

Allowable Midyear Changes for Benefits Subject to Section 125

Medical	Dental/Vision	Health Care FSA	Dependent Care FSA
Marriage			
<ul style="list-style-type: none"> • Enroll employee • Add spouse and/or any (newly) eligible dependent(s) • Drop coverage for those enrolling under spouse's plan • Can change plan option if enrolling a spouse or dependent 	<ul style="list-style-type: none"> • Enroll employee and spouse and/or newly eligible dependent • Add spouse and/or (newly) eligible dependent(s) • Drop coverage for those enrolling under spouse's plan • Can change plan option if enrolling a spouse or dependent 	<ul style="list-style-type: none"> • Increase/start contributions • Decrease/stop contributions if gain coverage under spouse's plan 	<ul style="list-style-type: none"> • Increase/start contributions if there are newly eligible dependents • Decrease/stop contributions if gain coverage under spouse's plan or spouse does not work or attend school
Divorce, Annulment			
<ul style="list-style-type: none"> • Enroll employee if coverage is lost under ex-spouse's plan • Add eligible dependent(s) who lost coverage under ex-spouse's plan • Drop dependent(s) who are enrolling under ex-spouse's plan 	<ul style="list-style-type: none"> • Enroll employee if coverage is lost under ex-spouse's plan • Add eligible dependent(s) who lost coverage under ex-spouse's plan • Drop dependent(s) who are enrolling under ex-spouse's plan 	<ul style="list-style-type: none"> • Increase/start contributions if lost coverage under ex-spouse's plan • Decrease/stop contributions 	<ul style="list-style-type: none"> • Increase/start contributions if coverage lost for eligible dependent(s) under ex-spouse's plan • Decrease/stop contributions if eligible dependent(s) gain coverage under ex-spouse's plan
Birth, adoption or placement for adoption (effective on date of QLE)			
<ul style="list-style-type: none"> • Enroll employee • Add spouse and/or (newly) eligible dependent(s) • Drop coverage for those enrolling under spouse's plan • Can change plan option 	<ul style="list-style-type: none"> • Enroll employee and spouse and/or newly eligible dependent • Add spouse and/or (newly) eligible dependent(s) • Drop coverage for those enrolling under spouse's plan • Can change plan option if enrolling a spouse or dependent 	<ul style="list-style-type: none"> • Increase/start contributions if lost coverage under ex-spouse's plan • Decrease/stop contributions 	<ul style="list-style-type: none"> • Increase/start contributions
Gain other dependent including legal guardianship/conservatorship/newly discovered dependent(s)			
<ul style="list-style-type: none"> • Add newly eligible dependent(s) • Drop coverage for those enrolling under spouse's plan • Can change plan option 	<ul style="list-style-type: none"> • Enroll employee • Add spouse and/or (newly) eligible dependent(s) 	<ul style="list-style-type: none"> • Increase/start contributions • Decrease/stop contributions if gain coverage under spouse's plan 	<ul style="list-style-type: none"> • Increase/start contributions

	<ul style="list-style-type: none"> Drop coverage for those enrolling under spouse's plan Can change plan option 		
Death of a spouse			
<ul style="list-style-type: none"> Enroll employee if coverage lost under deceased spouse's plan Add any eligible dependent(s) who lost coverage under deceased spouse's plan 	<ul style="list-style-type: none"> Enroll employee if coverage lost under deceased spouse's plan Add any eligible dependent(s) who lost coverage under deceased spouse's plan 	<ul style="list-style-type: none"> Increase/start contributions if coverage is lost under deceased spouse's plan Decrease/stop contributions for loss of spouse eligibility 	<ul style="list-style-type: none"> Increase/start contributions if coverage is lost for eligible dependent(s) under deceased spouse's plan
Death of a dependent (other than spouse)			
<ul style="list-style-type: none"> Drop only the affected dependent 	<ul style="list-style-type: none"> Drop only the affected dependent 	<ul style="list-style-type: none"> Decrease/stop contributions 	<ul style="list-style-type: none"> Decrease/stop contributions only if the deceased dependent was eligible for coverage under the DCFSA Increase/start contributions if the deceased dependent was providing childcare services and the employee needs to begin paying for childcare
Qualified Medical Child Support Order (QMCSO)/National Medical Support Notice (NMSN)			
<ul style="list-style-type: none"> Enroll employee; add affected dependent Drop affected dependent only if other parent is ordered to cover dependent under their plan 	<ul style="list-style-type: none"> Enroll employee; add affected dependent Drop affected dependent only if other parent is ordered to cover dependent under their plan 	<ul style="list-style-type: none"> Increase/start contributions Decrease/stop contributions if other parent ordered to provide medical, dental or vision coverage or cover under their HCFSA 	<ul style="list-style-type: none"> No change allowed
Dependent no longer meets eligibility requirements			
<ul style="list-style-type: none"> Drop only the affected dependent 	<ul style="list-style-type: none"> Drop only the affected dependent 	<ul style="list-style-type: none"> Decrease/stop contributions 	<ul style="list-style-type: none"> Decrease/stop contributions
Employee has change in status resulting in gain of eligibility in MMA UMW plan(s)			
<ul style="list-style-type: none"> Enroll employee Add any eligible dependent(s) Can change plan option if change in employment status results in eligibility for new option(s) 	<ul style="list-style-type: none"> Enroll employee Add any eligible dependent(s) Can change plan option if change in employment status results in eligibility for new option(s) 	<ul style="list-style-type: none"> Start contributions 	<ul style="list-style-type: none"> Start contributions
Employee has change in status resulting in loss of eligibility in MMA UMW plan(s)			
<ul style="list-style-type: none"> Drop employee Drop spouse/dependent(s) Can change plan option if change in employment status results in loss of 	<ul style="list-style-type: none"> Drop employee Drop spouse/dependent(s) Can change plan option if change in employment status results in loss of 	<ul style="list-style-type: none"> Stop contributions 	<ul style="list-style-type: none"> Stop contributions

