



Important Health Insurance Information

Health Insurance Enrollment and Change Requirements

Initial Enrollment

The first time you enroll in the Town of Darien's medical or dental plans, verification of your dependents is required. Verification includes but is not limited to a: marriage license, civil union license, birth certificate or adoption papers. This verification is also required if you are waiving the Town's health plan and are eligible to receive an "In Lieu of" payment. Employees waiving the Town's health plan are required to complete a Waiver and Certificate of Alternative Medical Insurance Form.

Qualified Life Event/Change in Status

During the annual open enrollment period (held in May and effective July 1st), each employee may select whether to waive coverage or make a change in coverage to the health plans in which they currently participate. When adding new dependents during open enrollment, verification of dependents is required as stated above.

Changes *during the year* (outside of the open enrollment period) are permitted only if a "Qualified Life Event" occurs. Qualified Life Events are defined as follows:

- The employee's marriage or divorce.
- The death of the employee's spouse or dependent.
- The birth or adoption of a child of the employee.
- Termination of employment or commencement of employment of the employee's spouse.
- The employee or spouse switches from full-time to part-time or part-time to full-time employment.
- The taking of an unpaid leave of absence by the employee or spouse.
- Separation from service.
- A significant change in the health coverage of the employee or spouse due to the spouse's employment.

All changes to health insurance plans require a written form and proof **within 31 days of the event** in order to have the coverage change the first of the month following the event. **If you contact the Human Resources Department after the 31 days you will have to wait until the next open enrollment period.** Examples of proof of change include a certified copy of a birth certificate, marriage license, divorce decree, letter from spouse's employer, etc.

Adding Children to Dental Plan

Please note that the Town's Dental Plan requires dependents to be **2 years of age** to be covered by the plan. It is the employee's responsibility to notify the Human Resources Department **within 31 days of his/her child's 2nd birthday if the employee wishes to have the child covered on the dental plan prior to the next open enrollment.**

Dropping Covered Dependents

Employees must notify the Human Resources Department **within 31 days when any dependent is no longer eligible for coverage.** This would occur in the case of:

- Death
- Divorce or legal separation
- A domestic partner no longer living with the employee
- In the case of guardianship when the child is no longer residing with or in the legal custody of the employee or reaches 18
- **When a child exceeds the age limits allowed for continued coverage**
 - **26 years old for medical benefits**
 - **19 years old for dental benefits – or age 23 if a full-time student.** If you have a dependent over the age of 19 on your dental plan who is a full-time student, you will need to complete a Student Documentation form each year.

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