



# Qualified Status Change (QSC) Matrix

A Qualified Status Change is a change in work or family status that allows limited mid-year changes to benefit plans that effect eligibility for coverage. These changes are allowed outside of the annual open enrollment period. All changes must be reported to the educational entity **within 31 days**. (or as specified in each section)

<b>(a) Gain Spouse or Domestic Partner by marriage or meets Domestic Partner Eligibility</b>
<p><b>Active employees:</b></p> <p><b><i>Medical, Dental and Vision:</i></b></p> <p>Employee may enroll newly eligible Spouse/Domestic Partner and children.</p> <p>Employee may waive medical coverage. Employee may decline dental and/or vision.</p> <p>Employee may opt out only if proof of other group coverage is provided to the educational entity for input into the myOEBB system.</p> <p>Election of coverage may also be extended to previously eligible (but not yet enrolled) children.</p> <p>Employee may only enroll or cancel plans. Employee may not change plans.</p> <p><b><i>Optional Life Insurance, Optional AD&amp;D, Voluntary Short and Long Term Disability:</i></b></p> <p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability (EOI) for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guarantee Issue(GI) amount. A Late Enrollment Penalty will apply for Voluntary STD. EOI is required to become insured for Voluntary LTD.</p> <p><b>Early retirees:</b></p> <p><b><i>Medical, Dental and Vision:</i></b></p> <p>Early retiree may enroll newly eligible Spouse/Domestic Partner and children.</p> <p>Early retiree may cancel plans. Note: Once plans are cancelled, the opportunity to add back coverage is not available.</p> <p><b><i>Optional Life Insurance and Optional AD&amp;D:</i></b></p> <p>Early retiree may enroll new Spouse or Domestic Partner in coverage only if the early retiree is enrolled in coverage themselves. If the early retiree is not enrolled in any optional benefit plans, then the Spouse/DP cannot be enrolled. Guarantee Issue (GI) amounts do not apply.</p>



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### **(b) Loss of Spouse or Domestic Partner by divorce, annulment, death or termination of Domestic Partnership**

#### **Active employees:**

##### ***Medical, Dental and Vision:***

Employee must cancel elections for ineligible children, Spouse or Domestic Partner.

Employee may enroll and add eligible children who lost other group coverage.

Election of coverage may also be extended to previously eligible (but not yet enrolled) children.

Employee may enroll in plans. Employee may not cancel or change plans.

##### ***Optional Life Insurance, Optional AD&D, Voluntary Short and Long Term Disability:***

Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability (EOI) for Optional Employee Life will be required to become insured for more than the Guarantee Issue (GI) amount. A Late Enrollment Penalty will apply for Voluntary STD. EOI is required to become insured for Voluntary LTD.

Optional Spouse/Domestic Partner life insurance and Optional Spouse/Domestic Partner AD&D must be canceled.

#### **Early retirees:**

##### ***Medical, Dental and Vision:***

Early retiree must cancel elections for ineligible children, Spouse or Domestic Partner.

Early retiree may enroll with proof of continuous OEBB or educational entity group coverage.

Early retiree may add eligible children under the age of 26 who lost other group coverage.

Early retiree may cancel plans. Note: Once plans are cancelled, the opportunity to add back coverage is not available.

##### ***Optional Life Insurance and Optional AD&D:***

Early retiree may cancel or decrease coverage even when eligibility is not affected. Early retiree may not enroll or increase coverage.

Optional Spouse/Domestic Partner Life insurance and Optional Spouse/Domestic Partner AD&D must be canceled.



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### (c) Gain Dependent by birth, placement for/or adoption or Domestic Partner's children (by affidavit of domestic partnership)

#### **Active employees:**

##### ***Medical, Dental and Vision:***

Employee may enroll newly eligible children.

Employee may waive medical coverage. Employee may decline dental and/or vision. Employee may opt out only if proof of other group coverage is provided to the educational entity for input into the myOEBB system.

Employee may remove children who become eligible under spouse's plan.

