



Qualifying Events

The City of Riverside allows employees to change their medical, vision, dental or flexible spending account plans (FSAs) during Open Enrollment or when a “Qualifying Event” is experienced. All employees experiencing a qualifying event have **30 calendar days** from the qualifying event date to make a benefit election change (add/drop dependents or enroll/cancel coverage).

Qualifying Event Definitions

- ⇒ **Marital Status Change**: Marriage, registered domestic partnership, death of spouse, dissolution of registered domestic partnership, divorce or legal separation.
- ⇒ **Eligible Dependent Change**: Birth or death of child, legal guardianship, adoption, disabled child or placement for foster care*.
 - * *Foster children are **ONLY** eligible to be covered under the **City’s Dental** plans.*
- ⇒ **Gain or Loss of Dependent’s Eligibility**: An event that causes an employee’s eligible dependent to satisfy or cease to satisfy coverage requirements under the City’s plan due to: attainment of the maximum plan age or change in spouse’s employment status.
- ⇒ **Employee’s Benefit Status Change**: A change in employment status that affects the individual’s eligibility under the City’s plan; such as a promotion from a non-benefitted to a benefitted position.
- ⇒ **Court Order**: If a Court judgment, decree, or order from a divorce, legal separation, change in legal guardianship, or order of child support requires that you provide health and/or dental insurance coverage for your dependent, you may change your election to provide insurance coverage for a dependent child/former spouse consistent with terms of the order.
- ⇒ **Open Enrollment Under a Spouse’s Employer Plan**: You can make a benefit election change when your spouse makes an Open Enrollment change such as selecting or declining coverage under their Employer’s Plan.
- ⇒ **Other** : An example of a qualifying event not defined above includes an employee’s loss of coverage through their spouse’s plan. For further assistance in defining acceptable qualifying event criteria, please contact the Human Resources, Benefits Division at 951-826-5639 or email us directly at Citybenefits@riversideca.gov.

Commonly Asked Questions

Can I “drop” my eligible dependent (s) any time during the year?

- No, you may not drop eligible dependents from your medical, vision or dental plan unless you experience a qualifying event (i.e. divorce, max age). If you don’t experience a qualifying event you will need to wait until the City’s next Open Enrollment period to remove them from your plan(s).

If I “drop” or “add” a dependent due to a “Qualifying Event”, when does the coverage end or become effective?

- If you drop or add an eligible dependent to a medical, vision or dental plan, the coverage will end/begin the **FIRST** of the month following the Qualifying Event Date.

If I “add” or “drop” an eligible dependent, can I also switch my medical and/or dental plan?

- No, if you add or drop an eligible dependent, you **CANNOT** switch your medical and/or dental plan. Switching to a new plan may only be done during the Open Enrollment period.

If I waived the City’s medical, vision, or dental coverage and I lost other group coverage, can I enroll in a City insurance plan mid-year?

- Yes, you can enroll in the City’s medical, vision, and dental plan if you have lost other group insurance coverage*. Supporting documentation of the loss of coverage is required and must be submitted to the HR Benefits Division within 30 days of the loss of coverage date.

What happens if I DO NOT add an eligible Dependent to a Medical, Vision or Dental Plan within 30 days of the Qualifying Event ?

- If you do not add an eligible dependent within 30 days of the Qualifying Event Date, you must wait until the City’s next Open Enrollment period to add your eligible dependent.

*If you had elected to waive City medical, vision or dental insurance, please contact HR before submitting a request to enroll in City Benefits.

Please Note - All Qualifying Event changes require supporting documentation (i.e. marriage certificate, birth certificate, etc.) to be submitted to the Human Resources, Benefits Division by the 30 calendar day deadline.



**CITY OF RIVERSIDE
HUMAN RESOURCES DEPARTMENT
QUALIFYING EVENT/BENEFITS CHECKLIST**

Employees may enroll/change their **Health/Vision, Dental, and Flexible Spending Account (FSA)** plans when experiencing a Qualifying Event. Examples of qualifying events include: marriage, registered domestic partnership, new births, adoptions, and divorce. Enrollment/change requests to a Health/Vision, Dental or FSA plan **MUST** be submitted within **30 days** of the Qualifying Event date via the **Employee Online (EO)** system. As a reminder, EO may be accessed at www.riversideca.gov_under E-services.

Below is a checklist to assist you in making benefits enrollment/changes. Please visit our **benefits website** at www.riversideca.gov/human/benefits to locate detailed information on each benefit.

Special Note: When requesting to enroll or delete dependents in a Health/Vision, or Dental plan, proper proof (i.e. *marriage certificate, birth certificate, divorce decree*) of dependency must be submitted to the HR Benefits Division by the **30 day** deadline and before insurance coverage begins or terminates.

Name: _____ Qualifying Event Date: _____ Benefits Deadline (30 days from qualifying event date): _____

REQUIRES ENROLLMENT/CHANGE WITHIN 30 DAYS OF THE QUALIFYING EVENT		
Benefit Plan	Where To Find Information	How to Enroll/Change
<input type="checkbox"/> Health/Vision Insurance	Benefits website; click on the Health Plans, Vision Plan or Dental Plans links (Vision coverage is provided with all health plans)	Submit request via EO system to enroll or delete an eligible dependent
<input type="checkbox"/> Dental Insurance		
<input type="checkbox"/> Flexible Spending Accounts (FSA)		
BENEFICIARY & OTHER ENROLLMENT CHANGE(S)¹		
<input type="checkbox"/> Retirement (CalPERS)	Benefits website; click on the Retirement (CalPERS) link	Complete the CalPERS Beneficiary Designation Form*
<input type="checkbox"/> Life Insurance	Benefits website; click on the Life Insurance link	Complete the Life Insurance Enrollment Form* (Beneficiary Change ONLY)
<input type="checkbox"/> Great-West or ICMA-RC 457 Deferred Comp.	Benefits website; click on the Deferred Compensation link	Complete the Great-West Beneficiary Designation Form* or ICMA-RC Beneficiary Designation Form*
<input type="checkbox"/> ICMA-RC 401(a) Deferred Comp.	Benefits website; click on the Deferred Compensation link	Complete the ICMA-RC 401(a) Plan Change Form* (Beneficiary Change ONLY)
<input type="checkbox"/> Additional Life Insurance	Benefits website; click on the Life Insurance link	Complete the Life Insurance Enrollment/Change Form* (Enroll or Delete a Dependent) & Standard Medical History Statement* (If Applicable)

¹Beneficiary/Additional Life Insurance enrollment/changes can be made at **ANY time during the year**.

* Note: If a benefit requires that you complete a paper form, forms can be found under the "Benefit Forms" link.

Please submit all benefit forms and/or supporting documentation for eligible dependent coverage to Human Resources, Benefits Division 3900 Main St. Riverside, CA 92522 or fax to 951-826-2421. You may also contact us at (951) 826-5639 or via email at citybenefits@riversideca.gov with any questions.