

# Making Changes to Your Benefits During the Year (Outside the Open Enrollment Period)

The Internal Revenue Service (IRS) requires that you make benefits elections during the annual Open Enrollment period for your benefits to be effective during the 2015 plan year. You may not change your benefits elections after Open Enrollment unless you experience a Qualifying Life Event, which may include:

- Marriage
- Divorce, Legal Separation or Annulment
- Birth or Adoption of an Eligible Child
- Change in your (or your spouse's) work status that affects benefits eligibility (e.g., change from full-time to part-time employment status)
- A change in your child's benefits eligibility
- A Qualified Medical Child Support Order

You must report your Qualifying Life Event to the Benefits Service Center **within 30 days** of the event with the required documentation to support your claim. If you fail to report your Qualifying Life Event within the required timeframe, you must wait until the next annual Open Enrollment to change your benefits elections.

If your dependent does not meet the current eligibility rules during the specified period, and/or you do not provide the required documentation, your dependent(s) will not be added to your benefits plan.

## Reminders

**To enroll in a benefits plan or change your current plan, please remember:**

1. The Open Enrollment period for 2015 starts **September 29, 2014**, and ends **October 31, 2014**.
2. You must report a Qualifying Life Event **within 30 days of that event** to change your benefits plan.
3. New retirees must enroll in a benefits plan within 30 days of their retirement date; otherwise, they forfeit coverage.

## Non-Medicare Eligible Retiree Information

**Enrollment Period: September 29, 2014, through October 31, 2014**

We encourage you to enroll early in this period to avoid the high volume of activity that occurs late in the enrollment period.

**Enrollment Method and Instructions:**

- Annual Enrollment will be **passive**, meaning that retirees who do not wish to make any benefit election changes do not have to participate; their current plan—consisting of Medical (Pre- and Post-65, Dental and Vision)—will roll over into the new plan year.
- If you would like to make changes to your existing plans, you must contact the Benefits Service Center (Monday through Friday, 7 a.m. to 6 p.m.) at (855) 656-9114 to enroll during Open Enrollment.
- To update your dependent information for 2015, please contact the Benefits Service Center. Please have the required documentation available to add dependents. You may fax these documents to (214) 659-7098. Please write your name and a call-back number on each faxed page.
- If you make benefit elections by calling the Benefits Service Center, it will be treated as an agreement to pay any required premium through pension check deductions. If you call and experience a long hold time, please leave a voicemail message with a daytime call-back number. Your call will be returned within two business days. Spanish-speaking assistance will be available.

**Verification of Personal Information**

To receive your identification cards promptly, make sure that the Benefits Service Center maintains your correct address in the City's Human Resources Information System (HRIS). You may call the Benefits Service Center at (855) 656-9114 to report an address change or other corrections.