

Section 1: Reason for Submitting Form

- Use this form to enroll for coverage as a new hire or newly eligible employee, during annual enrollment, or to change your current coverage due to a qualifying life status change (see Section 11).
- Indicate the reason you are submitting the form and the date of the change(s), as necessary. Check all boxes that apply.
- Newly eligible dependents may only be enrolled within 31 days of the eligibility event.

Section 2: Personal Information

- Fill in all information requested. Leave the 4-digit department number blank if you do not know it. If your spouse/domestic partner/dependent(s) is employed by or retired from the County of Sonoma, please indicate in the space provided on the form.

Section 3: Employment Information

- Select your Bargaining Unit. If you do not know your Bargaining Unit name, contact your Payroll Clerk.

Section 4: Medical Plan Choice

- Indicate whether you wish to enroll as a new hire/newly eligible employee, add coverage for eligible dependent(s), continue current enrollment in medical coverage for yourself and/or your dependent(s), drop/waive medical coverage for yourself and/or your dependent(s), or change your medical plan election during annual enrollment.
- Complete the *Waiver of Medical Plan Acknowledgement* (Section 10 of this form) if you are waiving medical coverage.
- Select your medical plan and coverage level.
- Complete the *Kaiser Foundation Arbitration Agreement* (Section 9a of this form) if you are enrolling in the Kaiser Permanente HMO plan.
- Complete Section 7 of this form.

Section 5: Dental Plan Choice

- Indicate whether you wish to enroll as a new hire/newly eligible employee or add/continue/drop/waive coverage for yourself and/or your dependent(s) through Delta Dental of CA.

Section 6: Life Insurance**Complete this section ONLY to:**

- Designate a primary/contingent beneficiary(ies) for your County-provided life insurance benefit or change your previous designation on file.
- Initial in the space provided if you have a beneficiary designation on file with the County of Sonoma and do not wish to update it.

- Indicate your dependent life insurance coverage election. Complete Section 7 of this form if you are electing dependent life coverage.
- Part-time employees of some bargaining units have an option to purchase life insurance. Contact your Payroll Clerk or Human Resources Benefits for more information and the appropriate form.
- Note: If you wish to enroll in or change your Supplemental Life Insurance election or the beneficiary for this benefit, contact your Payroll Clerk or Human Resources Benefits for more information and the appropriate form.

Section 7: Eligible Dependent Information

- Complete the information by listing your dependents and their coverage status in medical, dental, vision, and dependent life insurance. Indicate **(A)** to add coverage for an eligible dependent(s); **(D)** to drop coverage for ineligible dependent(s); **(C)** to continue enrollment in coverage for an eligible dependent(s); **(W)** to waive coverage for an eligible dependent(s) or **(N/E)** if you have listed dependents that are not eligible.
- You **MUST** indicate whether your dependents are Full-time students, disabled dependents, and considered IRS-qualified dependents.
- Indicate whether you and/or your dependents have medical coverage in addition to County-offered coverage (e.g., through your spouse/DP's employer). If so, provide the coverage information requested. This information is required for coordination of benefits.

Section 8: Employee Authorization and Signature

- Review the Employee Authorization Agreement and sign and date your form.

Sections 9 and 10: Benefit Plan Agreements

- Complete the County Health Plan (Section 9) or Kaiser Foundation Health Plan Arbitration Agreement (Section 10) if electing either of these plans.

Section 11: Waiver of Medical Insurance Plan Acknowledgement

- Review and sign the *Waiver of Medical Plan Acknowledgement* if you are declining medical coverage for yourself and/or your eligible dependents and read Section 11 of this form. This is **required** if you choose to waive coverage.

When Changes are Allowed

Your benefits elections are irrevocable with a few limited exceptions. Read this section in its entirety to understand the circumstances under which you are eligible to make changes to your County-offered health plan elections. See reverse side for details.

Enter your name and employee ID number as indicated on the top of the applicable pages. Make a copy of your form for your records. Return the original form to your Payroll Clerk or Human Resources Department by the enrollment deadline.

County of Sonoma Employee Benefits Enrollment/Change Form

Confidential Information – Please print clearly

Employee ID #: _____

All employees must complete all sections of the form. Please follow the instructions included with this form.

