



For a Healthy Life!

Eligibility & Enrollment

Who is Eligible?

You are considered benefits-eligible if you are an active full-time employee regularly scheduled to work 30 or more hours per week. You may also enroll your eligible family members for coverage under the same plans you choose for yourself. Eligible family members include:

- Legal Spouse
- Your natural child, stepchild, or adopted child, or other child for whom a court holds you responsible:
 - Children are eligible from birth up to age 26, whether or not they're living apart from you, dependent on you for support, a student, married, or eligible for other coverage from their own job (or spouse's job). Exception: Children are eligible for Voluntary Life Insurance from birth up to age 25.
 - Children who are physically or mentally incapable of self-support may continue on your SMC Health coverage beyond the normal age limit if the disability continues. The child must already be covered under the plan. You may be asked to provide certification of the child's disability annually.

Making Election Changes After Open Enrollment

Choose Your Benefits Carefully!

Internal Revenue Service (IRS) regulations allow you to change your Medical, Dental, Vision, and Flexible Spending Account (FSA) elections only during an annual Open Enrollment period. However, if you experience a qualifying Change in Status event during the year, you may change your benefit plan elections before the next Open Enrollment period, as long as you notify HR of the change within 31 days after the qualifying event. You can only make changes to your benefits as they relate to your qualifying Change in Status. Following are examples of a qualifying Change in Status event:

- You get married, divorced or legally separated
- You have a baby or adopt
- Your child reaches the maximum age limit
- Your enrolled family member passes away
- You move from full-time to part-time, or vice versa
- You lose coverage under your spouse's employer's plan or a parent's plan
- You are served with a judgment, decree, or court order (including a qualified medical child support order) regarding benefits coverage for a child

REPORTING CHANGES - If you experience a qualifying Change in Status event and wish to make election changes, you **MUST** submit an Enrollment/Change Form to Human Resources **within 31 days** of the qualifying event date (including newborns). Be prepared to provide documentation to support the Change in Status (e.g., marriage license, birth certificate, divorce decree). If changes are not submitted within the 31 days, you will not be allowed to make changes until the next annual Open Enrollment period.



You CANNOT have duplicate coverage under the SMC Health plans.

- If you and your spouse are both SMC employees, and you enroll in the Health Plan, you cannot also be covered as a dependent of your spouse.
- Children who have both parents working at SMC cannot have duplicate coverage under both parents.
- Married children who have both a parent and a spouse working at SMC cannot have duplicate coverage under both the parent and spouse.