

**PUBLIC EMPLOYEES' BENEFIT BOARD**



**MIDYEAR PLAN CHANGE MATRIX  
APPENDIX A**

## MidYear Plan Change Matrix

Eligible employees experiencing a change in family or work status during the plan year have 60 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.

### TABLE OF CONTENTS – MIDYEAR PLAN CHANGE MATRIX

<b>1. Qualified Status Change (QSC)</b> .....	<b>4</b>
<b>(a) Change in Employee’s Legal Marital Status or Domestic Partnership</b> .....	<b>4</b>
A. Gain Spouse/ Domestic Partner.....	4
B. Loss of Spouse/Domestic Partner.....	4
<b>(b) Change in the Number of Employee’s Dependents</b> .....	<b>5</b>
A. Gain Dependent.....	5
B. Loss of Dependent.....	5
<b>(c) Change in Employment Status of Employee, Spouse, or Domestic Partner (or other change in Employment Status) that Affects Eligibility/Triggers Eligibility.</b> ....	<b>6</b>
A. Employee Change in Employment Status.....	6
B. Spouse/Domestic Partner starts employment or Other Change in Employment Status (e.g., PT to FT, FT to PT, return from leave/strike/lockout).....	6
<b>(d) Termination of Employment of Employee, Spouse, or Domestic Partner (or other change in Status) that Causes Loss of Eligibility</b> .....	<b>7</b>
A. Employee Employment Status Ends.....	7
B. Termination and Rehire After 30 Days and within 12 months.....	7
<b>(d) Termination of Employment by Employee, Spouse, or Domestic Partner (or other change in Status) that Causes Loss of Eligibility</b> .....	<b>8</b>
A. Termination of Spouse's or Domestic Partner's Employment.....	8
<b>(e) Event Causing Employee’s Dependent to Satisfy or Cease to Satisfy Eligibility Requirements</b> .....	<b>9</b>
A. Event by Which Dependent Satisfies Eligibility Requirements Under PEBB Plans.....	9
B. Event by Which Dependent Ceases to Satisfy Eligibility Requirements Under PEBB Plans.....	9
<b>(f) Change in Place of Residence of Employee</b> .....	<b>10</b>
A. Employee Move Triggers Eligibility.....	10
B. Employee Move Causes Loss of Eligibility.....	10

## MidYear Plan Change Matrix

Eligible employees experiencing a change in family or work status during the plan year have 60 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.

<b>2. HIPAA Special Enrollment Rights.....</b>	<b>11</b>
<b>(a) HIPAA Special Enrollment Rights .....</b>	<b>11</b>
A. Special Enrollment for Loss of Health Coverage.....	11
B. Special Enrollment for Gain of New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. ....	11
<b>(b) HIPAA Special Enrollment Rights – Medicaid or SCHIP .....</b>	<b>12</b>
A. Loss of eligibility for Medicaid or State Child Health Plan (SCHIP) Coverage.....	12
B. Gain eligibility for State Premium Assistance subsidy from Medicaid or SCHIP.....	12
<b>3. Gain or Loss Other Coverage .....</b>	<b>13</b>
<b>(a) Gain or Loss of Other Coverage .....</b>	<b>13</b>
A. Gain other group health coverage.....	13
B. Loss of other group health coverage.....	13
C. Change in cost or coverage for spouse/domestic partner employer plan. ....	13
D. Different Open Enrollment/Plan Year under spouse/domestic partner’s employer plan. ....	13
<b>4. Judgments, Decrees, or Orders.....</b>	<b>14</b>
<b>Judgments, Decrees, or Orders.....</b>	<b>14</b>
A. Order that Requires Coverage for the Child of the employee, employee's spouse/domestic partner (NMSO) .....	14
B. Order that Terminates coverage for the Child of the employee, employee's spouse/domestic partner.....	14
<b>5. Dependent Care FSA Change in Cost or Coverage.....</b>	<b>15</b>
<b>Cost or Coverage Change for Dependent Care (FSA only) .....</b>	<b>15</b>
A. Change in Dependent Care Provider Cost.....	15
B. Change in Dependent Care Provider Coverage.....	15

## MidYear Plan Change Matrix

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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.

