Changes to Medical and/or Dental Insurances
Qualifying Events

Changes to Insurance

Changes to insurance such as adding dependents, changing insurance company or changing plan level may only be made during the Open Enrollment period or through a Qualifying Event, according to the Office of State Comptroller’s rules.

Open Enrollment

The Office of State Comptroller annually conducts an Insurance Open Enrollment period, which allows employees to make changes to their insurance plans. This is a time for employees to make changes such as; changing insurance company, plan level or adding dependents. Open Enrollment normally takes place during the month of May, with an effective date of change on July 1st.

Qualifying Event

During the year an employee may experience a Qualifying Event, which allows them a thirty (30) day open window to enroll a dependent and/or spouse onto their health and/or dental insurance. Employees must complete the required paperwork within thirty (30) days from the date of the event. Failure to do so will result in having to wait until an annual Open Enrollment period to make a change.

Qualifying Events* consist of:

- **Marriage**: Copy of marriage certificate required.
- **Birth/Adoption of Child**: Copy of adoption papers required.
- **Loss of Coverage**: Documentation required stating employment termination date and insurance end date.
- **Dependent Status Change**: Documentation required.
- **Other**: Court Orders: Documentation required.

Change in the Dependents’ Status

An employee, who has an enrolled dependent on the state-sponsored insurance plan, has the responsibility to inform the State of Connecticut of a change in the dependents status; such as divorce, legal separation, or a child losing dependent status eligibility.

Questions

If you have any questions regarding their insurance coverage should contact Lisa Lengel 203-837-8666 or Michele Cazorla 203-837-8497 in the Human Resources Department.