



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/delete 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 custody, adoption, birth of child of eligible dependent (grandchild), 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, full-time (gain/loss) student status; dependent’s marital status change 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 custody, 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 “delete” my eligible dependent (s) any time during the year?

- No, you may not delete eligible dependents from your medical, vision or dental plan unless you experience a qualifying event (i.e. divorce, loss of student status). 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 “delete” or “add” a dependent due to a “Qualifying Event”, when does the coverage end or become effective?

- If you delete 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 “delete” an eligible dependent, can I also switch my medical and/or dental plan?

- No, if you add or delete an eligible dependent, you **CANNOT** switch your medical and/or dental plan.

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.

What happens if my child turns age 19 and is NOT a “full-time” student. When does coverage end?

- If your child turns age 19 and is **NOT** a “full-time” student, the coverage will **end** the **FIRST** of the month following your child’s birth date.

*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.