



Important Information Regarding Health & Dental Benefits Eligibility

HEALTH AND DENTAL ELIGIBILITY:

- New Full time employees and their dependents are eligible for health insurance on the first day of the month following their date of employment.
- New Full time employees and their dependents are eligible for dental insurance on the first day of the month following 3 full months of continuous employment.

CHANGING BENEFIT ELECTIONS:

- During the plan year, if you have a qualifying event such as a change in marital status, birth or adoption of a child, or change in you or your spouse's employment status, you will have 30 days from the date of the qualifying event to make a change to your benefit election. You can add or remove a dependent when you have a qualifying event, but you cannot change the plan you are on outside of Open Enrollment (example: you can't change from an HMO to a HDHP with H S A). If you do not request the change within 30 days, the next opportunity you will have to make changes to your benefits will not be until the next Open Enrollment period.

SPOUSES:

- If you are covering your spouse, you must include a copy of your Certificate of Marriage with your Health and Dental enrollment forms, otherwise we cannot enroll that dependent.
- If you get divorced or legally separated, your former spouse is no longer eligible to be covered under your Health and Dental Insurance plans. You must notify us by submitting an enrollment/change form to remove them from your insurance policies effective the first day of the month following the date the separation agreement is signed or the date the "Notice of Decision" from your divorce decree is signed. These documents must be included with the Health and Dental Enrollment/change form.
- If your spouse is an employee of the Manchester School Department, you cannot have Health and/or Dental coverage thru the School Department and the City of Manchester at the same time. It is City policy to offer City of Manchester employees, both City and School, the opportunity to enroll in only one City of Manchester Health/Dental plan per family.

DEPENDENT CHILDREN:

- If you are covering your dependent child, you must include a copy of the child's Birth Certificate. If the child is your step child, you must also include a copy of your Marriage Certificate. If the child is adopted or under legal guardianship, you must also provide the appropriate court documents.
- Adult children ages **19 up to age 26** qualify for continued coverage under the City of Manchester **Health Plan** regardless of whether they are full time students. Once they attain age 26, you must remove them from your health plan.
- Dependent children **ages 19 up to age 25** qualify for continued coverage under the City of Manchester **Dental Plan** if they are unmarried, primarily supported by the employee, and enrolled in a secondary school, college, or university as a full time student. (If you are covering a dependent child age 19 up to age 25, you must include a copy of the Student Certification form, along with proof of full time status).

Once your dependent child is no longer a full time student, or if they are a full time student and reach the age of 25, they are no longer eligible to be covered under the City of Manchester's Dental Insurance plan and must be removed effective the first of the month following the change of status.

It is the employee's responsibility to notify the City of Manchester's Benefits Coordinator of any change of status. The City of Manchester reserves the right to recoup the claim costs for ineligible dependents.