

LIFE CHANGE EVENTS

Coming on the Plan - After Open Enrollment Period

1. If a student enrolled in the Chickering/Aetna Plan marries, they can add a spouse and spouses' dependent children within 31 days of marriage.
2. If a student enrolled in the Chickering/Aetna Plan unites with a domestic partner, they can add the domestic partner and the partner's children within 31 days of union.
3. Birth of a child/children: If a student enrolled in the Chickering/Aetna Plan gives birth to a child or multiple children, they can add their child/ children within 31 days of the birth.
4. Adoption of a child/ children: If a student enrolled in the Chickering/ Aetna Plan adopts a child or multiple children, they can add their child/ children within 31 days of the adoption.
5. If a student ages off of their parent's insurance, they can come on within **31** days of aging off their parent's plan.
6. Post Doctorate Fellows and their spouse/ domestic partner and/or dependent children's enrollment is contingent upon their appointment date. Due to the varying appointment dates, Post Doc Fellows and their spouse/ domestic partner and/ or children can enroll at anytime during the policy year .(Please reference the documented policies and procedures document for more detailed information.)
7. Divorce/Legal Separation: if a student waived the Chickering/ Aetna Plan because they were covered through their spouse's insurance and is now divorced or legally separated with no insurance coverage, the student may come on.
8. Loss of Employment: If a student had waived the Chickering/ Aetna Plan because of insurance benefit through employment and subsequently loses his/her job, the student may come on. Additionally, if a student's spouse or domestic partner loses his/her employment and that job provided insurance for student and/or dependents, the student and/or their dependents may come on the Chickering/Aetna Plan.
9. If a student's registration status is confirmed after open enrollment, the student and their dependents may come on.
10. If a student and dependents miss the enrollment deadline due to a CUMC academic or administrative error, the student and their dependents may come on.

Method of Determining the Fee:

If the life change event occurs between the 1st and the 15th of the month, the full month's premium will be charged to the student account. If the event occurs after the 15th, half the month's premium will be charged to the student account.

Documentation Required:

Each life change event must be documented by formal evidence: e.g. birth certificate, marriage certificate, domestic partner affidavit, divorce papers, legal separation papers, and insurance documentation stating loss of insurance.

LIFE CHANGE EVENTS

Coming off the Plan – After the Enrollment Period

Note: Unless specifically noted, a student or dependent may not waive if claims were paid during the policy year in the instances described below

1. If a student enrolled in the Chickering/ Aetna Plan marries and their spouse has comparable coverage, the student may come off the plan within 31 days of marriage provided there are no claims paid under the plan.
2. If a spouse enrolled in Chickering/ Aetna Plan gets a job (and insurance) and has the opportunity to be covered under a comparable insurance plan, the student, spouse and/or dependent children may come off the plan within 31 days of obtaining the alternate plan provided there are no claims paid for any of the covered members.
3. If a student takes a medical leave of absence, s/he may request termination of coverage. Waiver will be granted provided there are no claims paid under the plan. A student can remain enrolled in the plan provided s/he was covered by the plan during the prior semester. For June nursing students, a student must have completed the intensive summer program prior to Fall semester in order to remain enrolled.
4. If a student withdraws from school or takes a (non-medical) leave of absence during 8/17-9/17, s/he is not covered under the plan and a full premium refund is provided. If a student withdraws from school after 9/17, s/he must remain enrolled in the plan and no premium refund is provided
5. If a student graduates prior to May (e.g. during October, December or February), the student may come off the plan prior to the end of the policy year. The student must submit their application with school documentation prior to December 1st to the Student Health Service's Enrollment office. The Spring premium will be credited to the student's account. A student may waive even if there are paid claims during the Fall semester.

Method of Determining Fee:

The credit will be calculated beginning the first day of the following month in which the event occurred.

Documentation Required:

Each life change event must be documented by formal evidence: birth certificate, marriage certificate, domestic partner affidavit, divorce papers, legal separation papers, insurance documentation stating loss of insurance, documentation from school.