

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 late April/early May

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 qualifying life event. Examples of life events include birth of a child, death of a dependent, divorce, marriage and turning 26 if covered under a parent's insurance plan.



You only have 30 days from the date coverage is/was lost to furnish all of the required documentation for your coverage loss and subsequent insurance enrollment. Once the 30 days pass, the employee will have to wait until open enrollment to enroll in insurance.

Should a loss of coverage occur, the following will be needed to enroll for the coverage that was lost before enrollment in insurance with the Town of Wellesley can occur.

Documents needed for coverage loss:

- 1) Loss of coverage letter. This letter needs to be on company letterhead and it needs to state who is losing what and when. If employee wants to pick up coverage for a dependent, the dependent must specifically be identified in the letter as to what coverage is being lost when (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)
- 2) Proof of relationship documents for everyone the employee needs to cover. Acceptable documents are as follows: marriage or birth certificate issued by a city or Town, adoption papers, court ordered guardianship papers and divorce decrees if applicable.
- 3) Social Security Numbers for everyone the employee needs to cover
- 4) An insurance form for each insurance lost that the employee needs to pick up. 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 for processing **before the end of the 30 day enrollment window** after coverage loss. To determine your deadline date, click [HERE](#) and click on the link for the benefit enrollment eligibility calculator.

Questions can be emailed to 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.