

PUBLIC EMPLOYEES' BENEFIT BOARD



**MIDYEAR PLAN CHANGE MATRIX
APPENDIX A**

Effective January 1, 2009

Midyear Plan Change Matrix

Eligible employees experiencing a change in family or work status during the plan year have 30 days from the date of the event to make benefit plan changes or elections. The eligible employee may make only those elections that are consistent with the event. Unless otherwise noted, the effective date is the first of the month following receipt of the forms or event date, whichever is later. Insurance coverage ends for an individual who is no longer eligible for PEBB plans the last day of the month in which eligibility was lost.

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1. Qualified Status Change (QSC)

Is a change in family or work status that allows limited mid-year changes to benefit plans that effect eligibility for coverage.

(a) Change in Employee's Legal Marital Status or Domestic Partnership

Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Employee Group Term Life, AD&D and Disability
<p>Gain Spouse/ Domestic Partner</p> <p>Employee may enroll newly eligible spouse and dependent children. Employee may decline.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).</p> <p>Employee may opt out when added to a new spouse or domestic partner's recognized group plan.</p> <p>Note: HIPAA special enrollment rights may also apply. Refer to 2(a)(B)</p>	<p>Employee may enroll newly eligible spouse and dependent children. Employee may decline.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).</p> <p>Employee may opt out when added to a new spouse or domestic partner's recognized group plan.</p>	<p>Employee may enroll or increase.</p> <p>Employee may decrease or cancel election if employee becomes eligible under new spouse HCFSA.</p> <p>No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>Employee may enroll or increase.</p> <p>Employee may decrease or cancel if new spouse works different shift, is disabled, a student, or elects DCFSA under the spouse's employer's plan.</p> <p>Employee may cancel if spouse is not employed.</p> <p>No change allowed related to domestic partnership.</p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p> <p>A previously enrolled domestic partner who becomes a spouse is not eligible for the \$20,000 life insurance guarantee issue.</p>
<p>Loss of Spouse/Domestic Partner (Divorce, annulment, death or termination of domestic partnership)</p> <p>Note: HIPAA special enrollment rights may also apply. Refer to 2(a)(A)</p>	<p>Employee must cancel elections for ineligible dependents, spouse or domestic partner.</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).</p> <p>Employee may enroll and add eligible dependents who lost other coverage.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents</p>	<p>Employee may decrease.</p> <p>Employee may enroll or increase election where coverage is lost under spouse's HCFSA.</p> <p>No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>Employee may enroll or increase.</p> <p>Employee may decrease (e.g., cost of child care decreases) or cancel coverage if eligibility is lost (e.g., dependent now residing with spouse).</p> <p>No change allowed related to domestic partnership.</p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p> <p>Optional spouse/domestic partner life insurance must be canceled.</p> <p>Employee must cancel dependent life if employee has no remaining dependents.</p> <p>The employee must change AD&D coverage to employee only if the employee has no remaining dependents.</p>

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(b) Change in the Number of Employee's Dependents				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Employee Group Term Life, AD&D and Disability
<p>Gain Dependent Birth, placement for/or adoption, affidavit of dependency, domestic partner's children by affidavit of domestic partnership)</p> <p>Note: HIPAA special enrollment rights may also apply. Refer to 2(a)(B)</p>	<p>Employee may enroll newly eligible dependents.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents</p> <p style="color: blue;">Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).</p> <p>Employee may opt out if they become eligible under spouse/domestic partner's employer's plan or remove dependents who become eligible under spouse's plan.</p> <p>Employee may decline.</p> <p>Biological newborn's effective date is moment of birth through the first 31 days of life. Adopted child's effective date is from date of decree or placement for adoption through the first 31 days.</p> <p>Employee must enroll dependent within 30 days of event date for continued coverage.</p>	<p>Employee may enroll or increase election.</p> <p>Employee may cancel or decrease election only when such coverage becomes effective under the spouse's HCFSA plan.</p> <p style="color: blue;">No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>Employee may enroll or increase to accommodate newly eligible dependents (and any other dependents that were not previously covered, under tag-along rule).</p> <p>Cancel if spouse stops working.</p> <p style="color: blue;">No change allowed related to domestic partnership.</p>	<p style="color: blue;">Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p>
<p>Loss of Dependent</p>	<p>Employee may cancel coverage only for dependent that loses eligibility.</p> <p style="color: blue;">Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).</p>	<p>Employee may decrease.</p> <p style="color: blue;">No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>Employee may decrease.</p> <p>Employee may cancel if loss of only dependent.</p> <p style="color: blue;">No change allowed related to domestic partnership.</p>	<p style="color: blue;">Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p> <p>Employee must cancel dependent life if employee has no remaining dependents.</p> <p>The employee must change AD&D coverage to employee only if the employee has no remaining dependents.</p>

