



SWARTHMORE

Mid-Year Changes to Benefit Elections

The Internal Revenue Service (IRS) rules state that employees enrolled in pre-tax benefit plans may only make elections or changes to their plans once per year. Because of these rules, your benefit elections will be binding through December 31 of the current plan year.* However, you may make changes to your election if you experience one or more of the following special circumstances, which are known as Qualifying Life Events:

- Marriage, divorce, legal separation or death of your spouse
- Confirmation or dissolution of domestic partnership or civil union
- Birth, adoption, placement for adoption of an eligible child or death of a dependent
- Loss of your or your spouse's job or change in work status (e.g., full-time to part-time)
- A significant increase or decrease in the cost of a coverage option
- A significant curtailment of a coverage option, or addition or improvement of a coverage option
- Loss of dependent eligibility status (e.g., dependent child reaches age 26)
- Enrolling in Medicare or Medicaid; or loss of Medicaid coverage (may impact a dependent)
- As required by a Qualified Medical Child Support Order (QMCSO)
- Open enrollment occurs for your spouse
- Loss of coverage under a state Children's Health Insurance Program (CHIP) (only impacts the child who loses coverage)

**There is an exception to this rule limited to Health Savings Accounts and Commuter (Parking and Transit) benefits. These elections may be changed at any time during the year.*

Mid-Year Election changes must be requested within a 30-day window

The above Qualifying Life Events (QLE) allow you to make plan changes outside of the College's Annual Enrollment Period. For most allowable changes, you must submit your change request to Human Resources within 30 calendar days of the event.

The window to request enrollment changes increases to 60 calendar days only for these QLEs:

- Entitlement to premium assistance under Medicaid, or
- Loss of coverage eligibility for Medicaid or CHIP.

Benefit changes requested due to a "change of mind" or requested more than 30 days after the event cannot be allowed until the next Annual Enrollment Period.

For any allowable mid-year election change, you must email Human Resources at benefits@swarthmore.edu and also submit your QLE through the Benefitfocus platform within 30 days of the date of when the event occurred.