Coverage for a newborn child is effective on the date of birth. The employee must add the newborn child to their coverage within 60 calendar days from the date of birth in order for the newborn child to be eligible for benefit coverage. Coverage for a newly adopted child is effective the date of the adoption decree or placement for adoption. The employee must add the adopted child to their coverage within 60 calendar days from the date of the decree or placement in order for the newly adopted child to be eligible for coverage. If the newborn is born between the 1st and the 15th of the month, the baby is added to the plan the first of the month in which the baby is born. If the newborn is born between the 16th of the month and the end of the month, the baby is added to the plan the first of the following month.

Election of coverage may also be extended to previously eligible (but not yet enrolled) children.

Employee may only enroll or cancel plans. Employee may not change plans.

##### ***Optional Life Insurance, Optional AD&D, Voluntary Short and Long Term Disability:***

Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guarantee Issue (GI) amount. A Late Enrollment Penalty will apply for Voluntary STD. EOI is required to become insured for Voluntary LTD.

#### **Early retirees:**

##### ***Medical, Dental and Vision:***

Early retiree may enroll newly eligible children.

Early retiree may remove children who become eligible under spouse's plan.

Early retiree may cancel plans. Note: Once plans are cancelled, the opportunity to add back coverage is not available.

##### ***Optional Life Insurance and Optional AD&D:***

Early retiree may enroll newly eligible dependent in coverage only if the early retiree is enrolled in coverage themselves. If the early retiree is not enrolled in any optional benefit plans, then the new dependent cannot be enrolled. Early retiree may not cancel, increase or decrease coverage.



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### **(d) Employee starts new employment and gains eligibility**

#### **Active employees:**

##### ***Medical, Dental and Vision:***

Employee may enroll themselves and eligible dependents.

Employee may waive medical coverage and/or decline dental and/or vision.

Employee may opt out only if proof of other group coverage is provided to the educational entity for input into the myOEBB system.

##### ***Optional Life Insurance, Optional AD&D, Voluntary Short and Long Term Disability:***

Employee may enroll in coverage. Employee and Spouse/Domestic Partner are eligible to enroll in coverage under the Optional Employee Life and Optional Spouse/Domestic partner life. Evidence of insurability for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guarantee Issue (GI) amount.

#### **Early retirees:**

Early retiree may cancel OEBB plans. Note: Once plans are cancelled, the opportunity to add back coverage is not available unless coverage is continuous under an OEBB or educational entity benefit plan.



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<b>(e) Employee experiences a change in employment status which affects eligibility</b>
<p><b>Active employees:</b></p> <p><b><i>Medical, Dental and Vision:</i></b></p> <p>Provided that eligibility was gained the employee may enroll and add eligible dependents. Employee may waive medical coverage. Employee may decline dental and/or vision. Employee may opt out only if proof of other group coverage is provided to the educational entity for input into the myOEBB system. Employee may remove individuals or add previously eligible individuals. If current plans are not available, employee may change to other recognized group plans under OEBB.</p> <p><b><i>Optional Life Insurance, Optional AD&amp;D, Voluntary Short and Long Term Disability:</i></b></p> <p>Employee may cancel coverage even when eligibility is not affected. Guarantee Issue (GI) would not apply if cancelled.</p> <p><b>Early retirees:</b></p> <p><b><i>Medical, Dental and Vision:</i></b></p> <p>At retirement, the early retiree may: Continue enrollment in the medical, dental and vision plans in effect on the date of retirement. Disenroll eligible children. Note: Once children are dropped they can only be added back following and consistent with an employment status QSC for themselves or through a parent. Disenroll a Spouse or Domestic Partner. Note: Once the Spouse or Domestic Partner is dropped, coverage can only be added back consistent with and following an employment status QSC for themselves. Cancel plans. Note: Once plans are cancelled, the opportunity to add back coverage is not available unless coverage is continuous under an OEBB or educational entity benefit plan.</p> <p><b><i>Optional Life Insurance and Optional AD&amp;D:</i></b></p> <p>At retirement, the early retiree may: Continue enrollment in optional life insurance and/or optional AD&amp;D. The early retiree must notify their educational entity with their intent to continue coverage within 60 days of retirement. Disenroll in optional life insurance and/or optional AD&amp;D.</p>



