The following matrix is the basis for all approvals or denials for employee midyear changes. See also EBD Administrative Rules Title 260 OMES Chapter 40 Employee Benefits Department. The following categories will provide the Permitted Exceptions allowed by the Plan.

HIPAA SPECIAL ENROLLMENT RIGHTS (260:40-17-4)
(See other categories for the same kind of permitted changes that would be available under HIPAA. For example: Marriage, birth, adoption and loss of other coverage including exhaustion of COBRA.)

CHANGES IN STATUS

Change in status – Change in Employee's Legal Marital Status (OAC 260:40-17-4(2))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Marriage	May add spouse and dependents, w/o spouse if Spousal Exclusion is submitted	May add spouse and dependents, w/o spouse if Spousal Exclusion is submitted	May elect	May elect or increase. Increase requires EOI	May elect	May elect or modify[1]	May elect or modify[11] above
Divorce, legal separation, annulment or death of spouse	Must drop spouse and may drop dependents or add dependents	Must drop spouse and may drop dependents or add dependents	Must drop spouse and may drop dependents or add dependents	May add, increase or decrease	Must drop spouse and may drop dependents or add dependents	May decrease amount for former spouse	May elect or modify for dependents [dependents here mean children]

Change in status – Change in the Number of Employee's Dependents (OAC 260:40-17-4(3))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Birth, adoption or placement for adoption	May add dependent coverage	May add dependent coverage	May elect or modify to cover new dependents	May elect or increase. Increase requires EOI	May elect	May elect or increase	May elect or increase
Death or loss of dependent eligibility [dependent here means children]	Drop dependents who lose eligibility	Drop dependents who lose eligibility	Drop dependents who lose eligibility	No change allowed	Must drop dependent who dies or loses eligibility. Drop dependent life if there are no dependents	May elect or decrease or cease if election was all for last dependent	May modify or drop for child who dies or loses eligibility

Change in status – Change in Employment Status of Employee, Spouse or Dependent that affects eligibility (OAC 260:40-17-4(4))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Commencement of employment by spouse or dependent if eligibility is triggered	May drop spouse and/or dependent with proof of other coverage	May drop spouse and/or dependent with proof of other coverage	May drop spouse and/or dependent with proof of other coverage	May elect or modify	No change allowed	May decrease per amounts for spouse or dependent	May revoke with proof spouse set up account
Termination of spouse or dependent employment resulting in loss of other coverage	May add spouse and/or dependent with proof of loss of other coverage or may add dependent if spouse signs exclusion form	May add spouse and/or dependent with proof of loss of other coverage or may add dependent if spouse signs exclusion form	May add spouse and/or dependent to current coverage or elect for self and family with proof of loss of coverage	May increase if spouse lost coverage	No change allowed	May elect or increase to cover spouse and dependent expenses	May elect or increase to cover spouse and dependent expenses

[1] Modify does not include "drop." It only allows an increase or decrease that is in line with the consistency rule.

Change in status – Event Causing Employee's Dependent[2] to satisfy or cease to satisfy Eligibility Requirements (e.g., aging out, child's marriage or becoming single and moving back home) (OAC 260:40-17-4(5))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Child reaching age 26; under age 26 becoming single and financially dependent on parent again	May add or drop affected dependents	May add or drop affected dependents	May add or drop affected dependents	No changes	May elect or drop affected dependent	May elect or increase to cover affected dependent's expenses	No changes

Change in status – Change in Place of Residence of Employee, Spouse or Dependent (OAC 260:40-17-4(6))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Moving out of an HMO service area	May change health plan to HealthChoice or another available HMO	No change allowed	No change allowed	No change allowed	No change allowed	No change allowed	No change allowed

Change in status – Commencement or Termination of Adoption Proceedings (OAC 260:40-17-4(7))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Commencement or termination of adoption proceedings	May add dependent when commencing, may drop dependent when terminating	May add dependent when commencing, may drop dependent when terminating	May elect or modify to cover new dependents	May elect or increase	May elect	May elect or increase	May elect or increase

Judgments, Decrees or Orders (OAC 260:40-17-4(8))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
QMCSO, National Medical Support Notice or other verified court orders	May add dependent. Must follow "Cover One Cover All Rule"	May add dependent. Must follow "Cover One Cover All Rule"	May add dependent, but employee must also enroll and follow "Cover One Cover All Rule"	No change allowed	No change allowed	May elect or modify for dependent but not for spouse	No change allowed

Medicare (OAC 260:40-17-4(9))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Spouse and/or dependent becomes entitled to Medicare	May drop spouse and/or disabled dependent coverage	No change allowed	No change allowed	No change allowed	No change allowed	Decrease allowed for dropped spouse's and dropped dependent's expenses	No change allowed
Spouse and/or dependent loses Medicare	May add spouse and/or disabled dependent coverage	No change allowed	No change allowed	No change allowed	No change allowed	Increase allowed for spouse and/or dependent expenses	No change allowed

