

## Examples of Midyear Changes

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### Midyear changes that affect eligibility for insurance benefits

These changes fall into three broad categories.

#### 1. Changes in status. For example, changes in

- Legal marital status, such as marriage or divorce
- Number of dependents, such as birth or adoption of a child
- Your or a family member's employment status, such as the start or end of employment, or a change from part time to full time
- Eligibility of a dependent, such as a dependent losing eligibility because of age
- Your residence or that of a family member
- Your domestic partnership

#### 2. Cost or coverage changes. For example:

- An increase in out-of-pocket premium cost
- Reduction in your spouse's or domestic partner's group insurance plan benefits.

#### 3. Other laws or court orders. For example: National Medical Support Notice, Medicare, or HIPAA.

### QSCs that affect eligibility for dependent care flexible spending accounts

- You marry and gain children as dependents
- Your spouse dies, or you divorce or have a legal separation or annulment and this affects the need for dependent care

- Your biological child is born, you adopt a child, or a child is placed with you for adoption
- A dependent child dies
- A child becomes eligible as a dependent for coverage under your benefits
- A child is no longer eligible as a dependent for coverage under your benefits
- Your employment status changes
- Your spouse's employment status changes
- You experience a change in cost or coverage of dependent care.

### QSCs that affect eligibility for health-care flexible spending accounts

- You marry
- Your spouse dies, or you divorce or have an annulment
- Your biological child is born. You adopt a child or a child is placed with you for adoption
- A dependent child dies
- A child becomes eligible as a dependent for coverage under your benefits
- A child is no longer eligible as a dependent for coverage under your benefits
- Your or your spouse's employment changes and that affects your health care eligibility.