

# ***Town of Manchester, Connecticut***

## ***Human Resources Department***

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September 12, 2017

To: All Employees Eligible for Insurance Benefits

From: Alysia McDowell, Human Resources Associate

**Re: Qualifying Event Period for Insurance Changes**

Employees should be aware that they have a limited time period to notify Human Resources of any additions or cancellations to their insurance coverage due to a qualifying event. Qualifying events include but are not limited to marriage, birth, divorce or loss of coverage.

For qualifying events that result in adding coverage for family members, employees have 30 days from the date of the qualifying event to enroll their spouse and/or children. If these changes are not made within the 30-day qualifying event window, the employee will need to wait until the next Open Enrollment session to make changes to their coverage. Open Enrollment is held annually in May and changes take effect July 1.

If an employee becomes divorced from their spouse, it is required that the spouse and any stepchildren be removed from insurance coverage. It is the employee's responsibility to notify Human Resources within 60 days of the end of the month in which the dissolution of marriage occurred. Coverage for the spouse and stepchildren will be terminated at the end of the month in which the divorce was finalized. If an employee fails to notify Human Resources within the 60-day qualifying event time frame, any charges for claims incurred by spouses or dependents no longer eligible for coverage will be the responsibility of the employee and will need to be repaid to the Town of Manchester.

In order to make a change to insurance due to a qualifying event, insurance enrollment forms need to be completed and returned to the Human Resources Department prior to the above noted deadlines. Additional documentation may be required to process enrollment changes, such as a marriage license, divorce decree or letter indicating loss of coverage. Furthermore, in order to enroll a spouse and/or dependent(s), employees will be required to provide proof of dependency in the form of a marriage certificate or birth certificate, respectively. Enrollment changes will not be made until all required documentation is received.

Enrollment forms for insurance changes can be obtained from the Human Resources Department. If you have any questions, please feel free to call me at (860) 647-3024.

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