

GIC QUALIFYING EVENTS

	A	B	C	D	E	F	G
1	Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
2	Marriage	None	Add family coverage	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the marriage date - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.	Spouse must be added at this time and any other eligible dependents may also be added.
3	Marriage	Individual	Change from individual to family	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the marriage date - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.	Spouse must be added at this time and any other eligible dependents may also be added.
4	Marriage	Family	Add spouse to family plan	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to date of marriage	Spouse must be added at this time and any other eligible dependents may also be added.
5	Marriage	Individual or Family	Cancel health coverage	Marriage Certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* Only	
6	*Prospective effective dates are determined by the GIC upon receipt of enrollment/change submission and documentation.						

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Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
Birth, Adoption	None	Add family coverage	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Birth - Prospective* or retroactive to the date of birth - if retroactive, all premiums due back to the first of the birthday month must be paid upon receipt of GIC billing invoice. Adoption - Prospective* or retroactive to the date child placed in home- if retroactive, all premiums due back to the first of the month in which the child was placed in the home must be paid upon receipt of GIC billing invoice.	Child must be added at this time and any other eligible dependents may also be added
Birth, Adoption	Individual	Change from individual to family	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Birth - Prospective* or retroactive to the date of birth - if retroactive, all premiums due back to the first of the birthday month must be paid upon receipt of GIC billing invoice. Adoption - Prospective* or retroactive to the date child placed in home - if retroactive, all premiums due back to the first of the month in which the child was placed in the home must be paid upon receipt of GIC billing invoice.	Child must be added at this time and any other eligible dependents may also be added

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Birth, Adoption	Family	Add dependent to family plan	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to date of birth or in the case of adoption, retroactive to placement of adopted child in home	Child must be added at this time and any other eligible dependents may also be added
Birth, Adoption	Individual or Family	Cancel health coverage	Birth Certificate/ Adoption Placement Letter	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* Only	

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1	Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
2	Divorce/Legal Separation (Employee/Retiree loss of non-GIC health coverage)	None	Add individual or family coverage	Divorce Decree/Separation agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of coverage	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the absolute date of the divorce - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.	Change is allowed only if there was a loss of employee or retiree non-GIC health coverage due to divorce. Any eligible dependents who also lost coverage due to the divorce may be added at this time.
3	Divorce/Legal Separation (Dependent's loss of other non-GIC health coverage)	Individual	Change to family to add dependents	Divorce Decree/Separation agreement (page with absolute date, section on health insurance, and signature page), proof of involuntary loss of dependent's coverage	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the absolute date of the divorce - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.	Change is allowed only if there was a loss of employee or retiree non-GIC health coverage due to divorce. Any eligible dependents who also lost coverage due to the divorce may be added at this time.



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Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
Death of Spouse/dependent	None	Add individual or family coverage	Copy of certified death certificate, proof of Involuntary loss of other coverage	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the date of death - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.	Any eligible dependents may be added at this time
Death of Spouse/dependent	Individual	Change to Family	Copy of certified death certificate, proof of Involuntary loss of non-GIC coverage for the dependent(s) requesting to be added to plan	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the date of death - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.	Any eligible dependents may be added at this time
Death of Spouse/dependent	Family	Change from family to individual or cancel if there are no other deps on the plan	Copy of certified death certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event. If received after 60 days, effective date is prospective*.	
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	Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
1							
2	Spouse/Dependent's Employer Open Enrollment	None	Add individual or family coverage	Proof of spouse/dependent's open enrollment that includes date that open enrollment changes will go into effect	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (last day of spouse/dependent's open enrollment period) or during GIC's Annual Enrollment	Prospective* or retroactive to the coverage termination date - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.	Any eligible dependents may be added at this time.
3	Spouse/Dependent Employer Open Enrollment	Individual	Change to family	Proof of spouse/dependent's open enrollment that includes date that open enrollment changes will go into effect	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (last day of spouse/dependent's open enrollment period) or during GIC's Annual Enrollment	Prospective* or retroactive to the coverage termination date - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.	Any eligible dependents may be added at this time
4	Spouse/Dependent Employer Open Enrollment	Family	change to individual	Proof of spouse/dependent's open enrollment that includes date that open enrollment changes will go into effect	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (last day of spouse/dependent's open enrollment period) or during GIC's Annual Enrollment	Prospective* only	

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5	Spouse/Dependent Employer Open Enrollment	Individual or Family	Cancel	Proof of spouse/dependent's open enrollment	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event (last day of spouse/dependent's open enrollment period) or during GIC's Annual Enrollment	Prospective* only	
6	*Prospective effective dates are determined by the GIC upon receipt of enrollment/change submission and documentation.						