<b>(a) Change in Employee's Legal Marital Status or Domestic Partnership</b>				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Optional Benefits Term Life, AD&D, Short and Long Term Disability
<p><b>A. Gain Spouse/ Domestic Partner</b></p> <p><b>Note: HIPAA special enrollment rights may also apply. Refer to 2(a)(B)</b></p>	<p>Employee may enroll newly eligible spouse and dependent children.</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; <b>no change</b> from HMO to HMO or PPO to PPO).</p> <p>Employee may opt out or decline 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 if employee becomes eligible under new spouse HCFSA.</p> <p><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></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>May cancel if spouse is not employed.</p> <p><b>No change allowed related to domestic partnership.</b></p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. <b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p> <p><b>A previously enrolled domestic partner who becomes a spouse is not eligible for the \$20,000 life insurance guarantee issue.</b></p>
<p><b>B. Loss of Spouse/Domestic Partner (Divorce, annulment, death or termination of domestic partnership)</b></p> <p><b>Note: HIPAA special enrollment rights may also apply. Refer to 2(a)(A)</b></p>	<p>Employee must cancel elections for ineligible spouse or domestic partner and dependents.</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; <b>no change</b> 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><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></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><b>No change allowed related to domestic partnership.</b></p>	<p>Employee may enroll increase, decrease, or cancel coverage even when eligibility is not affected. <b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p> <p>Optional spouse/domestic partner life insurance must be canceled.</p> <p><b>If no remaining dependents:</b> Cancel Dependent Life Change AD&amp;D to employee.</p>

## MidYear Plan Change Matrix

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<b>(b) Change in the Number of Employee's Dependents</b>				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Optional Benefits Term Life, AD&D, Short and Long Term Disability
<p><b>A. Gain Dependent (Birth, placement for/or adoption, affidavit of dependency, domestic partner's children by affidavit of domestic partnership)</b></p> <p><b>Note: HIPAA special enrollment rights may also apply. Refer to 2(a)(B)</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>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; <b>no change</b> from HMO to HMO or PPO to PPO).</p> <p>Employee may opt out or decline if they become eligible under spouse/domestic partner's employer's plan or remove dependents who become eligible under spouse's plan.</p> <p><b>Biological newborn's</b> effective date is moment of birth through the first 31 days of life. <b>Adopted child's</b> effective date is from date of decree or placement for adoption through the first 31 days. Employee must enroll dependent within 60 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><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></p>	<p>Employee may enroll or increase to accommodate newly eligible dependents</p> <p>Cancel if spouse stops working.</p> <p><b>No change allowed related to domestic partnership.</b></p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. <b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p>
<p><b>B. Loss of Dependent</b></p>	<p>Employee may cancel coverage only for dependent that loses eligibility.</p> <p>Coverage option change may only be made to a different plan type. (e.g., HMO to PPO or PPO to HMO; <b>no change</b> from HMO to HMO or PPO to PPO).</p>	<p>Employee may decrease.</p> <p><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></p>	<p>Employee may decrease.</p> <p>Employee may cancel if loss of only dependent.</p> <p><b>No change allowed related to domestic partnership.</b></p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. <b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p> <p><b>If no remaining dependents:</b> Cancel Dependent Life Change AD&amp;D to employee only</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	Optional Benefits Term Life, AD&D, Short and Long Term Disability
<b>A. Employee Change in Employment Status (e.g., PT to FT, FT to PT, return from leave/strike/lockout)</b>	<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; <b>no change</b> from HMO to HMO or PPO to PPO)</p> <p><b>Changes are not permitted solely due to an agency transfer or increase in pay.</b> Changes requested due to a qualifying event are effective the first of the month following receipt of the forms.</p>	<p>Enroll when hired.</p> <p>Enroll when return from leave.</p> <p><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></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><b>No change allowed related to domestic partnership.</b></p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. <b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p>
<b>B. Spouse/Domestic Partner starts employment or Other Change in Employment Status (e.g., PT to FT, FT to PT, return from leave/strike/lockout)</b>	<p>Provided that eligibility was gained under spouse/domestic partner's employer group plan, employee may opt out or decline.</p> <p>Enroll from opt out if you lose other group coverage.</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; <b>no change</b> 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><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></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><b>No change allowed related to domestic partnership.</b></p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. <b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p>