Medicaid (OAC 260:40-17-4(9))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Dependent child(ren) becomes entitled to Medicaid	May drop child(ren) one time only per plan year	May drop child(ren) one time only per plan year	May drop child(ren) one time only per plan year	No change allowed	No change allowed	Approved decreases allowed	No change allowed
Dependent child(ren) loses eligibility for Medicaid	May add child(ren) one time only per plan year	May add child(ren) one time only per plan year	May add child(ren) one time only per plan year	No change allowed	No change allowed	Approved increases allowed	No change allowed

[2] Dependent is defined as the primary member's spouse, child or other qualifying relative as defined by OAC 260:40-7-2.

Significant Change in Cost or a Change in Coverage (OAC 260:40-17-4(c)(13)) Treasury Regulation § 1.125-4(f)

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Cost increase	No change allowed	No change allowed	No change allowed	No change allowed	No change allowed	No change allowed	May increase[3]
Cost decrease	No change allowed	No change allowed	No change allowed	No change allowed	No change allowed	No change allowed	May decrease contribution or cancel account[4]

Changes in Coverage of Spouse or Dependent under Other Employer's Plan (OAC 260:40-17-4(11)

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Other employer decreases or ceases coverage on spouse and/or dependents	May add spouse and/or dependents with proof of loss of other coverage	May add spouse and/or dependents with proof of loss of other coverage	May add spouse and/or dependents with proof of loss of other coverage	No change allowed	May apply for spouse and/or dependents with proof of loss of other coverage	No change allowed	May elect or increase contributions only if spouse or dependent was enrolled and received corresponding decrease
Other employer increases coverage on spouse and/or dependents	May drop coverage on spouse and/or dependent if spouse and dependent have elected or received new or increased coverage. (Not just available)	May drop coverage on spouse and/or dependent if spouse and dependent have elected or received new or increased coverage. (Not just available)	May drop coverage on spouse and/or dependent if spouse and dependent have elected or received new or increased coverage. (Not just available)	No change allowed	Must drop coverage on all covered family members, just certain ones, with proof of gain of other coverage.	No change allowed	May reduce or cancel contributions if spouse has elected a corresponding amount under another employer plan
Open enrollment of spouse's or dependent's employer	Corresponding changes can be made under their employer plan	Corresponding changes can be made under their employer plan	Corresponding changes can be made under their employer plan	Corresponding changes can be made under their employer plan	Corresponding changes can be made under their employer plan	No change allowed	Corresponding changes can be made under their employer plan

FMLA Leave (OAC 260:40-17-4(12)2)

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Going out on FMLA Leave	Employer must maintain Core coverage[5] on employee only. Employee may continue all optional benefits on self and dependents (cannot split optional benefit package)	Employer maintains coverage on employee only. Employee may continue spouse and dependent coverage with direct pay or salary deduction if available or may drop spouse and dependent coverage	Employee may continue with direct pay or with salary deduction if available or may drop entire VISION option	Employee may continue with direct pay or with salary deduction if available or may drop entire SUP. LIFE option	Employee may continue with direct pay or with salary deduction if available or may drop entire DEP. LIFE option	Employee may continue with direct pay or with salary deduction if available or may drop entire HCRA option. No claims payable for services received during period without contributions	Employee may continue with direct pay or with salary deduction if available or may drop entire DCRA option
Return to work from FMLA Leave after the maximum 12 weeks	Employer should have kept coverage in force on employee; employee may resume prior spouse and dependent coverage if lapsed during leave	Employer should have kept coverage in force on employee; employee may resume prior spouse and dependent coverage if lapsed during leave	Employee may resume same coverage as before leave	Employee may resume same coverage as before leave but no higher level of coverage than before leave	Employee may resume same coverage as before leave but no higher level of coverage than before leave	Employee may resume same contribution amount if lapsed during leave or may not resume for balance of plan year	May resume same contribution amount if lapsed during leave or increase if new child was added or may not resume for balance of plan year

[3] Only if a cost change is imposed by a dependent care provider, who is not a relative of the employee, and only if the increase in a cost is 10% higher or more. (No percentage requirement on decreases.)

[4] May decrease or cancel account if change of care provider results in reduced or no cost to participant. Examples: A participant in the DCRA may make a prospective change that is "on account of and corresponds with" a change in the dependent care service provider. If a relative offers to care for the dependent at no charge, the account may be canceled. If a new dependent care provider charges less, the contribution may be reduced only on a prospective basis and with proper documentation.

