Garland ISD – Mid-Year Benefit Changes Guide: To ADD benefits and/or participants choose an event for details:

General Submission Instructions

- Submit all paperwork within the **31-day election window** (unless otherwise noted).
- Submit via:
  - Email: benefits@garlandisd.net *(confirmation provided)*
  - School Mail: Benefits, Box 108
  - Fax: 972-485-4931
  - Drop Off: Harris Hill Building, 501 South Jupiter Road
  - Mail: Garland ISD, 501 S Jupiter Rd, Garland TX 75042, Attn: Benefits

Required Forms

- **Garland ISD Benefits Change Form** (Dental, Vision, FSA)
- **TRS-ActiveCare Application** (Medical)

Qualifying Life Events

Birth of a Child

Election Window:
31 days from date of birth

Who Can Enroll:

- Add newborn (SSN not required initially)
- Enroll in medical and/or add family members
- Change plans if coverage tier changes

Effective Date:
Date of birth

Documentation:

- Birth Certificate OR
- Verification of Birth Facts (not discharge papers)

Adoption of a Child

Election Window:
31 days from placement or final adoption

Who Can Enroll:

- Add adopted child
- Add spouse and/or change plans if needed

Effective Date:
Placement date or adoption finalization

Documentation:

- Court placement documents OR
- Final adoption decree

Marriage

Election Window:
31 days from date of marriage

Who Can Enroll:

- Add spouse and/or stepchildren
- Enroll in medical or change plans

Effective Date:
First of the month following marriage

Documentation:

- Marriage Certificate OR
- Common Law Marriage Certificate

Spouse Loses Employment / Coverage

Election Window:
31 days from loss of eligibility

Who Can Enroll:

- Employee and/or dependents losing coverage
- Plan changes allowed if tier changes

Effective Date:
First of the month following loss

Documentation:

- COBRA paperwork OR proof including:
  - Reason coverage ended
  - Date coverage ended
  - Benefits affected
  - Covered individuals

Dependent Ages Out of Coverage

Election Window:
31 days from loss of eligibility

Who Can Enroll:

- Employee or spouse replacing lost coverage

Effective Date:
First of the month following loss

Documentation:

- Same as loss of coverage above

Loss of Medicaid / CHIP

Election Window:
31 days from loss of eligibility
May be extended to 60 days based on Medicaid/CHIP determination timing

Who Can Enroll:

- Employee and/or dependents losing coverage

Effective Date:
First of the month following loss

Documentation:

- Proof of Medicaid/CHIP loss
  (Loss due to failure to provide documents does not qualify)

Divorce

Election Window:
31 days from loss of eligibility

Who Can Enroll:

- Employee and/or eligible children

Effective Date:
First of the month following loss

Documentation:

- COBRA paperwork OR
- Divorce decree (relevant pages) + proof of:
  - Date coverage ends
  - Benefits affected
  - Covered individuals

Death of a Spouse

Election Window:
31 days from loss of eligibility

Who Can Enroll:

- Employee and/or dependents

Effective Date:
First of the month following loss

Documentation:

- COBRA paperwork OR proof including:
  - Reason (death)
  - Date coverage ends

- Benefits affected
- Covered individuals