

# Changing Your Coverage

## Changing your Benefits during the Plan Year

Within **30 days** of a qualifying event, you must submit a Change in Status (CIS)/Election Form and supporting documentation (must be original or government certified) to On-site FBMC Service Center, PPW L-109B. Upon the approval of your election change request, your existing benefit elections will be stopped or modified (as appropriate). However, if your election change request is denied, you will have **30 days**, from the date you receive the denial, to file an appeal. For more information, refer to the Annual Enrollment Appeals paragraph on Page 20. Visit [www.myFBMC.com](http://www.myFBMC.com) for information on rules governing periods of coverage and IRS Special Consistency Rules.

Changes in Status:	
<b>Marital Status<sup>1</sup></b>	A change in marital status includes marriage, death of a spouse, divorce or annulment (legal separation is not recognized in Florida).
<b>Change in Number of Tax Dependents</b>	A change in number of dependents includes the following: birth, death, adoption and placement for adoption. You can add existing dependents not previously enrolled whenever a dependent gains eligibility as a result of a valid CIS event. Payroll changes to add a newborn are processed in accordance with Florida Statute 641.31(9). If the CIS form is received by On-site FBMC Service Center within the 31 days from birth, the premium is waived for the first 31 days. If the CIS form is received after the first 31 day, but within 60 days of the qualifying event. The new premium will be charged retroactive to the qualifying event.
<b>Change in Status of Employment Affecting Coverage Eligibility</b>	Change in employment status of the employee, or a spouse or dependent of the employee, that affects the individual's eligibility under an employer's plan which includes commencement or termination of employment.
<b>Gain or Loss of Dependents' Eligibility Status</b>	An event that causes an employee's dependent to satisfy or cease to satisfy coverage requirements under an employer's plan may include change in age, student, marital, employment or tax dependent status.
<b>Change in Residence*</b>	A change in the place of residence of the employee, spouse or dependent that affects eligibility to be covered under an employer's plan which includes moving out of an HMO service area.
Some Other Permitted Changes:	
<b>Coverage and Cost Changes*</b>	Your employer's plans may permit election changes due to cost or coverage changes. You may make a corresponding election change to your Dependent Care FSA benefit whenever you actually switch dependent care providers. However, if a relative (who is related by blood or marriage) provides custodial care for your eligible dependent, you cannot change your salary reduction amount solely on a desire to increase or decrease the amount being paid to that relative.
<b>Open Enrollment Under Other Employer's Plan*</b>	You may make an election change when your spouse or dependent makes an Open Enrollment Change in coverage under their employer's plan if they participate in their employer's plan and: <ul style="list-style-type: none"> <li>• The other employer's plan has a different period of coverage (usually a plan year) or</li> <li>• Other employer's plan permits mid-plan year election changes under this event.</li> </ul>
<b>Judgment/Decree/Order<sup>†</sup></b>	If a judgment, decree or order from a divorce, legal separation (if recognized by state law), annulment or change in legal custody requires that you provide accident or health coverage for your dependent child (including a foster child who is your dependent), you may change your election to provide coverage for the dependent child. If the order requires that another individual (including your spouse and former spouse) covers the dependent child and provides coverage under that individual's plan, you may change your election to revoke coverage only for that dependent child and only if the other individual actually provides the coverage.
<b>Medicare/Medicaid<sup>†</sup></b>	Gain or loss of Medicare/Medicaid coverage may trigger a permitted election change. Eligibility for Florida KidCare is not considered an eligible changes in status event. However, loss of Florida KidCare coverage is considered a valid change in status event.
<b>Health Insurance Portability and Accountability Act of 1996 (HIPAA)</b>	If your employer's group health plan(s) are subject to HIPAA's special enrollment provision, the IRS regulations regarding HIPAA's special enrollment rights provide that an IRC § 125 cafeteria plan may permit you to change a salary reduction election to pay for the extra cost for group health coverage, on a pre-tax basis, effective retroactive to the date of the CIS event, if you enroll your new dependent within 30 days of one of the following CIS events: birth, adoption or placement for adoption. Note that a Healthcare FSA is not subject to HIPAA's special enrollment provisions if it is funded solely by employee contributions.
<b>Family and Medical Leave Act (FMLA) Leave of Absence</b>	Election changes may be made under the special rules relating to changes in elections by employees taking FMLA leave. Contact your employer for additional information.

\* Does not apply to a Health Care FSA plan.  
<sup>1</sup> Domestic Partners.

<sup>†</sup> Does not apply to a Dependent Care FSA plan.