

TRS ActiveCare Family Status Change/Special Enrollment Event

The plan options and coverage levels you select during the open enrollment period will remain in effect from September 1 thru August 31. You cannot add or change covered persons during the year unless you have a special enrollment event (family status change) such as:

- You marry (a common law marriage is not considered a special enrollment event unless there is a certificate of common law marriage filed with an authorized government agency)
- You divorce (if the divorce results in a loss of other coverage)
- A child is born, adopted, or is placed with you for adoption
- A court orders you to provide health coverage for your child (does not apply to court-ordered coverage for a spouse)
- Your school district receives an insurance enrollment notification letter from the Texas Health and Human Services agency, stating that you and/or your dependent(s) qualify for the Health Insurance Premium Reimbursement program (HIPP), available for Medicaid recipients (the type of coverage and premium amount must match the information provided in the notification letter)
- You **involuntarily** lose other health insurance coverage (and you originally declined TRS-ActiveCare coverage in writing because of coverage under another health benefit plan)
- Your eligible dependent **involuntarily** loses other health insurance coverage (and you originally declined TRS-ActiveCare dependent coverage in writing for the individual(s) losing other coverage because of coverage under another health benefit plan). **Note:** You can add the dependent only if you are already covered by ActiveCare 1-HD, 2 or the Select plan.

Call Customer Service before you make any changes to other coverage you may have.

If an Employee wants to Drop Employee and/or Dependent Coverage from their Spouse's Benefits Plan to Enroll in TRS-ActiveCare

Voluntary terminations of other coverage, such as dropping other coverage during a spouse's enrollment period or a Section 125 cafeteria plan enrollment period due to premium or benefit changes, including spousal surcharges or coverage restrictions, are **not** special enrollment events for TRS-ActiveCare. Individuals who voluntarily drop other coverage will not be eligible to enroll in TRS-ActiveCare until the next plan enrollment period unless there is a special enrollment event.

Note: If an employee and/or dependent are dropped from the spouse's benefits coverage because they no longer meet the employer's eligibility criteria, this would be considered an involuntary drop and will qualify as a special enrollment event to enroll in TRS-ActiveCare.

The change in coverage must be consistent with the family status change for special enrollment events as defined by TRS-ActiveCare plan rules.

Changes in employee and/or dependent coverage must be made within 31 calendar days after the special enrollment event. (*Special rules apply to adding newborns; see below for more information.*) It is **YOUR** responsibility to meet any such deadlines. If you do not request the appropriate changes during the applicable special enrollment period, the changes cannot be made until the next plan enrollment period or, if applicable, another special enrollment event. A preexisting condition waiting period may apply at that time.

For most special enrollment events, the effective date of coverage will be the first of the month after the event date.

Note: Even if you have a special enrollment event, change employment to another participating district/entity or leave and become re-employed by your same district/entity, **you may not make plan changes** during a plan year unless specifically permitted by TRS Rules. An employee may not add dependents during the plan year unless there is a special enrollment event.

Can coverage be dropped throughout the plan year?

Unless restricted due to participation in an Internal Revenue Code Section 125 cafeteria plan, an employee can drop all coverage or drop dependent coverage. If coverage is dropped during the plan year, the individual will not be eligible to re-enroll in TRS-ActiveCare until the next plan enrollment period. Preexisting condition exclusions may apply. **Note: An employee cannot elect to drop coverage retroactively; a future cancellation date is required.**

A change request submitted through your Section 125 vendor (if applicable) will not automatically result in changes to your TRS-ActiveCare coverage. All changes to TRS-ActiveCare coverage must be submitted to your benefits administrator, using the TRS-ActiveCare Enrollment Application and Change Form.

How are newborns covered by TRS-ActiveCare? (UPDATE FOR 2016-2017 Plan Year)

TRS-ActiveCare automatically provides coverage for a newborn child of a covered employee for the first 31 days after the date of birth. **Employees must enroll newborns within 31 days from the date of birth.**

To add coverage for the newborn, you must sign, date and submit an *Enrollment Application and Change Form* to your benefits administrator **within 31 days after the date of birth.**

The effective date of coverage is the date of birth. **If the application is submitted after the enrollment period for the newborn child, the request to add coverage will be denied—even if there would be no change in premium.**

NOTE: Newborn grandchildren are not automatically covered by TRS-ActiveCare for the first 31 days; however, a covered employee may enroll eligible newborn grandchildren within 31 days after the newborn's date of birth.

It is not necessary to wait for the newborn's Social Security number. You should submit an *Enrollment Application and Change Form* without the newborn's Social Security number to add coverage and re-submit another form once the number has been issued.