

Human Resources Department – Benefits Office

Changing Your Benefits During the Year



CONROE
INDEPENDENT
SCHOOL DISTRICT

- 1. Mid-Year Benefit Changes** If you pay for benefits through pre-tax payroll deductions, your benefit elections generally cannot be changed during the plan year (September 1-August 31). However, you may be able to enroll, cancel coverage, or make changes if you experience a qualifying life event (also called a change in status) and the change is allowed by the benefit plan and insurance carrier. Examples of qualifying life events include:
 - Marriage, divorce, or death of a spouse
 - Birth, adoption, placement for adoption, or death of a dependent
 - A change in employment status affecting benefit eligibility
 - A dependent gaining or losing eligibility for coverage
 - HIPAA special enrollment rights
 - A court order affecting coverage
 - Gaining or losing Medicare or Medicaid entitlement
 - FMLA leave
 - A COBRA qualifying event
 - Loss of eligibility due to a reduction in work hours
 - Enrollment in a Qualified Health Plan through the Health Insurance Marketplace
 - A change in coverage under another employer's benefit plan, including annual enrollment
 - Loss of group health coverage sponsored by a governmental or educational institution.

***Important:** Benefit changes must comply with applicable plan provisions, carrier requirements, and eligibility rules. A qualifying life event does not guarantee that every requested change will be available.*

2. Your Benefit Change Must Be Related to the Event.

3. Deadlines

You must contact the CISD Benefits Office and provide all required documentation within:

- **31 calendar days after the qualifying life event** (beginning the day after the event); or
- **60 days** for Medicaid or CHIP eligibility changes.

Requests received after the deadline cannot be processed until the next annual enrollment period unless another qualifying life event occurs.

- 4. Required Documentation** For a spouse's or dependent's gain or loss of employment, documentation from the employer must include (1) Employment start or end date; **and** (2) Insurance coverage start or end date, including the type of coverage. Documentation must come directly from the employer. Letters must be signed by an authorized representative, and emails must be sent directly by the employer to benefitsoffice@conroeisd.net.
- 5. Post-Tax Benefits** Benefits paid through post-tax payroll deductions may generally be canceled at any time, subject to plan and carrier requirements.
- 6. When Changes Take Effect** Benefit changes cannot be processed until all required forms and documentation are received within the deadlines listed above and the request is approved.
 - **Adding Coverage:** Coverage is effective the first day of the month following the qualifying life event, unless a different effective date is required by law or the plan. For example, newborn coverage is effective on the date of birth.
 - **Dropping Coverage:** Coverage ends on the last day of the month in which all required forms and documentation are received. Coverage cannot be canceled retroactively.
- 7. Need to Make a Change?** Contact the CISD Benefits Office at BenefitsOffice@conroeisd.net or 936-709-7808.