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1	Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
2	Change in Dependent's eligibility under GIC plan (i.e. dep ages out/turns age 26)	Family	Drop dependent, Change to individual if no other dependents on plan	Not Applicable	Enrollment/Change submission must be received at the GIC within 60 days of the Qualifying Event.	Prospective only.*	
3	Dependent (under age 26) Enrollment in other health plan (Mass Health, employer, military)	Family	Drop dependent from plan, change to individual if no other dependents on plan	Proof of dependent's enrollment in other health coverage (i.e. health plan ID card, letter from employer or health plan	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Prospective only.*	
4	Spouse/Dependent moving to the U.S. to reside from another country	Individual	Change to family to add spouse/dependent	Proof of spouse/dependents arrival to the U.S. (copy of passport/visa), marriage or birth certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Prospective* or retroactive to the event date - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.	Any other eligible dependents may also be added.

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5	Spouse/Dependent moving to the U.S. to reside from another country	Family	Add spouse/dependent	Proof of spouse/dependents arrival to the U.S. (copy of passport/visa), marriage or birth certificate	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event.	Prospective* or retroactive to date of event	Any other eligible dependents may also be added.
6	*Prospective effective dates are determined by the GIC upon receipt of enrollment/change submission and documentation.						

GIC QUALIFYING EVENTS

Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
GIC Health Plan Benefit Change(s) (GIC drops plan, increases deductibles)	Individual	Enroll in a new plan or cancel	Not Applicable	Enrollment/Change Submission must be received during the GIC's Annual Enrollment period to change plans	July 1st	We do not allow health plan change if provider(s) or hospital leaves plan.
GIC Health Plan Benefit Change(s) (GIC drops plan, increases deductibles)	Family	Enroll in a new plan or cancel	Not Applicable	Enrollment/Change submission must be received during the GIC's Annual Enrollment period to change plans	July 1st	We do not allow health plan change if provider(s) or hospital leaves plan.
<b>Change in spouse/dependent's other non-GIC plan is not a Qualifying Event.</b>						
*Prospective effective dates are determined by the GIC upon receipt of enrollment/change submission and documentation.						

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Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date
Loss of eligibility for Medicaid or CHIP Coverage	None	May elect individual or family coverage to cover employee, spouse or dependent who has lost Medicaid or CHIP coverage.	Proof of involuntary loss of coverage (Documentation from Mass Health indicating the Medicaid or CHIP coverage has ended involuntarily.)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the coverage termination date - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.
Loss of eligibility for Medicaid or CHIP Coverage	Individual	May elect family coverage to cover spouse or dependent who has lost Medicaid or CHIP coverage.	Proof of involuntary loss of coverage (Documentation from Mass Health indicating the Medicaid or CHIP coverage has ended involuntarily.)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the coverage termination date - if retroactive, all premiums due back to the first of the month in which the event took place must be paid upon receipt of GIC billing invoice.
Loss of eligibility for Medicaid or CHIP Coverage	Family	May add spouse/dependent	Proof of involuntary loss of coverage (Documentation from Mass Health indicating the Medicaid or CHIP coverage has ended involuntarily.)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the date of termination of coverage.
Gain of eligibility for state premium assistance subsidy from Medicaid or CHIP	None	GIC must allow enrollment for an eligible employee who becomes eligible for premium assistance from Medicaid or CHIP (MGL Chapter 176N)	Notice of approval for premium assistance from MassHealth	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* only.