Section 1a: Reason for Enrollment/Change	Section 1b: Add/Drop Dependent Coverage	Payroll/Benefits Unit Use Only
Mark all boxes that apply: <input type="checkbox"/> Annual Enrollment <input type="checkbox"/> New Hire (Date of Hire: _____) <input type="checkbox"/> Newly Eligible Employee <input type="checkbox"/> Extra Help to Probationary (Date: _____) <input type="checkbox"/> _____ FTE to _____ FTE (Date: _____) <input type="checkbox"/> Other: _____ (Date: _____) <input type="checkbox"/> Loss of Other Group Coverage (Date: _____) <input type="checkbox"/> Reenrollment <input type="checkbox"/> Reinstatement (Date: _____) <input type="checkbox"/> Cancel coverage <input type="checkbox"/> Name Change (Previous Name: _____) <input type="checkbox"/> Address Change <input type="checkbox"/> Life Insurance Beneficiary Change <input type="checkbox"/> Bargaining Unit/Contract Change (Date: _____) Old BU: _____ New BU: _____	Mark all boxes that apply: <input type="checkbox"/> Newly Acquired/Eligible Dependent(s) due to: <input type="checkbox"/> Marriage (Date: _____) <input type="checkbox"/> Domestic Partnership (Date: _____) <input type="checkbox"/> Birth/Adoption/Legal Guardianship (Date: _____) <input type="checkbox"/> Loss of Other Group Coverage (Date: _____) <input type="checkbox"/> Other Reason: _____ (Date: _____) <input type="checkbox"/> Dropping Dependent(s) due to: <input type="checkbox"/> Divorce/Termination of Domestic Partnership (Date: _____) <input type="checkbox"/> Over-age Dependent (Date: _____) <input type="checkbox"/> Other Reason: _____ (Date: _____)	Payroll/Benefits Unit Use Only Date of Hire: _____ Effective Date: _____ Pay Date Processed: _____ Ratio/% (Q/Total): _____ DP Affidavit verified: _____ eP Entry: _____ Review: _____
		Internal/Vendor Use Only Medical Effective Date: _____ Dental Effective Date: _____ Vision Effective Date: _____

Section 2: Employee's Personal Information			
Employee Last Name	First Name	MI	Social Security Number
Street Address	City, State, Zip Code		Date of Birth (MM-DD-YYYY)
Phone Number	4-Digit Dept. #	Marital Status:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widow/Widower <input type="checkbox"/> Divorced <input type="checkbox"/> Domestic Partner
Is your spouse/domestic partner/dependent(s) an employee of the County of Sonoma? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, list name(s): _____		Gender (Employee): <input type="checkbox"/> Male <input type="checkbox"/> Female	
Is your spouse/domestic partner a retired employee of the County of Sonoma? <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, list name(s): _____			

Section 3: Employment Information		
<i>Select your Bargaining Unit (Choose one; contact your Payroll Department if you are uncertain of your Bargaining Unit.)</i>		
<input type="checkbox"/> Administrative Mgmt. (50) <input type="checkbox"/> Board of Supervisors (49) <input type="checkbox"/> Confidential (51) <input type="checkbox"/> Dept/Agency Head (52) <input type="checkbox"/> DSA (46, 47)	<input type="checkbox"/> DSLEM (43) <input type="checkbox"/> Deputy Dist. Attorneys (45) <input type="checkbox"/> ESC (75) <input type="checkbox"/> Local 39 (85) <input type="checkbox"/> Public Defender Attorneys (60)	<input type="checkbox"/> SCLEA (30, 40, 41, 70) <input type="checkbox"/> SCLEMA (44) <input type="checkbox"/> SEIU (01, 05, 10, 25, 80, 95) <input type="checkbox"/> SCPDIA (55) <input type="checkbox"/> Unrepresented (00) <input type="checkbox"/> WCE (21)

