### **Linden Public Schools – Benefits Office**

### **Major Life Events Changes**

If you experience a Major Life Event, you may want to add or delete dependents, or change your level of coverage for benefit elections. You may also need to change your marital status, address, beneficiary, etc. The information on this page will assist you in making these changes. The enrollment/. change forms are available on the Linden Public Schools website under "Faculty/Staff" and "Employee Benefits." Changes that alter your level(s) of coverage (i.e.: health insurance, reimbursement accounts, etc.) must be submitted to Taryn Ragonese-Carlson in the Benefits Office **no later than 31 days of the major life event date.** 

Important to note: Changes (addition or deletion of dependents) will be limited to those that are both on account of a major life event, and are consistent with that major life event. *Enrollment changes are subject to the other terms and limitations of this program, such as eligibility and contribution requirements.* 

### Marriage, Civil Union partner or divorce or dissolution of marriage or civil union:

To add a spouse/partner to your insurance coverage, complete the Horizon enrollment/change form and submit it with a copy of the marriage or civil union certificate.

### Birth or adoption of a child by the employee

To add a newly born or adopted child to the Linden Public Schools health benefits, complete the Horizon enrollment/change form and submit it with a copy of the birth certificate or adoption papers. In lieu of the birth certificate, you can submit a copy of the crib card from the hospital nursery until the birth certificate is received.

# <u>Termination of employment (or commencement of employment) of the employee's spouse that creates an opportunity to enroll in their benefits or loss of health benefits</u>

To enroll or disenroll in the Linden Public Schools health benefits, you must complete the Horizon enrollment/change form and submit it with a copy of proof of the enrollment into the other coverage or proof of the loss of coverage, whichever is applicable.

### Significant change in spouse's employment status that causes a loss of health benefits

To enroll in the Linden Public Schools health benefits, you must complete the Horizon enrollment/change form and submit it with proof of the loss of coverage.

## You waive medical coverage for yourself or your family members because of other health-care coverage—and you lose that other coverage for certain reasons.

To enroll in the Linden Public Schools health benefits, you must complete the Horizon enrollment/change form and submit it with proof of the loss of coverage.

### Taking an unpaid leave of absence by the employee or the employee's spouse

Linden Public Schools employees who take a personal leave of absence will lose their insurance benefits at the end of the month in which their personal leave of absence begins. Employees will be offered COBRA benefits. If an employee's spouse takes a personal leave of absence that results in a loss of health benefits, the employee can enroll into the Linden Public Schools health benefits by completing the Horizon enrollment/change form and submitting it with proof of the loss of coverage.

### An enrolled family member dies.

To disenroll your dependent from the Linden Public Schools health benefits, you must complete the Horizon enrollment/change form.

Don't forget that you may also need to change your marital status, address, beneficiary(ies), tax withholding, direct deposit, name change for payroll and/or pensions, etc. Change of name/address/phone number forms can be obtained from your Main Office or the Administration Front Office. Payroll/tax forms are available from the payroll office. Beneficiaries can be changed via the NJ Pensions and Benefits website via MBOS.