

## **Insurance eligibility for benefit eligible employees outside of open enrollment:**

There are two timeframes during which benefit eligible employees can sign up for insurance through the Town of Wellesley:

- 1) During the first 30 days of their hire date **or** date they become benefits eligible
- 2) During open enrollment, generally during the month of April

Outside of these two options, the only other opportunity a benefit eligible Town of Wellesley employee has to sign up for benefits is through an involuntary loss of coverage or a qualifying event. Examples of qualifying events include birth of a child, death of a dependent, divorce, marriage and turning 26 if covered under a parent's insurance plan.



**You have 30 calendar days from the qualifying event date to furnish all of the required documentation for any changes that need to take place as a result of the event. Once the 30 days have passed, the employee will have to wait until open enrollment to enroll in insurance. The 30-day countdown begins on the date of the qualifying event. See below for instructions on how to drop insurance.**

Should a qualifying event occur, the following items are needed in order to add a family member(s) to existing coverage(s) or to enroll in new coverage, if applicable.

- 1) Documentation of the qualifying event
  - **If the qualifying event is a loss of coverage, a loss of coverage letter is needed in addition to the other items listed below.** This letter needs to be on company letterhead and it needs to state who is losing what and when. If an employee needs coverage for a dependent, the dependent must specifically be identified in the letter as to what coverage that dependent is losing and when it is being lost (ex: *John's last day on health and dental insurance through XYZ company is 4/30/2021. Covered on his plan are his wife Ann and their children Amy, Rebecca and Tom*)
  - **Coverage for an ex-spouse via divorce decree** – ex-spouses can only be covered on the specific insurance plan(s) mentioned in the divorce decree
- 2) Proof of relationship documents for everyone the employee needs to cover. Acceptable documents are as follows: City or Town issued marriage or birth certificate, adoption papers, court ordered guardianship papers and divorce decrees if applicable.
- 3) Social Security Numbers and birth dates for everyone the employee needs to cover
- 4) An insurance form for each insurance the employee needs to enroll in. Forms for all medical, dental and vision insurance can be found [HERE](#) by clicking the insurance specific section of the website.
- 5) All forms and supporting documentation must be emailed to [benefits@wellesleyma.gov](mailto:benefits@wellesleyma.gov) for processing **before the end of the 30 day enrollment window** after coverage loss or qualifying event date.

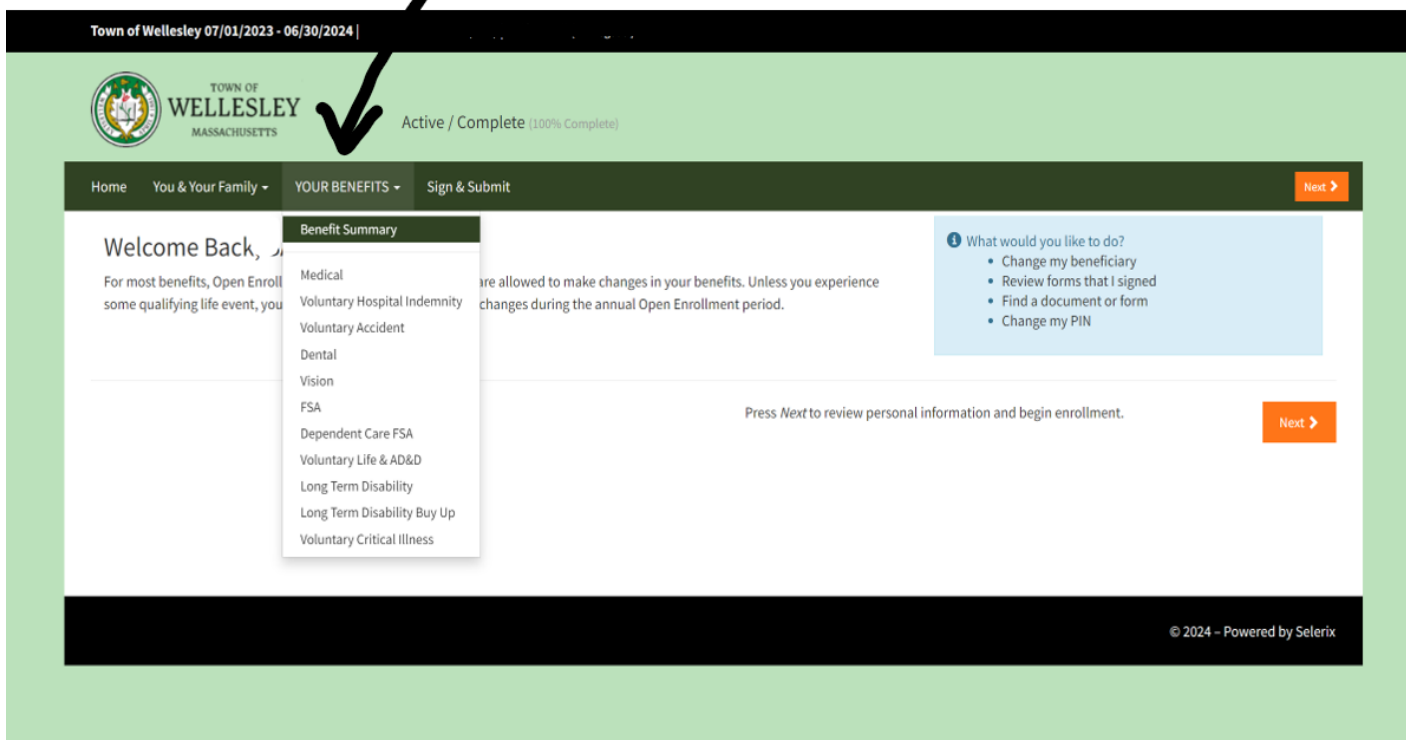
Outside of open enrollment, should you need to **dis-enroll** in insurance coverage, instructions are below. Depending on the coverage to be dropped, additional information may be needed from you before the request can be processed:

- 1) A request to disenroll from insurance must be made in writing and can be emailed to [benefits@wellesleyma.gov](mailto:benefits@wellesleyma.gov). The request must state what coverage is to be dropped and when. Coverage cannot be dropped more than 30 days in arrears.
- 2) Dental insurance and flexible spending accounts (FSA's) cannot be dropped or stopped, respectively, without proof of a qualifying event (birth, death, marriage, divorce or a change to you or your spouse's employment).
  - To **dis-enroll from dental** insurance, proof of a life event must be included in the written request to disenroll.
  - To **dis-enroll from FSA**, a Change of Status Form must be filled out and emailed along with the request.

If you dis-enroll from a town medical insurance plan, any free additional insurance coverage provided will revert to a paid coverage option the day after the town health insurance plan is dropped.

When asking to dis-enroll from insurance, you **MUST** be specific about which benefits you want to disenroll from and when. The only benefits that will be dropped are those that are specifically mentioned in the request to dis-enroll.

To see what benefits you already have, log into the benefit enrollment tool, click on YOUR BENEFITS and select the Benefit Summary Option. Log in instructions for the tool can be found [HERE](#).



Questions can be emailed to [benefits@wellesleyma.gov](mailto:benefits@wellesleyma.gov) or you may also call Human Resources at (781) 431-1019, ext. 2248. In the event there is no one to answer the phone, you can leave a message and someone will get back to you as soon as possible.