

GIC QUALIFYING STATUS CHANGE EVENTS

Qualifying Status Change Event	Current GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
Marriage	None	Add family coverage	Marriage Certificate	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	Spouse must be added at this time and any other eligible dependents may also be added.
Marriage	Individual	Change from individual to family	Marriage Certificate	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	Spouse must be added at this time and any other eligible dependents may also be added.
Marriage	Family	Add spouse to family plan	Marriage Certificate	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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.
Marriage	Individual or Family	Cancel health coverage	Marriage Certificate	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment	Prospective* Only	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment form(s) and documentation.						

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Birth, Adoption	None	Add family coverage	Birth Certificate/ Adoption Placement Letter	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms. 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 received with enrollment forms.	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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms. 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 received with enrollment forms.	Child must be added at this time and any other eligible dependents may also be added			
Birth, Adoption	Family	Add dependent to family plan	Birth Certificate/ Adoption Placement Letter	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment	Prospective* Only				
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment form(s) and documentation.									

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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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	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.
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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	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.
Divorce/Legal Separation	Family	Cancel coverage/change to individual if divorce decree states that insured not required to cover ex-spouse or ex-spouse removes him/herself from plan in writing. (Ex-spouses can stay on insured's family plan until such time either party remarries.*)	Divorce Decree/Separation agreement (page with absolute date, section on health insurance, and signature page)	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment	If cancelling or changing to individual coverage, prospective* only.	*At remarriage, Chapter 32A, Section 11A applies; ex-spouse's coverage ends as of the date of remarriage and is offered either COBRA or Divorced Spouse Rider.

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GIC QUALIFYING STATUS CHANGE EVENTS

Qualifying Status Change Event	Current 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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	Any eligible dependents may be added at this time
Death of Spouse/dependent	Family	Change from family to individual or cancel	Copy of certified death certificate	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event.	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event. If received after 60 days, effective date is prospective*.	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment form(s) and documentation.						

GIC QUALIFYING STATUS CHANGE EVENTS

Qualifying Status Change Event	Current GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	Any eligible dependents may be added at this time.
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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	Any eligible dependents may be added at this time
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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event (last day of spouse/dependent's open enrollment period) or during GIC's Annual Enrollment	Prospective* only	
Spouse/Dependent Employer Open Enrollment	Individual or Family	Cancel	Proof of spouse/dependent's open enrollment that includes date that open enrollment changes will go into effect	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event (last day of spouse/dependent's open enrollment period) or during GIC's Annual Enrollment	Prospective* only	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment form(s) and documentation.						

GIC QUALIFYING STATUS CHANGE EVENTS

Qualifying Status Change Event	Current GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	
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	N/A	GIC Enrollment and Change Form must be received at the GIC within 60 days of the Qualifying Status Change Event.	Prospective only.*	
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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event.	Prospective only.*	
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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event.	Prospective* or retroactive to date of event	Any other eligible dependents may also be added.
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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event.	Prospective* or retroactive to date of event	Any other eligible dependents may also be added.
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GIC QUALIFYING STATUS CHANGE EVENTS

Qualifying Status Change Event	Current 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	N/A	GIC Enrollment and Change Form 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	N/A	GIC Enrollment and Change Form 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.
Change in employee/spouse/dependent's other non-GIC plan is not a Qualifying Status Change Event.						
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment form(s) and documentation.						

GIC QUALIFYING STATUS CHANGE EVENTS

Qualifying Status Change Event	Current 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.)	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.
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.)	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.
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.)	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment	Prospective* only.

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GIC QUALIFYING STATUS CHANGE EVENTS

Qualifying Status Change Event	Current 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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment	Prospective* or retroactive to the date of court document or QMCSO - if retroactive premium for the entire month in which the court document or QMCSO took place must be received with enrollment forms or GIC's Annual Enrollment.				
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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment	Prospective* or retroactive to the date of court document or QMCSO - if retroactive premium for the entire month in which the court document or QMCSO took place must be received with enrollment forms or GIC's Annual Enrollment.				
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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment	Prospective only.*				
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment form(s) and documentation.									

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Qualifying Status Change Event	Current 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)	GIC Enrollment and Change Form and 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)	GIC Enrollment and Change Form and 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 will cover all dependents.
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GIC QUALIFYING STATUS CHANGE EVENTS

Qualifying Status Change Event	Current GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	NOTES
Change in Employment Status of Employee:						
Newly hired state or municipal employee eligible for GIC	None	Enroll	N/A	Elect GIC benefits within 10 days from date of hire. GIC Enrollment and Change form and 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	N/A			
Going on approved unpaid leave	Individual or Family	Cancel	N/A	GIC Employment Status Change Form (Form 1A) 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		GIC Enrollment and Change form and 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, GIC Enrollment and Change form and 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 coverage (all benefits) upon return from leave or enroll for the first time during Annual Enrollment period	If reinstating previous GIC coverage, proof of return from FMLA leave required from agency	If reinstating previous GIC health coverage, GIC Enrollment and Change form and 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	N/A			

GIC QUALIFYING STATUS CHANGE EVENTS

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	N/A	Rehire before coverage end date - GIC Enrollment and Change Form only. Re-hired after coverage end date - GIC Enrollment and Change form and required documentation		
Change in Employment Status of Spouse/Dep:						
Loss of Employment Status or Employer COBRA subsidy ends for 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 stationery.	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	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.

GIC QUALIFYING STATUS CHANGE EVENTS

Loss of Employment Status or Employer COBRA subsidy ends for 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.	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change 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 received with enrollment forms.	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.
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 stationery)	GIC Enrollment and Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment	Prospective* only.	
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment form(s) and documentation.						

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Qualifying Status Change Event	Current GIC Health/Dental Coverage	Allowable Changes	Supporting Document Required	Timeframe to apply and form(s) required	Effective Date	Notes
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 Status Change 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	GIC Employment Status Change Form and documentation must be received at the GIC within 60 days of the Qualifying Status Change Event or during GIC's Annual Enrollment. If changing to family coverage, GIC Retiree/Survivor Enrollment/Change Form also required.	Prospective* only.	Retirees must be collecting a monthly pension before coverage will be effective.
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 Status Change 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 before coverage will be effective. If GIC has a court order or divorce decree which states that the employee or retiree must cover dependent, cancellation of coverage or change to individual 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 will cover all dependents.
*Prospective effective dates are determined by the GIC upon receipt of complete enrollment form(s) 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						