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(c) Change in Employment Status of Employee, Spouse, or Domestic Partner (or other change in Employment Status) that Affects Eligibility/Triggers Eligibility.				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Employee Group Term Life, AD&D and Disability
Employee starts Employment or Other Change in Employment Status (e.g., PT to FT, FT to PT, return from leave/strike/lockout)	<p>Provided that eligibility is gained the employee may enroll, add eligible dependents.</p> <p>Employee may decline.</p> <p>Remove individuals or add previously eligible individuals.</p> <p>Change to or opt out to other recognized group plans.</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO)</p>	<p>Enroll when hired.</p> <p>Enroll when return from leave.</p> <p>No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>Enroll when eligibility is gained.</p> <p>Enroll, increase, decrease or cancel when change in work hours, or spouse works different shift.</p> <p>Enroll when return from leave.</p> <p>No change allowed related to domestic partnership.</p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p>
Spouse/Domestic Partner starts employment or Other Change in Employment Status (e.g., PT to FT, FT to PT, return from leave/strike/lockout)	<p>Provided that eligibility was gained under spouse/domestic partner's employer group plan, employee may opt out.</p> <p>Enroll from opt out if you lose other group coverage.</p> <p>Employee may decline.</p> <p>Remove individuals who gain other coverage or add previously eligible individuals.</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).</p>	<p>Employee may decrease or cancel election if employee gains eligibility for health FSA coverage under spouse's plan.</p> <p>Enroll when spouse returns from leave.</p> <p>No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>Enroll or increase to reflect new eligibility.</p> <p>Decrease or cancel when need for dependent care is eliminated or decreases.</p> <p>Enroll, increase, decrease or cancel when change in work hours or spouse works different shift.</p> <p>Enroll when return from leave.</p> <p>No change allowed related to domestic partnership.</p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p>

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(d) Termination of Employment by Employee, Spouse, or Domestic Partner (or other change in Status) that Causes Loss of Eligibility.				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Employee Group Term Life, AD&D and Disability
Employee ends employment or Other Change in Employment Status (e.g., unpaid leave, strike)	Election for employee, spouse, domestic partner or dependent who loses eligibility under the plan ends. Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).	Enrollment is canceled (no deduction taken from final paycheck) If employee has a positive balance in account at the end of employment they may continue under COBRA, (contributions will be post tax). No change allowed related to domestic partnership.	Enrollment is canceled (no deduction taken from final paycheck) No change allowed related to domestic partnership.	Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. In some instances optional plans may be self paid by employee.
Termination and Rehire After 30 Days and within 12 months.	Prior elections at termination (except FSAs and Long Term Care) are automatically reinstated. Employee may make plan changes within 30 days of rehire date.	Employee must re-enroll to reinstate election. No change allowed related to domestic partnership.	Employee must re-enroll to reinstate election. No change allowed related to domestic partnership.	Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. If optional life insurance was ported, verify continuous coverage/premiums and reinstate (not eligible for guarantee issue).
Termination of Spouse's or Domestic Partner's Employment (or other change in employment status resulting in a loss of eligibility under their employer's plan). Note: HIPAA special enrollment rights may also apply. Refer to 2(a)(A)	Employee may enroll for employee, spouse, domestic partner or eligible dependents who lose eligibility under spouse's or domestic partner's employer's plan. Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents. Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).	Employee may enroll or increase election to reflect loss of eligibility under spouses' HCFSA coverage. Cancel if spouse commences leave of absence. No change allowed related to domestic partnership.	Employee may enroll or increase election if spouse or dependent loses eligibility for Dependent Care FSA and spouse is seeking employment, disabled or a full time student. Cancel when spouse terminates employment or begins leave. Employee may decrease or cancel election to reflect loss of eligibility for coverage. No change allowed related to domestic partnership.	Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.

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(e) Event Causing Employee's Dependent to Satisfy or Cease to Satisfy Eligibility Requirements				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Employee Group Term Life, AD&D and Disability
<p>Event by Which Dependent Satisfies Eligibility Requirements Under PEBB Plans</p> <p>Refer to 101-010-0005 (7)</p>	<p>Employee may enroll eligible dependent.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents.</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).</p>	<p>Employee may enroll or increase.</p> <p>No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>Employee may enroll or increase.</p> <p>No change allowed related to domestic partnership.</p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p>
<p>Event by Which Dependent Ceases to Satisfy Eligibility Requirements Under PEBB Plans</p> <p>Refer to 101-010-0005 (7)</p>	<p>Employee must remove ineligible dependents.</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).</p>	<p>Employee may decrease to take into account ineligibility of expenses of affected dependent.</p> <p>No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>Employee may decrease.</p> <p>Must cancel when employee loses only eligible dependent.</p> <p>No change allowed related to domestic partnership.</p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p> <p>Employee must cancel dependent life if employee has no remaining dependents.</p> <p>The employee must change AD&D coverage to employee only if the employee has no remaining dependents.</p>

