
Changes to Coverage Allowed Outside of Open Enrollment

Retirees can change benefits outside of the annual enrollment period, which occurs in the fall of each year, only if a qualifying event is experienced. The Internal Revenue Service defines a qualifying event; as any event that affects your benefits coverage or your dependent's benefits coverage.

Please note that when you make a change as the result of a qualifying event:

1. You are not allowed to switch between Florida Blue and CHP, but must continue with the plan you are currently enrolled in.
2. Your premium may be increased or decreased due to the changes made.
3. Proper documentation must be provided **within 30 days** of the event, otherwise the changes will not be allowed.

Forms are available in the Retirement Office and on the Retirement Website:

<http://www.tal.gov.com/retirement/RetirementHome.aspx>

Forms and proper documentation should be submitted to:

**City of Tallahassee
Retirement Administration
300 South Adams Street Box A-30
Tallahassee, FL 32301
850-891-8343**

or **FAX to: 850-891-8859**

Details of the following events and the allowed/required changes are described in this document:

- **Marriage**
- **Divorce**
- **Birth/Adoption of A Child**
- **Your Covered Dependent Child is going to have a baby**
- **Change in your Spouse's Employment Status**

Marriage

You can add your spouse to your City medical benefit plan or drop City coverage and go under your spouse's medical plan. Contact Retirement at 891-8343 **within 30 days of your marriage**. If you add your spouse to the City medical benefit plan, under normal situations, his/her enrollment will become effective the first day of the month following the month of the marriage.

Required documentation: copy of marriage certificate

Divorce

You **must** drop your ex-spouse off any insurance benefits, if he or she was covered on any of your medical or voluntary benefit plans. A court order requiring you to provide medical coverage for your ex-spouse does not mean you can keep your ex-spouse on your policy. Failure to notify Retirement of the divorce and continued coverage of your ex-spouse could result in fraud charges. You may be liable for all expenses related to the care of your ex-spouse during the fraudulent period and be terminated from all benefit plans.

Your spouse is eligible to continue health care coverage under COBRA. Contact the Retirement Office for details.

Required documentation: copy of the divorce decree.

Birth/Adoption of A Child

You can add your child to your health insurance coverage. Our contract does not require that you pre-enroll the baby, but we recommend you pre-enroll so that coverage is ensured. You can add the vital information after the birth. Coverage will be effective retroactively to the beginning of the month the child is born. If you are expecting a child, make sure the child is properly enrolled within 30 days of child's birth or before the birth.

Required documentation: copy of birth certificate

Your Covered Dependent Child is going to have a baby

Your new grandchild can be covered for up to 18 months, but only if the parent is a covered dependent child under your medical benefit plan and your grandchild is pre-enrolled and covered. The child must be properly enrolled within 30 days of birth.

Required documentation: copy of birth certificate

Change in your Spouse's Employment Status

You can enroll your spouse in the Medical Benefit Plan with the City -If your spouse loses coverage under his/her employer's plan due to your spouse's terminated employment, retirement or changes to part-time or temporary employment; or the rate for coverage under your spouse's plan has increased significantly and the same coverage would be less under the City's plan; or the plan design under your spouse's coverage is changed and becomes weaker or less than the City's plan design for the same level of coverage. (e.g., services no longer are offered which are offered by the City's plan or co-pays increase to more than the City's co-pays.)

Required documentation: Credible Coverage letter from spouse's employer

You can cancel your insurance benefits with the City

If your spouse starts a new job or changes to full-time or permanent employment and will now be picking up coverage under his or her employer's plan; or coverage through your spouse's employer becomes significantly less than the amount you pay through the City for the same level of coverage.

Required documentation: NONE

IMPORTANT RETIREE BENEFIT INFORMATION

Medical Plans: If you discontinue/cancel medical coverage on or after your retirement date you are eligible to re-join the City's medical plan during the annual enrollment period or if you experience a qualifying event, as long as you provide proof of continuous coverage from another medical plan provider from time of cancellation through time of re-application. This applies only to you (the retiree), and not to the cancellation of coverage for any dependents. If you were not enrolled and did not join in a medical plan at retirement, you are not eligible to re-join in the future. (See City Commission Policy 150)

Voluntary Plans: Retirees may only continue the voluntary benefit plans they were enrolled in and approved for at retirement. The coverage level may not be increased at or after retirement; therefore you cannot add dependents. You may drop a dependent or decrease the amount of a benefit; however, the changes are permanent and cannot be undone at a later date. If you discontinue/cancel a voluntary benefit plan on or after your retirement date you are not eligible to re-join in the future.