eligibility for previously elected plan option	eligibility for previously elected plan option		
Spouse/dependent change in status resulting in gain of eligibility under another employer's plan(s)			
<ul style="list-style-type: none"> Drop coverage for employee, spouse and affected dependents if enrolled under another employer's plan 	<ul style="list-style-type: none"> Drop coverage for employee, spouse and affected dependents if enrolled under another employer's plan 	<ul style="list-style-type: none"> Decrease/stop contributions if gain coverage under another employer's plan 	<ul style="list-style-type: none"> Increase/start contributions if newly eligible because spouse begins working Decrease/stop contributions if dependent(s) gain coverage under spouse's plan through another employer
Spouse/dependent change in status resulting in loss of eligibility under another employer's plan(s)			
<ul style="list-style-type: none"> Enroll employee if coverage lost under other employer's plan Add spouse and newly eligible dependent(s) if coverage lost under other employer's plan Can change plan option 	<ul style="list-style-type: none"> Enroll employee if coverage lost under other employer's plan Add spouse and newly eligible dependent(s) if coverage lost under other employer's plan Can change plan option 	<ul style="list-style-type: none"> Increase/start contributions if group health coverage lost under another employer's plan 	<ul style="list-style-type: none"> Increase/start contributions for loss of eligibility under another employer's plan Decrease/stop contributions if spouse is not working, looking for work, or attending school

Medical	Dental/Vision	Health Care FSA	Dependent Care FSA
Employee, spouse or dependent(s) eligible for coverage under another employer's plan with a different open enrollment period or plan year			
<ul style="list-style-type: none"> Drop coverage for those enrolling under another employer's plan <p><i>Note – MMA UMW plans don't allow midyear enrollment for this event</i></p>	<ul style="list-style-type: none"> Drop coverage for those enrolling under another employer's plan 	<ul style="list-style-type: none"> No change allowed 	<ul style="list-style-type: none"> Decrease/stop contributions
Move/relocation			
<ul style="list-style-type: none"> Can change plan option if losing eligibility for existing plan option and/or gaining eligibility under a different plan option as a result of the move Can enroll in newly available plan option if not previously enrolled and can add coverage for spouse and eligible dependent(s) Can drop coverage due to loss of eligibility under current plan option even though another plan option may be available 	<ul style="list-style-type: none"> Can change plan option if losing eligibility for existing plan option and/or gaining eligibility under a different plan option as a result of the move Can enroll in newly available plan option if not previously enrolled and can add coverage for spouse and eligible dependent(s) Can drop coverage due to loss of eligibility under current plan option even though another plan option may be available 	<ul style="list-style-type: none"> No change allowed 	<p>No change allowed unless the move directly affects DCFSA eligibility or may result in another event that does permit the employee to change their DCFSA election.</p> <p>Examples include:</p> <ol style="list-style-type: none"> There are fewer available providers in the new location; or Day care is significantly more or less expensive in the new location

Allowable Midyear Changes for Benefits NOT Subject to Section 125

Line of Coverage	Carrier	What changes can be made midyear?	Can late entrants enroll midyear?
Voluntary Life	Unum	<ul style="list-style-type: none"> Add spouse and/or dependent when first acquired Increase existing coverage amount with a Qualifying Life Event (QLE), may be subject to Evidence of Insurability (EOI) Decrease or cancel coverage at any time 	Yes, with a QLE, EOI required
Accident	Unum	<ul style="list-style-type: none"> Add spouse and/or dependent when first acquired, if currently enrolled Decrease or cancel coverage at any time 	No, must wait until OE
Hospital Indemnity	Unum	<ul style="list-style-type: none"> Add spouse and/or dependent when first acquired, if currently enrolled Decrease or cancel coverage at any time 	No, must wait until OE
Critical Illness	Unum	<ul style="list-style-type: none"> Add spouse and/or dependent when first acquired, if currently enrolled Increase existing with QLE Decrease or cancel coverage at any time 	No, must wait until OE
Pet Insurance	Pet Partners	<ul style="list-style-type: none"> Add newly acquired pet through birth, adoption, marriage Cancel coverage at any time 	Yes, with a QLE
Prepaid Legal	LegalShield	<ul style="list-style-type: none"> Add spouse and/or dependent when first acquired Cancel coverage with QLE 	No, must wait until OE
Identity Theft	IDShield	<ul style="list-style-type: none"> Add spouse and/or dependent when first acquired Cancel coverage with QLE 	No, must wait until OE
Universal Life w/LTC rider	Trustmark	<ul style="list-style-type: none"> Add spouse and/or dependent when first acquired, if currently enrolled Decrease or cancel coverage at any time 	No, must wait until OE