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<b>(f) Employee ends employment or other change in employment status resulting in a loss of eligibility under their employer's plan</b>
<p><b>Active employees:</b>  <b>Medical, Dental and Vision:</b>          Election for Employee, Spouse/Domestic Partner or child(ren) who loses eligibility under the plan ends.</p> <p><b>Optional Life Insurance, Optional AD&amp;D, Voluntary Short and Long Term Disability:</b>          Coverage ends with the option of conversion for Optional Life and Long Term Disability. Portability may be an option for Optional Life and AD&amp;D.</p> <p><b>Early retirees:</b>          This QSC does not apply to early retirees.</p>
<b>(g) Spouse/Domestic Partner starts new employment or other change in employment status which affects eligibility</b>
<p><b>Active employees:</b>  <b>Medical, Dental and Vision:</b>          Provided that eligibility was gained under Spouse/Domestic partner's employer group plan, employee may opt out. Employee may enroll from opt out if other group coverage is lost. Employee may waive medical coverage and/or decline dental and/or vision. Employee may remove individuals who gain other coverage or add previously eligible individuals. Employee may only enroll in plans. Employee may not cancel or change plans.</p> <p><b>Optional Life Insurance, Optional AD&amp;D, Voluntary Short and Long Term Disability:</b>          Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability (EOI) for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guarantee Issue (GI) amount. A Late Enrolment Penalty will apply for Voluntary STD. EOI is required to become insured for Voluntary LTD.</p> <p><b>Early retirees:</b>  <b>Medical, Dental and Vision:</b>          Early retiree may disenroll eligible children. Note: Once children are dropped they can only be added back following and consistent with an employment status QSC for themselves or through a parent.          Early retiree may disenroll a Spouse or Domestic Partner. Note: Once the Spouse or Domestic Partner is dropped, coverage can only be added back following and consistent with an employment status QSC for themselves.          Cancel plans. Note: Once plans are cancelled, the opportunity to add back coverage is not available unless coverage is continuous under an OEBB or educational entity benefit plan.</p> <p><b>Optional Life Insurance and Optional AD&amp;D:</b>          Early retiree may cancel or decrease coverage even when eligibility is not affected. Early retiree may not add or increase coverage.</p>



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### **(h) Termination of Spouse/ Domestic Partner's employment or other change in employment status which results in a loss of eligibility under their employer's plan**

#### **Active employees:**

##### ***Medical, Dental and Vision:***

Employee may enroll for employee, Spouse/Domestic Partner or eligible children who lose eligibility under Spouse/Domestic Partner's employer's plan.

Election of coverage may also be extended to previously eligible (but not yet enrolled) children.

Plan additions allowed. The employee may change medical plans to a less expensive medical plan if the premium increase is due to adding the Spouse/Domestic Partner and/or children to his/her medical coverage. No plan changes allowed on dental or vision coverage.

##### ***Optional Life Insurance, Optional AD&D, Voluntary Short and Long Term Disability:***

Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Evidence of Insurability (EOI) for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guarantee Issue (GI) amount. A Late Enrollment Penalty will apply for Voluntary STD. EOI is required to become insured for Voluntary LTD.

#### **Early retirees:**

##### ***Medical, Dental and Vision:***

If the early retiree is currently enrolled in OEBB plans, the early retiree may:

Enroll their eligible child(ren) under the age of 26 and/or Spouse or Domestic Partner which lost other group coverage.

The early retiree may change medical plans to a less expensive medical plan if the premium increase is due to adding the Spouse/Domestic Partner and/or children to his/her medical coverage. No plan changes allowed on dental or vision coverage.

##### ***Optional Life Insurance and Optional AD&D:***

Early retiree may cancel or decrease coverage even when eligibility is not affected. Early retiree may not add or increase coverage.

**Special Note: A disabled dependent (age 26 and over) can be added back to OEBB plans if deemed disabled on an OEBB plan prior to age 26. Please note: They would need to go through the necessary health plan review and approval.**



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**(i) Event by which child satisfies eligibility requirements under OEBB plans  
(for a list of requirements see OAR 111-010-0015)**

**Active employees:**

***Medical, Dental and Vision:***

Employee may enroll eligible child in existing plans.

Election of coverage may also be extended to previously eligible (but not yet enrolled) children.

Employee may not cancel plans.

***Optional Life Insurance, Optional AD&D, Voluntary Short and Long Term Disability:***

Employee may enroll, increase, decrease, or cancel even when eligibility is not affected. Evidence of Insurability (EOI) for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guarantee Issue (GI) amount.