Section 4: Medical Plan Choice (Check all that apply; complete Section 7 if enrolling eligible dependents.)	
<input type="checkbox"/> ANNUAL ENROLLMENT CHOICE ONLY-I am electing to CHANGE MY MEDICAL PLAN ELECTION. <input type="checkbox"/> I am a NEW HIRE/NEWLY ELIGIBLE employee making my medical plan election. <input type="checkbox"/> I am electing to ADD medical coverage for my eligible dependent(s). <input type="checkbox"/> I am electing to CONTINUE current enrollment in medical coverage for myself and/or my eligible dependent(s). <input type="checkbox"/> I am electing to DROP/WAIVE (circle one) medical coverage for myself and/or my dependent(s). Use drop for deleting <i>ineligible</i> dependent(s), or waive for deleting coverage for yourself and/or your <i>eligible</i> dependent(s). If waiving medical coverage for yourself and/or your eligible dependent(s), you must also complete the <i>Waiver of Medical Insurance Acknowledgement</i> (Section 11 of this form).	
<i>Select your medical plan and coverage level.</i>	
Select Your Medical Plan <input type="checkbox"/> County Health Plan PPO (175130-M051) <input type="checkbox"/> County Health Plan EPO (175130-M100) <input type="checkbox"/> Kaiser Permanente HMO (602484-0003)	Select Your Coverage Level <input type="checkbox"/> 1 – Self <input type="checkbox"/> 2 – Self and 1 Dependent <input type="checkbox"/> 3 – Self and 2 or More Dependents

Section 5: Dental Plan Choice (Check all that apply; complete Section 7 if enrolling eligible dependents.)	
<input type="checkbox"/> NEW HIRE/NEWLY ELIGIBLE/ANNUAL ENROLLMENT-I am electing to enroll in a dental plan. <input type="checkbox"/> I am electing to ADD dental coverage for my eligible dependent(s). <input type="checkbox"/> I am electing to CONTINUE current enrollment in dental coverage for myself and/or my eligible dependent(s). <input type="checkbox"/> I am electing to DROP dental coverage for my <i>ineligible</i> dependent(s). <input type="checkbox"/> I have waived or am electing to WAIVE dental coverage for myself and/or my <i>eligible</i> dependent(s) or as outlined in Section 11.	<div style="border: 1px solid black; padding: 5px; display: inline-block;">Delta Dental Premier #3126-0124</div>

Section 6: Hartford Life Insurance (#GL-673199) Provided to employees with an FTE of .75 or greater (60 hours or more bi-weekly). Available for purchase by part-time employees in some bargaining units. Complete this section as indicated in the instructions form.

Employee Life Insurance (Initial here _____ if you have a beneficiary designation on file with the County of Sonoma and do not wish to update it.)

Basic Life Insurance coverage is provided to eligible employees at no cost. If eligible, you are automatically enrolled. You must designate a beneficiary(ies) to receive payment of this benefit in the event of your death. Indicate your beneficiary information below, only if you do not currently have a beneficiary on file or you wish to change your current beneficiary designation. If you need more space, request a Beneficiary Designation Form from Hartford Life at 800-523-2233, or from your Payroll Clerk or Human Resources Benefits Unit.

Primary Beneficiary Full Name	Address	SSN	% of Benefit	Relationship	Birth Date
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(Optional) Contingent Beneficiary Full Name	Address	SSN	% of Benefit	Relationship	Birth Date
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This designation applies to your Basic Life Insurance benefit only; it can be changed at any time. If you are married or divorced, consult with your legal counsel prior to changing your beneficiary. The designation takes effect as of the date the completed form is received and accepted by the County.

Supplemental Life Insurance (Available for purchase to employees eligible for Basic Life Insurance.) To enroll or change your coverage level or beneficiary, contact your Payroll Clerk or Human Resources for the Supplemental Life Insurance form.

Dependent Life Insurance (If coverage is elected, enter your dependent information in Section 7 below.)

You may purchase dependent life insurance for your spouse, domestic partner, and eligible dependent children below. Indicate your election to purchase this coverage **Check all that apply.**

- NEW HIRE/NEWLY ELIGIBLE/ANNUAL ENROLLMENT**
I am electing to **ENROLL** my eligible dependent(s) in dependent life insurance coverage.
- I am electing to **ADD** dependent life insurance coverage for my eligible dependent(s).
- I am electing to **CONTINUE** current enrollment in dependent life insurance coverage for my eligible dependent(s).
- I am electing to **DROP** dependent life insurance coverage for my ineligible dependent(s).
Your next opportunity to purchase coverage will be during next year's annual Enrollment period.
- N/A**-No eligible dependent(s).

