



## WHAT IS A QUALIFYING EVENT?

The City of Riverside allows employees to add or drop dependents from their medical, vision, dental and/or make changes to their flexible spending account plans (FSAs) 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). If the 30 day deadline is missed, employees can make these changes, in addition to plan changes during Open Enrollment in November of each year for coverage effective January 1 of the following year.

### The following are the types of qualifying events and their descriptions:

<b>Marital Status Change</b>	Marriage, registered domestic partnership, death of spouse, dissolution of registered domestic partnership, divorce or legal separation.
<b>Eligible Dependent Change</b>	Birth or death of child, legal guardianship, adoption, disabled child or placement for foster care. Note: <i>Foster children are <b>ONLY</b> eligible to be covered under the <b>City's dental</b> plans.</i>
<b>Gain or Loss of Dependent's Eligibility</b>	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 employment status.
<b>Employee's Benefit Status Change</b>	A change in employment status that affects the individual's eligibility under the City's plan; <b>ONLY</b> when promoting from a non-benefitted to a benefitted position.
<b>Court Order</b>	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.
<b>Open Enrollment Under a Spouse's Employer Plan</b>	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.
<b>Other</b>	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 <a href="mailto:CityBenefits@Riversideca.gov">CityBenefits@Riversideca.gov</a> .

**Important note:** All qualifying event changes require supporting documentation (e.g., marriage certificate, birth certificate, etc.) to be submitted to Human Resources, Benefits Division by the 30 calendar day deadline. Please refer to Human Resources policy V-9 for more information on medical/vision and dental enrollment rules.

### Frequently Asked Questions:

<b>Can I drop my eligible dependent (s) any time during the year?</b>	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 next open enrollment period to remove them from your plan(s).
<b>If I drop or add a dependent due to a qualifying event, when does the coverage end or become effective?</b>	If you drop or add an eligible dependent to a medical, vision or dental plan, the coverage will end/begin the <b>FIRST</b> of the month following the qualifying event date.
<b>If I add or drop an eligible dependent, can I also switch my medical and/or dental plan?</b>	No, if you add or drop an eligible dependent, you <b>CANNOT</b> switch your medical and/or dental plan. Switching to a new plan may only be done during the open enrollment period.
<b>If I waived the medical, vision, or dental coverage and I lost other group coverage, can I enroll in a City insurance plan mid-year?</b>	Yes, you can enroll in the medical, vision, and dental plan if you have lost other group insurance coverage*. The health opt-out stipend will be forfeited upon enrolling in health insurance. 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.
<b>What if I DO NOT add an eligible dependent to a medical, vision or dental plan within 30 days of the qualifying event?</b>	If you do not add an eligible dependent within 30 days of the qualifying event date, you must wait until the next open enrollment period to add your eligible dependent.

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



## QUALIFYING EVENT CHECKLIST

Employees may add or drop coverage for new or existing dependents to 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, or divorce. **Enrollments/change requests to a health/vision, dental or FSA plan MUST be submitted within 30 days of the qualifying event date via Employee Online.** Proof of dependent eligibility (i.e. marriage certificate, birth certificate, divorce decree) must also be submitted by the 30-day deadline. Employee Online may be accessed at [www.RiversideCA.gov](http://www.RiversideCA.gov) under Online Services or via the City's Intranet site.

The following checklist will assist you in the process of making benefit enrollment changes. Visit our benefit website at [www.RiversideCA.gov/benefits](http://www.RiversideCA.gov/benefits) to find detailed information regarding each benefit.

✓	Benefit Plan	Where to find information:	How to enroll or make changes:
<input type="checkbox"/>	Health/Vision Insurance	City Benefits website; click on the <b>Health Plans</b> , <b>Vision Plan</b> , or <b>Dental Plans</b> links (Vision coverage is provided with all health plans)	Submit request via EO system to add or drop an eligible dependent.
<input type="checkbox"/>	Dental Insurance		
<input type="checkbox"/>	Flexible Spending Accounts (FSA)	Benefits website; click on <b>Flexible Spending Account (FSA)</b> link	Submit request via EO system to add or modify the FSA annual amount.
<input type="checkbox"/>	Additional Life Insurance	The Standard's Website; <a href="http://www.standard.com/enroll/">www.standard.com/enroll/</a>	Apply and complete medical history statement online and submit electronically.

**Important Note:** In addition to adding/dropping coverage for dependents, it is important to update your beneficiary designation if you experience a qualifying event.

All supporting documentation must be submitted to Human Resources within 30 days of the qualifying event. Documents may be emailed, faxed, sent via interoffice mail, or brought in person to Human Resources.

### Contact Information:

**Human Resources, Benefits Division (5<sup>th</sup> Floor, City Hall)**

**E-Mail:** [CityBenefits@RiversideCA.gov](mailto:CityBenefits@RiversideCA.gov)

**Phone:** 951-826-5639

**Fax:** 951-826-2421