSSION OF GAIN/LOSS OF ELIGIBILITY UNDER DEPENDENT OR SPOUSE'S EMPLOYER'S PLAN)					
<p>1. Event by Which Dependent Satisfies Eligibility Requirements Under Employer's Plan (Attaining a specified age, becoming single, becoming a student, etc.)</p>	Employee may enroll or increase election for newly eligible dependent. In addition, other previously eligible dependents may also be enrolled under tag-along rule; coverage option (e.g., HMO to PPO) change may be made.	Same as previous column	Employee may increase election or enroll only if dependent gains eligibility under health FSA.	Employee may increase election or enroll to take into account expenses of affected dependent.	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
<p>2. Event by Which Dependent Ceases to Satisfy Eligibility Requirements Under Employer's Plan (Attaining a specified age, getting married, ceasing to be a student, etc.)</p>	Employee may decrease or revoke election only for affected dependent; coverage option (e.g., HMO to PPO) change may be made	Same as previous column	Employee may decrease or revoke election to take into account ineligibility of expenses of affected dependent, but only if eligibility is lost. If dependent remains a tax dependent and the health FSA provides that the dependent's expenses remain eligible for reimbursement, then the employee could increase health FSA election.	Employee may decrease or drop election to take into account expenses of affected dependent.	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
E. CHANGE IN PLACE OF RESIDENCE OF EMPLOYEE, SPOUSE, OR DEPENDENT					
<p>1. Move Triggers Eligibility</p>	Employee may enroll or increase election for newly eligible employee, spouse, or dependent. Also, other previously eligible dependents may be enrolled under tag-along rule; coverage option (e.g., HMO to PPO) change may be made.	Same as previous column	No change allowed, even if underlying health coverage change occurs.	N/A. DCAP eligibility is not generally affected by place of residence.	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.
<p>2. Move Causes Loss of Eligibility (e.g., employee or dependent moves outside HMO service area) <i>Note: HIPAA special enrollment rights may also apply</i></p>	Employee may revoke election or make new election if the change in residence affects the employee's, spouse's or dependent's eligibility for coverage option.	Same as previous column	No change allowed, even if underlying health coverage change occurs.	N/A. DCAP eligibility is not generally affected by place of residence.	Employee may enroll, increase, decrease, or cease coverage even when eligibility is not affected.