Basic Life Ins. -P.T. EE's in Ltd BU's

I am in an eligible bargaining unit and I am electing to **ENROLL** **CONTINUE** basic employee life insurance at my own expense.

I am electing to **DROP** basic employee life insurance

County Use Only

_____ Bargaining Unit

Confirmed eligible. Effective: _____

Section 7: Eligible Dependent Information (List ALL eligible dependents, including spouse/domestic partner. Attach an additional sheet to list more than six dependents.)

Full-time student status is required to enroll dependents 19 and over in County-offered dental and vision coverage. Disabled over-age dependents must meet the eligibility requirement for permanently disabled over-age dependent(s). Refer to the plans' evidence of coverage booklets or summary plan description for more information.

Complete the information below and indicate your choice for your dependent(s). **A=Add coverage, D=Drop coverage, C=Continue enrollment in coverage, W=Waive coverage, N/E=Not eligible**

Dependent Name (First, MI, Last)	Gender (M/F)	Date of Birth (MM-DD-YY)	Social Security Number	Relationship	Enroll in Medical Coverage? (Enter A, D, C, W, or N/E)	Enroll in Dental Coverage? (Enter A, D, C, W, or N/E)	Enroll in Vision Coverage? (Enter A, D, C, W or N/E)	Enroll in Dependent Life Insurance Coverage? (Enter A, D, C, W or N/E)	Full-Time Student ? (Y/N)	Permanently Disabled Dependent? (Y/N)	Tax Purposes Only Place a ✓ below to indicate dependent status	
											IRS Qual	Non-IRS Qual

This information is required for coordination of benefits. Do you and/or your eligible dependents listed above have medical coverage in addition to County-offered coverage (e.g., through your spouse/DP's employer or an individual policy?) Yes No. If yes, enter the coverage information below.

Individual's Name	Subscriber's Name	Name of Medical Plan

Section 8: Employee Authorization and Signature

I agree to comply with the terms of the benefits group contracts in which I am enrolled. I also declare under penalty of perjury that all eligible dependents listed above meet the plans' eligibility requirements and all eligible dependents listed as IRS Qualified dependents meet the IRC Section 152 definition of a qualified dependent. I will complete a new **County of Sonoma Employee Benefits Enrollment/Change Form** within 31 days of a change in this qualification or a change of benefit eligibility. I understand that the employee portion of the benefit premiums will be pre-tax only for IRS Qualified dependents. Further, I understand that I am responsible for the tax consequences (including interest and penalties) should there be any misstatement made on this declaration, or even in the absence of a misstatement, should the IRS or the State of California so determine that the benefits I am receiving for dependents listed as Qualified are found to be Non-Qualified. I authorize the County of Sonoma to withhold insurance premiums for the benefits requested in this document in accordance with the applicable Memorandum of Understanding or Board of Supervisor's resolution. I also certify that the information provided on this form is complete, true, and correct to the best of my knowledge.

Employee Signature _____ Date _____

Section 9: County Health Plan Agreement (If electing one of the County Health plans, sign this agreement.)

County Health Plan PPO, County Health Plan EPO

Anthem Blue Cross/Anthem Blue Cross Life and Health Insurance Company Arbitration Agreement

The following provision does not apply to class actions: IF YOU ARE APPLYING FOR COVERAGE, PLEASE NOTE THAT ANTHEM BLUE CROSS AND ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY REQUIRE BINDING ARBITRATION TO SETTLE ALL DISPUTES INCLUDING BUT NOT LIMITED TO DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY AND CLAIMS OF MEDICAL MALPRACTICE, IF THE AMOUNT IN DISPUTE EXCEEDS THE JURISDICTIONAL LIMIT OF SMALL CLAIMS COURT. It is understood that any dispute including disputes relating to the delivery of services under the plan/policy or any other issues related to the plan/policy, including any dispute as to medical malpractice, that is as to whether any medical services rendered under this contract were unnecessary or unauthorized or were improperly, negligently or incompetently rendered, will be determined by submission to arbitration as provided by California law, and not by a lawsuit or resort to court process except as California law provides for judicial review of arbitration proceedings. Both parties to this contract, by entering into it, are giving up their constitutional right to have any such dispute decided in a court of law before a jury, and instead are accepting the use of arbitration. THIS MEANS THAT YOU AND ANTHEM BLUE CROSS AND/OR ANTHEM BLUE CROSS LIFE AND HEALTH INSURANCE COMPANY ARE WAIVING THE RIGHT TO A JURY TRIAL FOR BOTH MEDICAL MALPRACTICE CLAIMS, AND ANY OTHER DISPUTES INCLUDING DISPUTES RELATING TO THE DELIVERY OF SERVICE UNDER THE PLAN/POLICY OR ANY OTHER ISSUES RELATED TO THE PLAN/POLICY.

