

# Trigger Qualifying Events

## Description

The events below may trigger a special enrollment period for an employee or dependent that did not enroll in coverage when they were initially eligible or provide an opportunity to continue their current coverage through COBRA. Refer to plan documents for complete details.

Event	Special Enrollment Period	COBRA Qualifying Event
Birth or Adoption/Legal Guardianship	Yes	
Carrier Violation	Yes	
Cessation of COBRA/CalCOBRA (max coverage must be exhausted)	Yes	
COBRA Continuation Ends	Yes	
Court Order	Yes	
Death	Yes	Yes
Dependent Status is Lost	Yes	
Divorce or Legal Separation	Yes	Yes
Employee Enrollment in Medicare	Yes	Yes
Lay Off	Yes	Yes
Loss of "Dependent Child" Status under the Plan	Yes	Yes
Loss of Medicare	Yes	
Loss of Minimum Essential Coverage	Yes	
Loss of Provider (specific conditions)	Yes	
Marriage	Yes	
Misinformed Current Coverage was MC	Yes	
Reduction in ER Contribution	Yes	
Reduction in Hours of Employment	Yes	Yes
Release from Incarceration	Yes	
Relocation/Out-of-Service Area	Yes	
Return from Active Duty	Yes	
Termination (other than gross misconduct)	Yes	Yes

# Qualifying Event Information\*

Event	Aetna	Anthem	CalChoice	Cigna + Oscar	CCSB	Health Net	Kaiser	UHC
<b>Days to Enroll</b>	60 days	60 days	60 days	60 days	60 days	60 days	60 days	60 days
<b>Date Change Effective</b>	Date of Qualifying Event	Date of Qualifying Event	Effective date varies** depending on the Qualifying Event/Change of Family Status. Reference ER Admin Guide	Date of Qualifying Event	Effective date varies depending on the Qualifying Event/ Change of Family Status. Reference CCSB ER Guide	Effective date varies depending on the Qualifying Event	Effective date varies depending on the Qualifying Event. Reference Small Group Admin Handbook	Date of Qualifying Event
<b>New Premium Effective</b>	1st of the following month	Pro-rated from the Qualifying Event date	Charged the full month in which coverage becomes effective	1st of the following month	Charged the full month in which coverage becomes effective	Pro-rated from the Qualifying Event date	Charged the full month in which coverage becomes effective	<b>HMO:</b> billed for the full month <b>PPO:</b> pro-rated

\*Details within the Qualifying Event Information table do not apply to COBRA Qualifying Events.

\*\*For marriage/domestic partnership/stepchild, the effective date is based on when the required documentation is received. If received before the 16th of the month, then coverage begins on the date of the event and premiums are charged for the full month. Otherwise coverage begins the 1st of the next month. For birth, adoption, legal guardianship, eligible dependent child, the effective date is based on the birth date or date of placement. If before the 16th of the month, then coverage begins on the 1st of that month and premiums are charged for the month. If on or after the 16th of the month, then dependent is covered at no cost under the subscriber from birth date or date of placement to the end of the month. Then coverage for the dependent will begin on the 1st of the next month.