A Late Enrollment Penalty will apply for Voluntary STD. EOI is required to become insured for Voluntary LTD.

**Early retirees:**

***Medical, Dental and Vision:***

Early retiree may enroll eligible dependent child if they lost their other group coverage or coverage through their other parent.

***Optional Life Insurance and Optional AD&D:***

Early retiree may enroll newly eligible dependent in coverage only if the early retiree is enrolled in Optional Life and/or Optional AD&D coverage themselves. If the early retiree is not enrolled in any optional benefit plans, then the new dependent cannot be enrolled. Early retiree may not cancel, increase or decrease coverage.



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**(j) Event by which child ceases to satisfy eligibility requirements under OEBB plans  
(for a list of requirements see OAR 111-010-0015)**

**Active employees:**

***Medical, Dental and Vision:***

Employee must remove ineligible child from existing plans.

Employee may not cancel or change plans.

***Optional Life Insurance, Optional AD&D, Voluntary Short and Long Term Disability:***

Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. Employee must cancel optional child life if employee has no remaining dependents. Evidence of Insurability (EOI) for Optional Employee Life and/or Optional Spouse/Domestic Partner Life will be required to become insured for more than the Guarantee Issue (GI) amount. A Late Enrollment Penalty will apply for Voluntary STD. EOI is required to become insured for Voluntary LTD.

**Early retirees:**

***Medical, Dental and Vision:***

Early retiree must remove ineligible child once they reach age 26.

***Optional Life Insurance and Optional AD&D:***

Early retiree must cancel optional child life if employee has no remaining eligible children. Early retiree may not enroll or increase coverage.



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<b>(k) Move causes loss of eligibility (employee moves out of HMO service area)</b>
<p><b>Active employees:</b></p> <p><b><i>Medical, Dental and Vision:</i></b></p> <p>Provided that eligibility was lost, employee must cancel election to the HMO plan. Employee may make new election in another plan offered by the educational entity. Employee may opt out of or waive medical coverage.</p> <p>Employee may only change affected plans. Employee may not cancel or enroll in plans.</p> <p><b><i>Optional Life Insurance, Optional AD&amp;D, Voluntary Short and Long Term Disability:</i></b></p> <p>No changes allowed.</p> <p><b>Early retirees:</b></p> <p><b><i>Medical, Dental and Vision:</i></b></p> <p>Early retiree must change plans to another plan offered by the educational entity.</p> <p><b><i>Optional Life Insurance and Optional AD&amp;D:</i></b></p> <p>No changes allowed.</p>
<b>(l) Reinstatement of Coverage</b>
<p>The Reinstatement QSC must be used in only the following scenarios:</p> <p>Military (USERRA) - reinstating coverage for military personnel in compliance with USERRA.</p> <p>Former eligible employee continued coverage under COBRA, therefore the educational entity can reinstate coverage upon the employee's return; employee did not experience a break in coverage.</p> <p>Educational entity terminated coverage in error, there is no lapse in coverage and coverage can be reinstated.</p>



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### (m) Changes in Cost

#### Active employees:

Significant changes in cost that result in a negative impact by the **employee**. Benefit plan changes and cancellation of plans are allowed only if the negative impact results in an increase of 10% or more of the employee's monthly contribution towards their benefits.

All benefit plan changes resulting from a change in cost must be approved by OEBB.

The following restrictions apply:

**Medical plans** - change only to a less expensive plan. Cancelling of the medical plan is not allowed. Dropping of dependents is not allowed

**Dental plans** - cancelling of dental plan\* and changing to a less expensive plan is allowed. Dropping of dependents is not allowed.

**Vision plans** - cancelling of vision plan\* and changing to a less expensive plan is allowed. Dropping of dependents is not allowed.

\* If a dental or vision plan is cancelled and added back at a later time, preventive services will apply for the first 12 months after enrollment.

**Optional only benefit plans - (Voluntary STD, LTD and optional life)** - plans can be cancelled only. Coverage cannot be lowered to a lesser amount.

Significant changes in **spouse or domestic partner's** group health insurance plan cost that result in a negative impact of 10% or more in cost by the employee's spouse or domestic partner.