Signature Required for County Health Plans

Date

Section 10. Kaiser Permanente Benefit Plan Agreement (If electing Kaiser, complete the agreement below.)

Kaiser Permanente HMO Plan

Kaiser Foundation Health Plan Arbitration Agreement

I understand that (except for Small Claims Court cases, claims subject to a Medicare appeals procedure, and, if I am enrolled in coverage that is subject to the ERISA claims procedure regulation (29 CFR 2560.503-1), certain benefit-related disputes), any dispute between myself, my heirs, relatives, or other associated parties on the one hand and Health Plan, its health care providers, or other associated parties on the other hand, for alleged violation of any duty arising out of or related to membership in Health Plan, including any claim for medical or hospital malpractice (a claim that medical services were unnecessary or unauthorized or were improperly, negligently, or incompetently rendered), for premises liability, or relating to the coverage for, or delivery of, services or items, irrespective of legal theory, must be decided by binding arbitration under California law and not by lawsuit or resort to court process, except as applicable law provides for judicial review of arbitration proceedings. I agree to give up our right to a jury trial and accept the use of binding arbitration. I understand that the full arbitration provision is contained in the *Evidence of Coverage*.

Signature Required for Kaiser Permanente HMO Plan

Date

Section 11. Waiver of Medical Plan Acknowledgement (You must complete this section if you are waiving medical coverage.)

If you wish to waive coverage for yourself or your eligible dependents under County-offered medical plans, you must complete the information below.

WAIVER OF COVERAGE

I am declining to enroll the following under a County of Sonoma medical plan:

Waive Coverage For...	Name	Covered Under Another Group Medical Plan?
Employee		<input type="checkbox"/> Yes <input type="checkbox"/> No
Spouse/Domestic Partner		<input type="checkbox"/> Yes <input type="checkbox"/> No
Eligible Dependent(s)		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No
		<input type="checkbox"/> Yes <input type="checkbox"/> No

By signing below, I acknowledge that I have been given the opportunity to enroll myself and my eligible dependents in a County-offered medical plan. I understand I will not be eligible to enroll in a County-offered medical plan until the plan's next annual enrollment period or in accordance with the loss of eligibility for other group coverage, as outlined in Section 11 of this form. If I become eligible to make a change during the plan year, I must request enrollment within 31 days of the event.

Employee Signature

Date

When Changes are Allowed

Change of Life or Employment Status Events Allowed Under a Health Plan (Medical, Dental and/or Vision)

Change of status or eligibility changes permitted in accordance with Section 125 of the Internal Revenue Code¹. The chart summarizes most permitted health plan changes.

