

### **When you can add or cancel coverage for your dependents**

Generally, you must make your benefit elections prior to the beginning of each year for the entire coming year.

During the year, however, you may change your elections under NYU's health care plans if you or your eligible dependents experience a **qualifying status change** which results in a gain or loss of eligibility for coverage under NYU's health care plans or another employer's health care plans.

You must make your NYU health care plan election changes within 31 days of the date of the qualifying status change and your election change must be consistent with the gain or loss of eligibility for coverage.

You may also make changes to your group life insurance coverage when you experience one of the status changes indicated below. (An increase or decrease in group life insurance coverage is consistent with a change in marital or employment status.)

#### **A qualifying status change occurs when:**

1. Your marital status changes (or you register or revoke a domestic partnership).
2. You increase or decrease your number of dependent children (birth, death, adoption or placement for adoption, appointment of legal guardianship, given temporary or permanent custody of a child).
3. Your dependent child is no longer eligible for coverage according to the terms of the plan(s) (exceeds age 19 or 25 if a full-time student or marries).
4. A court decree that orders you must provide health coverage for your dependent.
5. Your or your dependent's work site changes.
6. Your or your dependent's residence changes.
7. Your dependent's Medicare/Medicaid eligibility status changes.
8. Your spouse's/partner's employer's plan has a different plan year and open enrollment period than NYU's.
9. Coverage under your spouse's/partner's plan is significantly curtailed or ceases.
10. Your spouse's/partner's employer adds new health plan options.
11. NYU adds new health plan options.
12. Your provider of dependent care changes.
13. Your cost for dependent care significantly increases or decreases.
14. You or your spouse/partner commences or returns from an FMLA leave.

Note: The term *dependent* refers to any of the following as defined by the plan: your spouse, your domestic partner whom you have registered with the NYU Benefits Office, your unmarried child, your unmarried step-child, your unmarried adopted child or a child placed with you for adoption, an unmarried child for whom you have been appointed legal guardian or been given temporary or permanent custody by a court of competent jurisdiction, the unmarried child of your registered domestic partner.