OKLAHOMA
Office of Management
& Enterprise Services

EMPLOYEE BENEFITS

OPEN ENROLLMENT

Coverage effective Jan. 1.

The annual period when eligible employees can:

- Enroll in coverage.
- Change plans or drop coverage.
- Increase or decrease life coverage.
- Add or drop eligible dependents from coverage.

You can enroll in health, dental, life and/or vision coverage for yourself and your dependents during the annual Open Enrollment as long as you have not dropped that coverage within the past 12 months. If you have dropped coverage within the past 12 months without a midyear qualifying event, you cannot reinstate that coverage for at least 12 months. **You must enroll, make changes and submit the required documentation before the end of Open Enrollment**. Contact your benefits partner for more information.

NEW HIRE ENROLLMENT (initial enrollment)

Coverage effective the first of the month following your employment date or the date set by your employer.

This is when new employees are eligible to:

- Enroll in coverage.
- Enroll eligible dependents.
- Submit a life insurance application for review and approval for life insurance coverage above Guaranteed Issue.

As a new employee, you have 30 days from your employment or eligibility date to enroll in coverage and submit required documentation. Contact your benefits partner for more information.

CHANGES TO BENEFIT ELECTIONS MIDYEAR

Benefit elections made during Open Enrollment are generally irrevocable. Changes can be made to Open Enrollment elections only if the change is authorized and consistent with IRS regulations. The following qualifying life events are the only reasons you can make a midyear change. **You have 30 days from the date of the qualifying life event to make the change and submit the required documentation.** Otherwise, you must wait until the next Open Enrollment to make changes. Contact your benefits partner for more information.

Qualifying life events:

- Marriage.
- Birth.
- Adoption or placement of an adopted child.
- Loss of other coverage.
- Change in marital status.
- Change in the number of dependents.
- Change in employment status of employee, spouse or dependent that affects eligibility.
- Event causing employee's dependent to satisfy or cease to satisfy eligibility requirements.
- Change in place of residence of employee, spouse or dependent (HMO coverage).
- Commencement of or termination of adoption proceedings.
- Judgments, decrees or orders.
- Gaining Medicare or Medicaid (for dependents only).
- Significant cost increases (limited to dependent care account using unrelated care provider).
- Changes in coverage of spouse or dependent under other employer's plan (except health care account).
- Family and Medical Leave Act leave.
- Other events which may permit such modification of election under the IRS consistency rule as found in Treasury Regulations 1.125-4 and in accordance with other applicable and prevailing IRS Code regulations.

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