If you experience the following Event...	You may make the following change(s) within 31 days of the Event...	YOU MAY NOT make these types of changes...
<i>Life / Family Events</i>		
Marriage or Commencement of Domestic Partnership (DP)	<ul style="list-style-type: none"> • Enroll yourself, if applicable • Enroll your new spouse/DP and other eligible dependents • Drop health coverage (to enroll in your spouse/DP's plan) • Change health plans 	<ul style="list-style-type: none"> • Drop health coverage and not enroll in spouse/DP's plan
Divorce or Termination of Domestic Partnership	<ul style="list-style-type: none"> • Drop your spouse/DP from your health coverage • Enroll yourself and your dependent children if you or they were previously enrolled in your spouse/DP's plan 	<ul style="list-style-type: none"> • Change health plans • Drop health coverage for yourself or any other covered individual
Gain a child due to birth or adoption	<ul style="list-style-type: none"> • Enroll yourself, if applicable • Enroll the eligible child and any other eligible dependents <ul style="list-style-type: none"> ○ Adoption placement papers are required • Change health plans 	<ul style="list-style-type: none"> • Drop health coverage for yourself or any other covered individuals
Child requires coverage due to a Qualified Medical Child Support Order (QMCSO)	<ul style="list-style-type: none"> • Add child named on QMCSO to your health coverage (enroll yourself, if applicable and not already enrolled) • Change health plans, when options are available, to accommodate the child named on the QMCSO 	<ul style="list-style-type: none"> • Make any other changes, except as required by the QMCSO
Loss of a child's eligibility (e.g., child reaches the maximum age for coverage)	<ul style="list-style-type: none"> • Drop the child who lost eligibility from your health coverage • Child will be offered COBRA. 	<ul style="list-style-type: none"> • Change health plans • Drop health coverage for yourself or any other covered individuals
Death of a dependent (spouse/DP or child)	<ul style="list-style-type: none"> • Drop the dependent from your health coverage • Change health plans 	<ul style="list-style-type: none"> • Drop health coverage for yourself or any other covered individuals
Covered person has become entitled to (or lost entitlement to) Medicare, Medicaid, or SCHIP ²	<ul style="list-style-type: none"> • Drop coverage for the person who became entitled to Medicare, Medicaid, or SCHIP • Add the person who lost entitlement to Medicare, Medicaid, or SCHIP. <ul style="list-style-type: none"> ○ Documentation required. 	<ul style="list-style-type: none"> • Drop health coverage for yourself or any other covered individuals who are not newly Medicare, Medicaid, or SCHIP eligible
Change of home address outside of plan service area	<ul style="list-style-type: none"> • If you are enrolled in an HMO and move out of their service area, then you can elect new coverage 	<ul style="list-style-type: none"> • Does not apply to County Health Plan, dental or vision coverage
<i>Employment Status Events</i>		
You become newly eligible for benefits due to change in employment status or bargaining group	<ul style="list-style-type: none"> • Enroll yourself, if applicable • Enroll your spouse/DP and other eligible dependents • Drop health coverage • Drop your spouse/DP and other eligible dependents • Change health plans 	<ul style="list-style-type: none"> • Enroll, drop or change plans if your employment change does not result in you being eligible for a new set of benefits
Spouse/DP obtains health benefits in another group health plan	<ul style="list-style-type: none"> • Drop your spouse/DP from your health coverage • Drop your dependent children from your health coverage • Drop coverage for yourself <ul style="list-style-type: none"> ○ Proof of coverage in the other health plan required 	<ul style="list-style-type: none"> • Change health plans • Add any eligible dependents to your health coverage
Spouse/DP loses employment, experiences a termination of their employer's contribution, or otherwise loses coverage for health benefits in another group health plan. You or your dependents exhaust COBRA coverage under other group health plan	<ul style="list-style-type: none"> • Enroll your spouse/DP and, if applicable, eligible dependent children in your health plan • Enroll yourself in a health plan if previously not enrolled because you were covered under your spouse/DP's plan • Change health plans <ul style="list-style-type: none"> ○ Proof of loss of other coverage is required 	<ul style="list-style-type: none"> • Drop health coverage for yourself or any other covered dependents
You lose employment or otherwise become ineligible for health benefits	<ul style="list-style-type: none"> • Enroll in your spouse/DP's plan, if available • Elect temporary COBRA coverage for the qualified beneficiaries (you and your covered dependents) 	
You experience a reduction in hours that results in a significant cost increase or an unpaid leave not covered by FMLA, CFRA etc. where the County will no longer be making a contribution	<ul style="list-style-type: none"> • Drop your spouse/DP from your health coverage • Drop your dependent children from your health coverage • Drop coverage for yourself • Change health plans to a less expensive plan 	<ul style="list-style-type: none"> • No change is allowed unless the reduction in hours causes a loss of eligibility or a loss or significant reduction of the employer subsidy for medical (not FSA) coverage. Financial hardship (including due to a pay cut or reduction in hours) does not trigger the change in cost rule.
You return from Military Leave	<ul style="list-style-type: none"> • Enroll yourself, if applicable • Enroll your spouse/DP and other eligible dependents • Change health plans 	

¹ Rules apply equally to IRS qualified and non-qualified dependents for consistency and ease of administration.

² Have 60 days from loss or eligibility determination of Medicare, Medicaid, or SCHIP to request special enrollment.