

GUIDELINES FOR HEALTH/DENTAL INSURANCE ENROLLMENTS/CHANGES

Washington University's health plans are tax-qualified plans subject to regulations established by the Internal Revenue Service (IRS). It is this tax-favored plan status that allows University employees to pay for their health/dental insurance coverage on a pre-tax basis. In order to maintain the tax-qualified status of our plans and provide this tax-favored benefit to our employees, we are required to comply with IRS regulations regarding employees enrolling in or making changes to their health plan.

According to these IRS regulations, there are three opportunities in which employees may enroll in or make changes to their health/dental benefits:

1) Employees may enroll in health/dental benefits within 31 days of their **hire date** or the **date they transfer to a benefits-eligible status**.

2) Employees may enroll in or make changes to their health/dental benefits during our annual **open enrollment** period, which is held each year from November 1 through November 30. Enrollments/changes made during open enrollment are effective the following January 1. A change from one University health plan to another can only be made during open enrollment.

3) Employees may enroll in or make changes to their health/dental benefits within 31 days of a qualified **family status change** such as:

- Marriage
- Divorce
- Death of a spouse or child
- Loss of other coverage
- Dependent no longer eligible
- Spouse's termination or commencement of employment
- Your or your spouse's change of employment status
- Spouse's open enrollment

Employees may enroll in or make changes to their health/dental benefits within 62 days of a qualified **family status change** such as:

- Birth of a child
- Adoption or placement of a child for adoption

To enroll in or make a change in a health/dental insurance plan as a result of a qualifying family status change, you must complete a Benefits Enrollment/Change Form, indicating the type and date of the family status change. If you are adding a new dependent to your coverage, you must also complete a Dependent Verification Affidavit form. Please return your completed forms to the Benefits Office, Campus Box 1190, or by fax to 935-8198. To obtain these forms, please visit the Benefit Forms page under the Faculty and Staff Benefits section of our website at <http://hr.wustl.edu>.