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GIC QUALIFYING EVENTS

Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date
Court order, court judgement or decree resulting in the dependent child being eligible to enroll (including Qualified Medical Child Support Order - QMCSO)	None	May change family coverage to add dependent child	Copy of Judgment, Decree or Order	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the date of court document or QMCSO - if retroactive premium all premiums due retroactive to the first of the month in which the court document or QMCSO took place must be paid upon receipt of GIC billing invoice.
Court order, court judgement or decree resulting in the dependent child being eligible to enroll (including Qualified Medical Child Support Order - QMCSO)	Individual	May change family coverage to add dependent child	Copy of Judgment, Decree or Order	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the date of court document or QMCSO - if retroactive premium all premiums due retroactive to the first of the month in which the court document or QMCSO took place must be paid upon receipt of GIC billing invoice.
Court order, court judgement or decree resulting in the dependent child being eligible to enroll (including Qualified Medical Child Support Order - QMCSO)	Family	May add dependent	Copy of Judgment, Decree or Order	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* or retroactive to the date of court document or QMCSO
Court order, court judgement or decree resulting in the dependent child being ineligible for GIC health plan (including Qualified Medical Child Support Order - QMCSO)	Family	Drop dependent from plan, change to individual	Copy of Judgment, Decree or Order	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective only.*

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Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
Employee, spouse or dependent no longer resides in health plan's service area resulting in enrollee no longer being eligible for GIC health plan	Individual	Change health plans, cancel coverage	Documentation of new address (e.g. Utility bill, lease)	Enrollment/Change submission with documentation must be received at the GIC.	Prospective* only.	
Employee, spouse or dependent no longer resides in health plan's service area resulting in enrollee no longer being eligible for GIC health plan	Family	Change health plans, cancel coverage, remove ineligible dependent(s) from plan, change from family to individual if all dependents on plan reside outside health plan's service area	Documentation of new address (e.g. Utility bill, lease)	Enrollment/Change submission with documentation must be received at the GIC.	Prospective* only.	If GIC has a court order or divorce decree which states that the employee or retiree must cover dependent, cancellation of coverage is not allowed unless employee or retiree shows proof that dependent has other health coverage. If proof not received, employee or retiree must enroll in a health plan that will cover all dependents.
*Prospective effective dates are determined by the GIC upon receipt of enrollment/change submission and documentation.						

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Qualifying Event	GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	NOTES
<b>Change in Employment Status of Employee:</b>						
Newly hired state or municipal employee eligible for GIC	None	Enroll	Not Applicable	Elect GIC benefits within 21 days of hire (portal enrollment) or 10 days (Form enrollment) from date of hire. Enrollment/Change submission with documentation must be received at the GIC within 21 days from date of hire	First of the month following 60 day waiting period or two full calendar months whichever comes first	
Going on approved unpaid leave	None	None	Not Applicable			
Going on approved unpaid leave	Individual or Family	Cancel	Not Applicable	Enrollment/Change submission cancelling coverage must be received at the GIC no later than 30 days from start date of approved unpaid leave or may cancel during GIC's Annual Enrollment	Prospective* only. If cancelling during GIC's Annual Enrollment period effective date will be July 1st.	

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Return from approved unpaid leave	None	Enroll at Annual Enrollment only		Enrollment/Change submission with documentation must be received at the GIC during Annual Enrollment period.	July 1st	
Return from approved unpaid military leave	None	Reinstate previous GIC coverage (all benefits) upon return from leave or enroll for the first time during Annual Enrollment period	If reinstating previous GIC coverage, copy of military discharge papers	If reinstating previous GIC coverage, Enrollment/Change submission with supporting document must be received at the GIC within 60 days of return from leave or during GIC's Annual Enrollment period.	Prospective* only. If enrolling during GIC's Annual Enrollment period effective date will be July 1st.	
Return from approved unpaid FMLA leave	None	Reinstate previous GIC health coverage upon return from leave or enroll for the first time during Annual Enrollment period	If reinstating previous GIC health coverage, proof of return from FMLA leave required from agency	If reinstating previous GIC health coverage, Enrollment/Change submission with supporting document must be received at the GIC within 60 days of return from leave or during GIC's Annual Enrollment period.	Prospective* only. If enrolling during GIC's Annual Enrollment period effective date will be July 1st.	
Return from approved unpaid leave - all types of leave	Individual or Family	None	Not Applicable			



