

Election Changes Permitted Under WSU Employee Medical Plan

Event	Medical
Change in Status	
Change in Employee's Marital Status	
Gain Spouse (e.g. marriage)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll new spouse and dependent children • Drop employee's or dependent's coverage to enroll in spouse's plan <p><i>Note: HIPAA Special Enrollment Rights allow new and pre-existing dependents to be enrolled</i></p>
Lose Spouse (e.g. divorce, legal separation, annulment, death of spouse)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for spouse only • Enroll employee or dependents who lose eligibility under spouse's plan <p><i>Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse's plan</i></p>
Change in Employee's Number of Dependents	
Gain Dependent (e.g. birth, adoption)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll newly-eligible dependent(s) <i>(and any other dependents including the employee not previously covered per HIPAA Special Enrollment Rights)</i> • Drop coverage for employee or dependent only when coverage is elected under the spouse's plan
Lose Dependent (e.g. death)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage only for the dependent who loses eligibility
Change in Employment Status of Employee, Spouse, or Dependent That Affects Eligibility	
Commencement of Employment by Employee or Other Change in Employment Status Triggering Eligibility (e.g. PT to FT, hourly to salaried, return from unpaid leave, etc.)	If eligibility was gained for this coverage, Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll employee and dependents
Commencement of Employment by Spouse or Dependent or Other Change in Employment Status Triggering Eligibility Under Spouse's or Dependent's Plan	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for employee, spouse, or dependent if employee, spouse, or dependent is added to spouse's or dependent's plan

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Termination of Employee's Employment or Other Change in Employment Status Resulting in Loss of Eligibility (e.g. unpaid leave, FT to PT, strike, salaried to hourly, etc.)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for employee, spouse, or dependent who loses eligibility
Termination of Spouse's or Dependent's Employment (or other change in employment status resulting in loss of eligibility under their employer's plan)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll employee, spouse or dependents who lose eligibility under spouse's or dependent's plan <p><i>Note: HIPAA Special Enrollment Rights allow any dependents to enroll as long as one dependent loses coverage under spouse or dependent's plan</i></p>
Dependent Satisfies or Drops to Satisfy Eligibility Requirements	
Event by Which Dependent Satisfies Eligibility Requirements Under Employer's Plan (e.g. attaining a specified age, etc.)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll newly-eligible dependent
Event by Which Dependent Ceases to Satisfy Eligibility Requirements Under Employer's Plan (e.g. attaining a specified age, getting married, etc.)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage only for the dependent who loses eligibility
Change in Place of Residence	
Move That Triggers Eligibility (e.g. employee or dependent moves into HMO service area)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll self and/or newly-eligible dependent
Move That Causes Loss of Eligibility (e.g. employee or dependent moves outside HMO service area)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage if change in residence affects eligibility for coverage option • Change coverage option (e.g. HMO to PPO)

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Change in Cost or Coverage Level	
Cost Changes With Automatic Increase or Decrease in Elective Contributions Under the WSU Plan	
Cost Changes With Automatic Increase or Decrease in Elective Contributions	Plan may automatically increase or decrease affected employees' elective contributions
Significant Cost Increase or Decrease under the WSU Plan	
Significant Cost Increase	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Increase election to new plan amount • Drop coverage and elect coverage under another benefit option providing similar coverage • Drop coverage if alternate coverage is not available
Significant Cost Decrease	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage with decreased cost if not previously enrolled • Continue current election at lower cost
Significant Curtailment of Coverage under the WSU Plan	
Significant Curtailment of Coverage Without Loss of Coverage (e.g. increased deductibles, co-pays or coinsurance, etc.)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage under another benefit option providing similar coverage
Significant Curtailment of Coverage With Loss of Coverage	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect coverage under another benefit option providing similar coverage • Drop coverage if similar alternate coverage is not available
Addition or Significant Improvement of Benefit Package Option under the WSU Plan	
Addition or Significant Improvement of Benefit Option (e.g. new plan option, plan enhancement, etc.)	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Elect the newly-added or improved option, whether or not currently enrolled
Change in Coverage Under Other Employer Plan	
Other Employer Plan Increases Coverage	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for employee, spouse and dependents if employee, spouse and dependents have elected corresponding coverage under other employer plan
Other Employer Plan Decreases or Drops Coverage	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll employee, spouse and dependents if employee, spouse and dependents have revoked corresponding coverage under other employer plan
Open Enrollment Under Other Employer Plan	Employee may make corresponding changes

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Required by Other Laws or Court Orders	
Loss of Coverage Under Group Health Plan of Governmental or Educational Institution	
Loss of Coverage Under Group Health Plan of Governmental or Educational Institution	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll employee, spouse or dependent if employee, spouse, or dependent loses eligibility under health plan of governmental or educational institution
COBRA Qualifying Events	
COBRA Qualifying Events	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Increase pre-tax contribution for COBRA coverage under employer's plan for employee, spouse, or dependent <i>Note: Dependent must still qualify as a tax dependent of the employee</i>
Judgment, Decree or Order	
Order That Requires Coverage for the Child Under Employee's Plan	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll child within 30 days of judgment
Order That Requires Spouse, Former Spouse, or Other Individual to Provide Coverage for the Child	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for the child within 30 days of judgment
Medicare or Medicaid Eligibility	
Employee, Spouse, or Dependent Enrolled in Employer's Plan Becomes Entitled to Medicare or Medicaid	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Drop coverage for the employee, spouse, or dependent who becomes entitled to Medicare or Medicaid
Employee, Spouse or Dependent Loses Eligibility for Medicare or Medicaid	Employee may change pre-tax election to: <ul style="list-style-type: none"> • Enroll employee, spouse, or dependent child who loses eligibility for Medicare or Medicaid
FMLA Leaves of Absence	
Employee's Commencement of Unpaid FMLA Leave	Employee may make change in pre-tax election to: <ul style="list-style-type: none"> • Drop coverage during unpaid leave • Maintain coverage but discontinue pre-tax contribution during unpaid leave (which will be recovered when employee returns from leave)
Employee's Return from Unpaid FMLA Leave	Employee may make change in pre-tax election to: <ul style="list-style-type: none"> • Reinstate coverage that was dropped • If coverage continued, reinstate pre-tax contributions that were discontinued to be prorated for remainder of coverage period <i>Note: Employee may make up missed contributions on a post-tax basis so that reinstated pre-tax contributions aren't prorated for remainder of coverage period</i>