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# Changes to Coverage Allowed Outside of Open Enrollment

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Retirees can change benefits outside of the annual enrollment period, which occurs in the fall of each year, only if a qualifying event is experienced. The Internal Revenue Service defines a qualifying event; as any event that affects your benefits coverage or your dependent's benefits coverage.

Please note that when you make a change as the result of a qualifying event:

1. You are not allowed to switch between BCBS and CHP, but must continue with the plan you are currently enrolled in.
2. Your premium may be increased or decreased due to the changes made.
3. Proper documentation must be provided **within 30 days** of the event, otherwise the changes will not be allowed.
4. You must submit the appropriate change form to the Retirement Office within 30 days.

Forms are available on the Retirement Services WebSite and at the Retirement Office.

Forms and proper documentation should be submitted to:

**Retirement Services**  
**300 South Adams Street Box A-30**  
**Tallahassee, FL 32301**  
**850-891-8343**

or **FAX to: 850-891-8859**

Details of the following events and the allowed/required changes are described in this document:

- **Marriage**
- **Divorce**
- **Birth/Adoption of A Child**
- **Your Covered Dependent Child is going to have a baby**
- **Change in your Spouse's Employment Status**

## **Marriage**

\* You can add your spouse to your City insurance plan or drop City coverage and go under your spouse's insurance plans. (Note: If you leave the City's plan after retirement you cannot rejoin in the future.) Contact Retirement at 891-8343 **within 30 days of your marriage**. If you add your spouse to any City insurance plans, under normal situations,

his/her enrollment will become effective the first day of the month following the month of the marriage.

**Required documentation:** copy of marriage certificate

### **Divorce**

\* You **must** drop your ex-spouse off any insurance benefits, if he or she was covered on any of your insurance plans. A court order requiring you to provide health insurance for your ex-spouse does not mean you can keep your ex-spouse on your policy. Failure to notify Retirement of the divorce and continued coverage of your ex-spouse could result in fraud charges. You may be liable for all medical expenses related to the care of your ex-spouse during the fraudulent period and be permanently unable to be enrolled in the health care plan.

Your spouse is eligible to continue health care coverage under COBRA. Contact the Retirement Office for details.

**Required documentation:** copy of the divorce decree.

### **Birth/Adoption of A Child**

\* You can add your child to your health insurance coverage.

\* Our contract does not require that you pre-enroll the baby, but we recommend you pre-enroll so that coverage is insured. You can add the vital information after the birth. Coverage will be effective retroactively to the beginning of the month the child is born. If you are expecting a child, make sure the child is properly enrolled within 30 days of child's birth or before the birth.

**Required documentation:** copy of birth certificate

### **Your Covered Dependent Child is going to have a baby**

\* Your new grandchild can be covered for up to 18 months, but only if the parent is a covered dependent child under your CHP contract and your grandchild is pre-enrolled and covered.

\* The child is must be properly enrolled within 30 days of birth.

**Required documentation:** copy of birth certificate

### **Change in your Spouse's Employment Status**

\* You can enroll spouse in the Insurance Benefits Plans with the City -If your spouse loses coverage under his/her employer's plan due to your spouse's terminated employment, retirement or changes to part-time or temporary employment; or the rate for coverage under your spouse's plan has increased significantly and the same coverage would be less under the City's plan; or the plan design under your spouse's coverage is changed and becomes weaker or less than the City's plan design for the same level of

coverage. (E.g., services no longer are offered which are offered by the City's plan or co-pays increase to more than the City's co-pays.)

**Required documentation: Credible Coverage letter from spouse's employer**

**\* You can cancel your insurance benefits with the City** -If your spouse starts a new job or changes to full-time or permanent employment and will now be picking up coverage under his or her employer's plan; or coverage through your spouse's employer becomes significantly less than the amount you pay through the City for the same level of coverage. **(Note: If you leave the City's plan after retirement you cannot rejoin in the future.)**

**Required documentation: NONE**