

## Mid-Year Benefit Changes

Following are general guidelines to add and drop benefits or dependents during the plan year due to a qualified Family Status Change. Please refer to plan documents for full details and qualifications. To make changes to your insurance elections mid-year a Change in Status Form / TRS Change Form must be presented to the Benefits Department no later than 31 days from the date of the qualifying event. Incomplete requests cannot be processed.

### Forms may be sent to the Benefits Department by:

- Fax - (254) 761-5789
- Email – [kelcie.griggs@midwaysd.org](mailto:kelcie.griggs@midwaysd.org)
- Campus mail – Administration Building, Attention: Benefits Department
- 13885 Woodway Dr. Woodway TX 76712

### Add a newborn:

- Enrollment Period: 31 days from the date of the baby's birth
- Forms: TRS-ActiveCare application for medical; MISD Enrollment/Change form for dental/vision
- Effective Date: date of baby's birth
- Note: Newborn can be enrolled prior to receiving Social Security Number; follow up when received.

### Add adopted child:

- Enrollment Period: 31 days from the date of adoption or date on which the child to be adopted is placed with the employee
- Forms: TRS-ActiveCare application for medical; MISD Enrollment/Change form for dental/vision
- Documentation: Finalized Decree of Adoption or certified placement for adoption
- Effective Date: date of adoption or date on which the child to be adopted is placed with the employee

### Add a spouse due to marriage:

- Enrollment Period: 31 days from the date of marriage
- Forms: TRS-ActiveCare application for medical; MISD Enrollment/Change form for dental/vision
- Effective Date: first of the month following the marriage date

### Add coverage or dependents due to an involuntary loss of other group coverage:

- Examples of Qualified Events: spouse termination of employment, divorce, loss of CHIPS
- Examples of Reasons NOT Qualified: failure to pay premium, surcharge for spouse, increase in premium, reduction in employer's contribution to premium, reduction in benefits, provider drops from plan network
- Enrollment Period: 31 days from the date coverage is lost
- Forms: TRS-ActiveCare application for medical; MISD Enrollment/Change form for dental/vision
- Documentation:
  - 1) Paperwork providing the reason for the loss of coverage such as separation agreement, finalized and certified divorce decree, CHIPS termination notice, AND
  - 2) Paperwork showing the date coverage was lost, who was covered, and under what benefits such as COBRA notice, company documents, CHIPS termination notice, AND
  - 3) A Certificate of Creditable Coverage from the prior medical insurance company
- Effective Date: first of the month following the date coverage was lost

Add medical coverage for dependents due to court order:

- If Midway ISD received a National Medical Support Notice (NMSN) from the Attorney General's Office, it is mandatory that we enroll your court-ordered dependent in a medical plan. If your court-ordered dependent is not already enrolled in a health plan, that child will be added to the employee's existing medical plan. If the employee is not enrolled in a medical plan, the employee will have the opportunity to enroll in a medical plan. If no election is made, employer will enroll child as an individual in the least expensive medical plan available.
- Forms: TRS ActiveCare application for medical
- Effective Date: Date that MISD Benefits Department receives NMSN

Drop coverage or dependents due to obtaining other group coverage:

- Examples of Qualified Events: spouse obtains new job, spouse adds benefits at open enrollment, Medicare is effective, CHIPS is effective
- Enrollment Period: 31 days from the date new coverage is effective
- Forms: TRS-ActiveCare application for medical; MISD Enrollment/Change form for dental/vision
- Documentation:
  - Copy of medical/dental/vision ID cards showing participants and effective date; OR Company documents showing benefits elected, the effective date of coverage, and covered participants.
- Effective Date:
  - 1) If forms and documentation are received by the first of the month following the loss of coverage date, then coverage is dropped the first of the month following the loss of coverage date.
  - 2) If forms and documentation are received thereafter, then coverage is dropped the first of the month following the date paperwork is received (must be within 31-day deadline).

Drop dependents due to divorce:

- Enrollment period: 31 days from the date the divorce is finalized
- Forms: TRS-ActiveCare application for medical; MISD Enrollment/Change form for dental/vision
- Documentation: copy of finalized and certified divorce decree
- Effective Date:
  - 1) If forms and documentation are received by the first of the month following the finalized divorce date, then coverage is dropped the first of the month following the divorce date.
  - 2) If forms and documentation are received thereafter, then coverage is dropped the first of the month following the date paperwork is received (must be within 31-day deadline).