

Making Changes/Special Enrollment Events

The plan options and coverage levels you select during the 2011-2012 plan enrollment periods will remain in effect from September 1, 2011 through August 31, 2012. You cannot change plan options or add or change covered persons during the year unless you have a special enrollment event (family status change) such as a marriage, divorce (resulting in a loss of coverage), birth, adoption or placement for adoption, or if an individual with other health insurance coverage involuntarily loses that coverage.

Changes in employee and/or dependent coverage must be made within 31 calendar days after the special enrollment event. (Special rules apply to newborns; see box on this page for more information.) It is your responsibility to meet any such deadlines. If you do not request the appropriate changes during the applicable special enrollment period, the changes cannot be made until the next plan enrollment period or, if applicable, until another special enrollment event occurs. A preexisting condition waiting period will apply at that time. Prior creditable coverage may be used to offset a preexisting condition waiting period unless followed by a gap in coverage exceeding 63 days.

For most special enrollment events, the effective date of coverage will be the first of the month after the event date.

Note: A common law marriage is not considered a special enrollment event unless there is a Declaration of Common Law Marriage filed with an authorized government agency.

Loss of Coverage: When the employee or dependent of an employee loses other health coverage, the employee or dependent must have had other health coverage when coverage under TRS-ActiveCare was previously declined in writing. If the other coverage was COBRA continuation coverage, special enrollment can be requested only after the COBRA continuation coverage is exhausted. If the other coverage was not COBRA continuation coverage, special enrollment can be requested when the individual loses eligibility for the other coverage.

A change request submitted through your Section 125 vendor (if applicable) will not automatically result in changes to your TRS-ActiveCare coverage. All changes to TRS-ActiveCare coverage must be submitted to your Benefits Administrator, using the TRS-ActiveCare Enrollment Application and Change Form.

How are newborns covered by TRS-ActiveCare?

TRS-ActiveCare automatically provides coverage for a newborn child of a covered employee for the first 31 days after the date of birth. To add coverage for the newborn, you must sign, date and submit an *Enrollment Application and Change Form* to your Benefits Administrator **within 60 days after the date of birth**. However, you have up to one year after the newborn's date of birth to add the newborn to coverage if you have "employee and family" or "employee and child(ren)" coverage with TRS-ActiveCare at the time of the newborn's birth and at enrollment.

The effective date of coverage is the date of birth. **If the application is submitted after the enrollment period for the newborn child, the request to add coverage will be denied**—even if there would be no change in premium.

Note: Newborn grandchildren are not automatically covered by TRS-ActiveCare for the first 31 days; however, a covered employee may enroll eligible newborn grandchildren within 31 days after the newborn's date of birth.

It is not necessary to wait for the newborn's Social Security number. To add coverage, you should submit an *Enrollment Application and Change Form* without the newborn's Social Security number and re-submit another form once the number has been issued.