All benefit plan changes resulting from a change in cost must be approved by OEBB.

The following restrictions apply:

#### **Medical, Dental and Vision plans:**

Enrollment in plans only. Cancelling or changing plans is not allowed.

Add dependents to any of the plans listed above. Dropping dependents is not allowed.

**Optional only benefit plans - (Voluntary STD, LTD and optional life)** - plans can be cancelled only. Coverage cannot be lowered to a lesser amount.

#### Early retirees:

If the early retiree's stipend/subsidy ends, the early retiree may make the following benefit plan changes:

**Medical plans** - change to a less expensive plan. Cancel coverage for Spouse or Domestic Partner and/or eligible dependent child(ren).

**Dental plans** - cancelling of dental plan is allowed. Cancel coverage for Spouse or Domestic Partner and/or eligible dependent child(ren).

**Vision plans** - cancelling of vision plan is allowed. Cancel coverage for Spouse or Domestic Partner and/or eligible dependent child(ren).



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<b>(n) Different Open Enrollment/Plan Year under a spouse/domestic partner's employer plan</b>
<p>All benefit plan changes resulting from a different Open Enrollment/Plan Year under a spouse/domestic partner's employer plan must be approved by OEBB.</p> <p><b>Active employees:</b></p> <p><b><i>Medical, Dental and Vision:</i></b></p> <p>Employee may enroll and add eligible dependents.</p> <p>Employee may waive medical coverage. Employee may decline dental and/or vision coverage.</p> <p>Employee may opt out only if proof of other group coverage is provided to the educational entity for input into the myOEBB system.</p> <p>Employee may remove individuals or add previously eligible individuals.</p> <p>Employee may change to other recognized group plans under OEBB.</p> <p><b><i>Optional Life Insurance, Optional AD&amp;D, Voluntary Short and Long Term Disability:</i></b></p> <p>Employee may enroll in or cancel coverage. Guarantee Issue (GI) does not apply.</p> <p><b>Early retirees:</b></p> <p><b><i>Medical, Dental and Vision:</i></b></p> <p>Early retiree may disenroll eligible children. Note: Once children are dropped they can only be added back following and consistent with an employment status QSC for themselves or through a parent.</p> <p>Early retiree may disenroll a Spouse or Domestic Partner. Note: Once the Spouse or Domestic Partner is dropped, coverage can only be added back following and consistent with an employment status change for themselves.</p> <p>Cancel plans. Note: Once plans are cancelled, the opportunity to add back coverage is not available unless coverage is continuous under an OEBB or educational entity benefit plan.</p> <p>If the early retiree is currently enrolled in OEBB plans, the early retiree may:</p> <p>Enroll their eligible child(ren) under the age of 26 and/or Spouse or Domestic Partner which lost other group coverage.</p> <p><b><i>Optional Life Insurance and Optional AD&amp;D</i></b></p> <p>Early retiree may cancel or decrease coverage. Early retiree may not add or increase coverage.</p>



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### (o) Related laws or court orders

- Qualified Medical Child Support Order: Changes are determined by the applicable law or court order.
- Medicare laws
- Federal Healthcare Reform
- Family Health Insurance Assistance Program (FHIAP)
- HIPAA Special Enrollment Rights: A HIPAA special enrollment event is also a Qualified Status Change. Under HIPAA, health plans are required to provide special enrollment opportunities for certain eligible individuals. The effective date is determined by HIPAA regulations.

Special enrollment for loss of other **group** health coverage. If employee or eligible dependents are enrolled under another group health plan and lose coverage under the plan, they are eligible for the OEBB plan retroactive to the first of the month in which coverage terminates.

Employee may elect coverage for employee, Spouse/Domestic partner or child(ren) who has lost other group coverage.

Employee may not change plans, enroll or cancel plans.

Special enrollment for gain of new dependent by marriage, birth, adoption, or placement for adoption. Coverage arising as a result of birth, adoptions or placement for adoption must be retroactive to the date of the event. Coverage due to marriage is effective the first of the month following the receipt of enrollment forms or the event, whichever is later.

Employee may elect coverage for employee, Spouse/Domestic Partner, or child(ren).

Election of coverage may also be extended to previously eligible (but not yet enrolled) children.