

Benefit Plan Eligibility & Definitions

Life Changing Events

Benefits eligible: Employees budgeted at 50% full time equivalent or greater and not in a temporary status are benefit eligible.

Effective date: First of the month following benefit eligibility or hire date, assuming enrollment has been completed within 31 days.

- Deductions are taken from the first two paychecks in the month; 24 paychecks per year.
- Total monthly cost is the COBRA continuation rate plus a 2% administration fee.

When adding a spouse or dependent child to insurance plans, supporting documentation of the relationship is required. Examples include either a marriage certificate or birth certificate.

Dependent Definition

Spouse

A spouse is a husband or wife through a legal union (marriage).

Domestic Partner

A domestic partner is an eligible dependent who has met the criteria of declaring a domestic partnership with the employee. In order to determine if a person qualifies as a domestic partner, the employee must submit a declaration of domestic partnership form to Human Resources (HR). This form can be found on the benefits library and must be approved by HR prior to the employee electing health and/or dental insurance coverage for the domestic partner.

Child

- A son, daughter, step-child of the employee, legal ward, a legally adopted individual of the employee or an individual who is lawfully placed with the employee for legal adoption by the employee.

Children are covered from birth through the end of the month they turn age 26 regardless of their student, financial, access to other coverage or marital status.

- A grandchild of the employee. Health insurance coverage only continues until the dependent child (as described above) is 18 years of age.

Life Changing Events

A life changing event is a change in status, family or work, that allows you to make changes to some or all insurance plans without being subject to Internal Revenue Service or master plan contract restrictions or limitations.

In most situations, you have a 31-day period from the event to complete the necessary changes in Workday. After 31 days, restrictions/limitations will either not allow you to make changes, or require you to wait until the next scheduled benefits annual enrollment.

Switch Between Plans: Within 31 days of a life changing event or each year during the annual benefit re-enrollment period, health and/or dental plan participants have the option to switch to one of the other Marshfield Clinic Health System group health/dental plans. The effective date will be the first of the month following the date of the life changing event or the annual enrollment effective date. For this purpose, life changing events include: marriage, divorce, birth/adoption, death, dependent losing or re-acquiring eligibility, spouse/dependent moving into or out of the POS service area, termination or loss of other coverage, court order, reaching lifetime limits or exhausting COBRA.

If you have questions regarding what constitutes as a qualifying life changing event, please contact Human Resources at: **715-387-5254** or **ext. 7-5254**.



Marshfield Clinic Health System