

TOWN OF GLASTONBURY

Guidelines to Medical/Dental Benefit Changes

1. Please note that all medical, dental and flexible spending account elections you make at open enrollment (or when first eligible if you are hired during the year) cannot be changed until the next open enrollment. During the Plan Year, the only times you may change (drop or add) benefits if you have one of the following qualifying events:

- Marriage or divorce
- Birth or adoption of child
- Death of spouse and/or child
- Spouse commences or terminates employment
- Your employment status changes from full-time to part-time or from part-time to full-time
- Your spouse's employment status changes from full-time to part-time or from part-time to full-time
- Your spouse has a significant change in health coverage directly attributable to your spouse's employment

Please note your election change must be consistent with the qualifying event. For instance, the birth of a child will allow you to change your election to add the child, but a spouse may not be added at this time, unless the spouse is experiencing a qualifying event at the same time.

You must notify Human Resources in writing within 30 days of the qualifying event.

2. The medical opt out benefit is available at the open enrollment period, effective July 1st and is paid in installments on a bi-weekly basis. If you elect the opt out and subsequently have a qualifying event during the year you may re-enroll in the medical plan within 30 days of the qualifying event. At the time of re-enrollment the opt out benefit will cease and you will begin having the appropriate costs deducted from your paycheck.

In addition, if during the year you elect coverage thru a spouse's new coverage you can terminate the Town coverage at the time of the qualifying event. If you terminate the Town coverage you can begin receiving the opt out benefit on a bi-weekly basis.