

THE LANGUAGE USED IN THIS DOCUMENT DOES NOT CREATE AN EMPLOYMENT CONTRACT BETWEEN THE EMPLOYEE AND THE AGENCY. THIS DOCUMENT DOES NOT CREATE ANY CONTRACTUAL RIGHTS OR ENTITLEMENTS. THE AGENCY RESERVES THE RIGHT TO REVISE THE CONTENT OF THIS DOCUMENT, IN WHOLE OR IN PART. NO PROMISES OR ASSURANCES, WHETHER WRITTEN OR ORAL, WHICH ARE CONTRARY TO OR INCONSISTENT WITH THE TERMS OF THIS PARAGRAPH CREATE ANY CONTRACT OF EMPLOYMENT.

Benefits - Quick Guide for Making Insurance Changes

To initiate changes in your insurance coverage, you must Notify Human Resources and complete a Notice of Election within 31 days of one of the qualifying change events:

To add or drop dependents: health, dental or dependent life:

- Marriage
- New dependent (birth, adoption, guardianship, foster care, legal custody)
- Other family status changes:
 - Divorce or legal separation
 - Spouse becomes a state employee
 - Spouse loss/gain employment
 - Spouse retirement
 - Student age 25 nor incapacitated
 - Student age 23 nor incapacitated for TRICARE
 - Child/student incapacitated prior to age 19 or 25
 - Child 19 through 24 ceases to be a full-time student
 - Child 19 through 24 becomes a full-time student
- Death of a covered dependent
- Child marries or begins full-time employment

For Optional Life:

You may increase coverage within 31 days of a salary increase that qualifies you for a new level of coverage if you are currently at the maximum level for your salary.

For MoneyPlus:

You may change the amounts withheld under the spending accounts only during the annual enrollment period or within 31 days of a qualified family status change.

It is important that you know the consequences of missing an enrollment opportunity. When you fail to enroll within 31 days of hire, or initiate a change within 31 days of a qualifying event, the following restrictions are imposed:

Health Plan:

You must wait until the next open enrollment period (every 2 years)

Dental Plan:

The Dental Plan has an enrollment period every two years. You may add eligible dependents only during the bi-annual enrollment period.

MoneyPlus:

You may enroll or cancel this plan only during the designated enrollment period. You may change your amounts under the medical or dependent care accounts, only during the annual enrollment period or within 31 days of a qualified family status change. MoneyPlus members also are subject to these rules for adding or dropping dependents under the health or dental plans.

Optional Life and Dependent Life:

You may apply as a late entrant to enroll or increase your coverage by completing a medical questionnaire. Your application must be approved by the insurance company.

Other Insurance Plans:

You may apply as a late entrant, subject to the approval of the insurance company, based on your answers to a medical questionnaire.