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(f) Change in Place of Residence of Employee				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Employee Group Term Life, AD&D and Disability
Move Triggers Eligibility	<p>Provided that eligibility is gained the employee may enroll.</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; no change from HMO to HMO or PPO to PPO).</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents.</p> <p>When address changes are made online, the PDB system will notify employee of loss of eligibility and inform employee to select another plan by submitting appropriate forms to agency/university.</p>	No change allowed.	No change allowed.	Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.
Move Causes Loss of Eligibility (e.g., employee moves outside HMO service area)	<p>Provided that eligibility was lost, employee must cancel.</p> <p>When address changes are made online, the PDB system will notify the employee of loss of eligibility and inform the employee to select another plan by submitting appropriate forms to agency/university.</p>	No change allowed.	No change allowed.	Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.

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2. HIPAA Special Enrollment Rights

A HIPAA special enrollment event is also a Midyear Plan Change. Under HIPAA health plans are required to provide special enrollment opportunities for certain eligible individuals. The effective date is determined by HIPAA regulations.

(a) HIPAA Special enrollment Rights				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Employee Group Term Life, AD&D and Disability
<p>Special Enrollment for Loss of Health Coverage</p> <p>If employee or eligible dependents are enrolled under another group health plan and lose coverage under the plan, they are eligible for PEBB plans retroactive to the first of the month in which coverage terminates.</p>	<p>Employee may elect coverage for employee, spouse/domestic partner or dependent who has lost other group coverage.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents.</p> <p>Examples: 1) Joe loses coverage under spouse's plan 10/15 he completed/submitted update form 10/16, his effective date is 10/01. 2) Joe loses coverage under spouse's plan 10/31 he submits forms 11/06, his effective date is 11/01.</p>	<p>No changes.</p> <p>No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>No changes.</p>	<p>No changes.</p>
<p>Special Enrollment for Gain of New Dependent by Marriage, Birth, Adoption, or Placement for Adoption.</p> <p>Coverage arising as a result of birth, adoption, or placement for adoption must be retroactive to the date of the event for the first 31 days. The employee must submit enrollment forms within 30 days of the event for coverage to continue past the 31 days</p> <p>Coverage due to marriage is effective the first of the month following receipt of forms or event whichever is later.</p>	<p>Employee may elect coverage for employee, spouse/domestic partner, or dependent.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents.</p>	<p>No changes.</p> <p>No change allowed related to domestic partnership. Expenses for domestic partners are not covered unless your domestic partner qualifies as a dependent under IRS rules.</p>	<p>No changes.</p>	<p>No changes.</p>

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3. Gain or Loss Other Coverage

Employee/dependent gains or loses other coverage that affects their eligibility.

(a) Gain or Loss of Other Coverage				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Employee Group Term Life, AD&D and Disability
Gain other coverage	<p>Employee may cancel election for employee and dependents who gain other group coverage.</p> <p>Employee may opt out if enrolled in spouse's or domestic partner's other group coverage.</p> <p>Employee may decline.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents.</p>	<p>No changes</p> <p>No change allowed related to domestic partnership.</p>	No changes	No changes
Loss of other coverage	<p>Employee may enroll or add previously eligible individuals.</p> <p>Employee may enroll from opt out or decline.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents.</p>	No changes	No changes	No changes

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5. Dependent Care FSA Change in Cost or Coverage

Changes apply to an employee's eligible dependent child daycare.

(a) Cost or Coverage Change for Dependent Care (FSA only)				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Employee Group Term Life, AD&D and Disability
Change in Dependent Care Provider Cost	No changes	No changes	Enroll or increase when change to new dependent care provider (relative or not) increases cost. Increase when dependent care provider (not your relative) increases the cost of care. Cancel or decrease when change to new dependent care provider (relative or not) decreases cost.	No changes
Change in Dependent Care Provider Coverage	No changes	No changes	Enroll or increase when your enrolled spouse's employer ceases offering dependent care FSA. Enroll or increase when spouse revokes DCFSA through their employer that has a different open enrollment period. Cancel or decrease when spouse enrolls in a new employer-sponsored DCFSA. Cancel or decrease when dependent care is reduced due to child entering the school system for the first time. Increase when you increase the salary of a household employee (not your relative) who provides dependent care services. Decrease when spouse changes employment from a traditional full-time work setting to a self-employed arrangement (decreasing dependent care needs).	No changes