



Qualifying Events/Life Events

Events Which May Permit You to Change Coverage during the Year (sometimes referred to as Life Events or Qualifying Events)

For active employees: you must elect coverage and enroll within 30 days of becoming eligible. If you do not enroll in benefits by the enrollment deadline, you may subsequently enroll for medical coverage only during a designated Open Enrollment Period or during a Special Enrollment Period (as described below).

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain enrollment instructions, call the Human Resources Department at (585) 385-8048.

For more information, contact:

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