Make changes to your account

Special Open Enrollment

Certain life events or qualifying events allow you to make changes to your account (like health plan or enrolling or removing a dependent) outside of the annual open enrollment.

You must provide proof of the event and dependent verification if adding dependents. SEBB Administrative Policy 45-2, Addendum 45-2A provides guidance on allowable changes and required proof of the event.

Special open enrollment events include:

- **Become eligible for State premium assistance subsidy for SEBB health plan coverage for Medicaid or CHIP** – as required by HIPAA, the employee or employee’s dependent becomes eligible for state premium assistance subsidy for SEBB health plan coverage for Medicaid or a state children’s health insurance program (CHIP)
- **Birth or adoption** – employee acquires a new dependent due to birth, adoption or when the subscriber has assumed a legal obligation for total or partial support in anticipation of adoption.
- **Change under other employer-based group health plans open enrollment** – the employee or employee’s dependent has a change in enrollment under another employer-based group health plan during its annual open enrollment that does not align with the SEBB program’s annual open enrollment.
- **Change in employment status (self)** – employee has a change in employment status that affects the employee’s eligibility for their employer contribution toward their employer-based group health plan.
- **Change of address** – employee or employee’s dependent has a change in residence that affects health plan availability. If the employee moves and the employee’s current health plan is not available in the new location the employee must select a new health plan. *Note: A dental plan is considered to be available if within 50 miles of employee’s new residence.*
Special open enrollment events, cont:

- **Continuity of care** – employee or the employee’s dependent experiences a disruption of care that could function as a reduction in benefits for the employee or the employee’s dependent for a specific condition or ongoing course of treatment. **Court order or national medical support notice** – a court order requires the employee or any other individual provide coverage for an eligible child of the employee.

- **Dependent loses eligibility** – Employee’s dependent no longer meets SEBB eligibility criteria (divorce, annulment, dissolution of state-registered domestic partnership, dependent ceases to be eligible, dependent dies.

- **Dependent moves to or from USA** – employee’s dependent has a change in residence from outside of the United States to within the United States or from within the United States to outside the United States.

- **Dependent’s change in employment status** – employee’s dependent has a change in employment status that affects their eligibility for their employer contribution under employer-based group health plan.

- **Gain or lose eligibility for Medicaid or CHIP** – employee or the employee’s dependent becomes entitled to coverage under Medicaid or a state children’s health insurance program (CHIP), or the employee or employee’s dependent loses eligibility for Medicaid or CHIP.

- **Gain or lose eligibility for TRICARE**

- **Health plan no longer available** – employee or the employee’s dependent current health plan becomes unavailable because the employee or enrolled dependent is no longer eligible for a health savings account (HSA). Evidence that the subscriber or subscriber’s dependent is no longer eligible may be required.

- **Loss of other coverage** – employee or employee’s dependent loses other coverage under a group health plan through health insurance coverage, as defined by HIPAA.

- **Marriage** – employee acquires a new dependent due to marriage.

- **Newly eligible extended dependent** – employee acquires a new dependent due to a child becoming eligible as an extended dependent through legal custody or legal guardianship.

- **State-registered domestic partnership** – employee acquires a new dependent due to registering a state-registered domestic partnership.
Change plans and add/remove dependents

1. Log into SEBB My Account.

2. Click the ‘Special open enrollment’ tile.

3. Select the event from the ‘Select applicable event’ drop-down.

4. Enter the date of the event.

5. Click ‘Submit’. The event moves into the list.
6. Click the checkbox next to the event. The allowable actions open.

7. Select the ‘>’ next to the change(s) you would like to make.

8. Click on the action to request the desired change. In some cases, one action requires that you complete another action first. In the example below, before you can make a plan change, you must first remove a dependent or add a qualified spouse or add a dependent.
Add/remove dependents

When adding dependents:

- Upload dependent verification documents and proof of the special open enrollment (in some cases this may be the same document), and
- Complete the required attestations, and
- Even if you are not changing your plan(s), select the ‘Make plan elections’ section to enroll the dependent in coverage.

When removing dependents:

- Click the ‘Remove dependents’ link to completely remove the dependent from all coverage. Use this link with caution, as if you ever want to add the dependent into coverage in the future, you will have to recreate the record.
- To remove a dependent from all or select coverage only, click the ‘Coverage election’ tab and change the ‘Yes’ to ‘No’ next to each of the desired coverages.
9. ‘Steps complete’ will display next to each action you have completed.

<table>
<thead>
<tr>
<th>Action</th>
<th>Date</th>
<th>Status</th>
<th>Due Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>State Registration of Domestic Partnership</td>
<td>7/10/2019</td>
<td>Pending</td>
<td></td>
</tr>
<tr>
<td>Birth or Adoption</td>
<td>8/5/2019</td>
<td>Pending</td>
<td>Received</td>
</tr>
</tbody>
</table>

10. Complete all desired allowable changes. Your special open enrollment request will pend for approval by your benefits administrator. Dependents are not enrolled until they are verified and approved for enrollment.