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Termination & rehire		If rehired before GIC coverage end date, coverage continues with no change. If rehired after coverage end date, enroll as a new hire with a 60 day waiting period.	Not Applicable	Rehire before coverage end date - GIC Enrollment and Change Form only. Re-hired after coverage end date - Enrollment/Change submission with required documentation		
<b>Change in Employment Status of Spouse/Dep:</b>						
Loss of Employment Status of spouse or dependent	None	Add individual or family coverage	Proof of Involuntary loss of other employer's coverage. Supporting document must specify that the loss of other health coverage is involuntary, include termination date and be on employer's or health plan's letterhead.	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* or retroactive to the coverage termination date - if retroactive, all premiums due back to the termination date of coverage must be paid upon receipt of GIC billing invoice.	Change in status of Spouse/dependent must create eligibility for employee spouse or dependent. If not, no changes allowed under our plan. Example - spouse goes from part time to full time but this does not change eligibility for coverage at job - no change under our plan.

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Loss of Employment Status of spouse or dependent	Individual or Family	Add spouse or dependent to existing GIC family plan, change to family	To add spouse/dep to existing family plan or change to family, proof of Involuntary loss of other coverage.	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	To change to family, Prospective* or retroactive to the coverage termination date. If retroactive, all premiums due back to the first of the month of the termination date of coverage must be paid upon receipt of GIC billing invoice.	Change in employment status of Spouse/dependent must create eligibility for employee spouse or dependent. If not, no changes allowed under our plan. Example - spouse goes from full time to part time but this does not change eligibility for coverage at job - no change under our plan.
Gain of Employment Status of spouse or dependent	Individual or Family	If family, change to individual or cancel	To change to individual, proof of spouse/dependent's enrollment in new employer's health plan. To cancel, proof of insured's enrollment in new employer's health plan (i.e. health plan ID card, letter from employer or health plan on letterhead)	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment	Prospective* only.	

\*Prospective effective dates are determined by the GIC upon receipt of enrollment/change submission and documentation.

**GIC QUALIFYING EVENTS**

<b>Qualifying Event</b>	<b>GIC Health/Dental Coverage</b>	<b>Allowable Changes</b>	<b>Supporting Document Required</b>	<b>Timeframe to apply and form(s) required</b>	<b>Effective Date</b>	<b>Notes</b>
Employee Retirement	None	Enroll in a GIC Health Plan	Documentation of approved retirement	GIC Retiree/Survivor Enrollment/Change Form (Form RS) and documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment.	Prospective* only.	Retirees must be collecting a monthly pension before coverage will be effective.
Employee Retirement	Individual	Change health plans, change to family coverage, cancel coverage	Documentation of approved retirement	Enrollment/Change submission with documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment coverage.	Prospective* only.	Retirees must be collecting a pension from a GIC participating public retirement system to be eligible for GIC benefits.
Employee Retirement	Family	Change health plans, change to individual or cancel coverage	Documentation of approved retirement	GIC Employment Status Change Form and documentation must be received at the GIC within 60 days of the Qualifying Event or during GIC's Annual Enrollment. If changing to individual coverage, GIC Retiree/Survivor Enrollment/Change Form (Form RS) also required.	Prospective* only.	Retirees must be collecting a monthly pension from a participating public retirement system to be eligible for GIC benefits. If GIC has a court order or divorce decree which states that the employee or retiree must cover dependent employee or retiree must be enrolled in a health plan will cover all dependents.
*Prospective effective dates are determined by the GIC upon receipt of enrollment/change submission and documentation.						
NOTE: To enroll in GIC Retiree Dental, enrollment form must be received within 60 days of retirement, or at a later date with proof of involuntary loss of other dental plan (e.g. COBRA dental plan), or during GIC's Annual Enrollment						