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<b>(d) Termination of Employment by Employee, Spouse, or Domestic Partner (or other change in Status) that Causes Loss of Eligibility.</b>				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Optional Benefits Term Life, AD&D, Short and Long Term Disability
<p><b>A. 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).</b></p> <p><b>Note: HIPAA special enrollment rights may also apply. Refer to 2(a)(A)</b></p>	<p>Employee may enroll for employee, spouse, domestic partner or eligible dependents who lose eligibility under spouse's or domestic partner's employer's plan.</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).</p>	<p>Employee may enroll or increase election to reflect loss of eligibility under spouses' HCFSA coverage.</p> <p><b>No change allowed related to domestic partnership.</b></p>	<p>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.</p> <p>Employee may decrease or cancel election to reflect loss of eligibility for coverage.</p> <p><b>No change allowed related to domestic partnership.</b></p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. <b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p>

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<b>(e) Event Causing Employee's Dependent to Satisfy or Cease to Satisfy Eligibility Requirements</b>				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Optional Benefits Term Life, AD&D, Short and Long Term Disability
<p><b>A. Event by Which Dependent Satisfies Eligibility Requirements Under PEBB Plans</b></p> <p>Refer to 101-015-011</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; <b>no change</b> from HMO to HMO or PPO to PPO).</p>	<p>Employee may enroll or increase.</p> <p><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></p>	<p>Employee may enroll or increase.</p> <p><b>No change allowed related to domestic partnership.</b></p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. <b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p>
<p><b>B. Event by Which Dependent Ceases to Satisfy Eligibility Requirements Under PEBB Plans</b></p> <p>Refer to 101-015-0011</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; <b>no change</b> from HMO to HMO or PPO to PPO).</p>	<p>Employee may decrease.</p> <p><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></p>	<p>Employee may decrease.</p> <p>Must cancel when employee loses only eligible dependent.</p> <p><b>No change allowed related to domestic partnership.</b></p>	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected. <b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p> <p><b>If no remaining dependents:</b>                      Cancel dependent life                      Change AD&amp;D to employee only</p>

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<b>(f) Change in Place of Residence of Employee</b>				
Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Optional Benefits Term Life, AD&D, Short and Long Term Disability
<b>A. Employee Move Triggers Eligibility</b>	<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; <b>no change</b> 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>	No change allowed.	No change allowed.	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p> <p><b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p>
<b>B. Employee Move Causes Loss of Eligibility (e.g., employee moves outside HMO service area)</b>	Provided that eligibility was lost, employee must cancel.	No change allowed.	No change allowed.	<p>Employee may enroll, increase, decrease, or cancel coverage even when eligibility is not affected.</p> <p><b>The employee is not eligible for the guarantee issue under the optional employee life.</b></p>

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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	Optional Benefits Term Life, AD&D, Short and Long Term Disability
<p><b>A. Special Enrollment for Loss of Health Coverage</b></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 <u>retroactive</u> 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. Employee who is opt out or decline may enroll.</p> <p>Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents.</p> <p><b>Examples:</b> 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><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></p>	<p>No changes.</p>	<p>No changes.</p>
<p><b>B. Special Enrollment for Gain of New Dependent by Marriage, Birth, Adoption, or Placement for Adoption.</b></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 60 days of the event for coverage to continue past the 31 days</p> <p>Coverage due to marriage is prospective and 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><b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b></p>	<p>No changes.</p>	<p>No changes.</p>

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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.

**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.

### (b) HIPAA Special Enrollment Rights – Medicaid or SCHIP

Event	Medical, Vision & Dental	Health Care FSA	Dependent Care FSA	Optional Benefits Term Life, AD&D, Short and Long Term Disability
<b>A. Loss of eligibility for Medicaid or State Child Health Plan (SCHIP) Coverage</b>	Employee may elect coverage for employee or dependent who has lost Medicaid or SCHIP coverage.  Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents.	No Changes  <b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b>	No Changes	No Changes
<b>B. Gain eligibility for State Premium Assistance subsidy from Medicaid or SCHIP.</b>	Employee may elect coverage for employee or dependent who has become eligible for premium assistance subsidy from Medicaid or SCHIP.  Under tag-along rule, election of coverage may also extend to previously eligible (but not yet enrolled) dependents.	No Changes  <b>No change allowed related to domestic partnership. Expenses are not covered unless your domestic partner qualifies as a dependent under IRS rules.</b>	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.

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