[5] Core coverage includes employee health, dental, basic life and disability coverage; 12-week maximum period per calendar year.

Other permitted events: Leave Without Pay (LWOP), etc. (260:40-31-1)

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Going on LWOP	May keep or drop all coverage[6], drop dependent coverage[7], keep Core coverage	May keep or drop all coverage[6], drop dependent coverage[7], keep Core coverage	May keep or drop	May keep or drop	May keep or drop	May keep or drop	Must drop[8]
Returning from LWOP, over 30 days and return within the same plan year	If coverage not maintained while on LWOP employee must elect coverage	If coverage not maintained while on LWOP employee must elect coverage	No new enrollment allowed	May elect but EOI may be required[9]	May elect	No new enrollment allowed	May elect

Other permitted events: Workers' Compensation (74 O.S. § 840-2-21(H))

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Going out on Workers' Compensation	May keep all coverage[10], drop dependent coverage[11], drop all optional coverage[12]	May keep all coverage[10], drop dependent coverage[11], drop all optional coverage[12]	May keep or drop	May keep or drop	May keep or drop	May keep or drop	Must drop
Returning from Workers' Compensation (over 30 days but less than 12 months) within the same plan year	If dependent coverage not maintained while on Workers' Compensation dependent may not be added back	If dependent coverage not maintained while on Workers' Compensation dependent may not be added back	No new enrollment allowed	No new enrollment allowed	No new enrollment allowed	No new enrollment allowed	May elect
Returning from Workers' Compensation (over 12 months)	Treated as a new hire, dependent coverage subject to limits	Treated as a new hire, dependent coverage subject to limits	May elect	May elect, subject to limits and EOI	May elect, subject to limits	May elect	May elect

[6] If all coverage is dropped within 30 days of going on LWOP and employee returns *after* 30 days, the employee will be treated as a new hire and be allowed to re-enroll himself/herself and all previously covered dependents. Life Insurance Coverage can only be enrolled up to the level of coverage prior to LWOP unless new Evidence of Insurability is submitted and approved.

[7] Would be considered a voluntary drop – employee could not add dependents back on plan until after 12-month waiting period as a midyear change. Drop must be requested within 30 days of going on LWOP.

[8] Remember that the Dependent Care Account is tax free because it helps pay for dependent care while employee and spouse are gainfully employed.

[9] May require Evidence of Insurability (EOI = medical history).

[10] Benefits costs not fully covered by the benefit allowance are the employee's responsibility.

[11] Would be considered a voluntary drop – employee could not add dependents back on plan until after the 12-month waiting period. Drop must be requested within 30 days of going on Workers' Compensation.

[12] A full benefit allowance is paid to the employee by the state for the first 12 months of Workers' Compensation. After the 12-month period, if the employee is not back to work, the employing agency may cease paying the benefit allowance. Continuance of coverage will be the employee's responsibility.

Uniformed Services Employment and Reemployment Rights Act (USERRA) (OAC 260:40-31-4)

EVENT	HEALTH	DENTAL	VISION	SUP. LIFE	DEP. LIFE	HCRA	DCRA
Going out on USERRA[13]	May keep or drop all coverage. Employer assumes spouse and children are eligible and on military insurance. If employee drops self, dependents could only continue state coverage under COBRA	May keep or drop all coverage. Employer assumes spouse and children are eligible and on military insurance. If employee drops self, dependents could only continue state coverage under COBRA	May keep or drop all coverage. Employer assumes spouse and children are eligible and on military insurance. If employee drops self, dependents could only continue state coverage under COBRA	May keep or drop all coverage. Employer assumes spouse and children are eligible and on military insurance	May keep or drop all coverage	May keep or drop all coverage unless employee remains on payroll. HCRA could only be kept post-tax under COBRA	May keep or drop all coverage. Only available if employee remains on payroll
Return from USERRA	Employer restores all previous coverage for employee and previously covered dependents. May elect new choices offered to other state employees. No pre-existing conditions can be applied	Employer restores all previous coverage for employee and previously covered dependents. May elect new choices offered to other state employees. No pre-existing conditions can be applied	Employer restores all previous coverage for employee and previously covered dependents. May elect new choices offered to other state employees	Employer restores all previous coverage for employee and previously covered dependents. May elect new choices offered to other state employees	Employer restores all previous coverage for employee and previously covered dependents. May elect new choices offered to other state employees	Employer restores all previous coverage for employee and previously covered dependents. May elect new choices offered to other state employees	Employer restores all previous coverage for employee and previously covered dependents. May elect new choices offered to other state employees

[13] A military employee needs to be termed with appropriate effective date if he/she is on LWOP and reinstated upon return to work or handled with special status as approved by the agency.