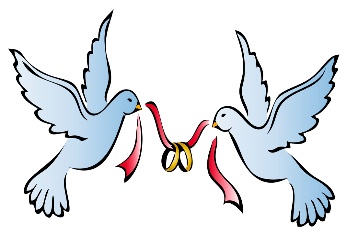
C:\Users\swilcox\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.Word\PRM NEW LOGO silo.eps 

***The Window of Opportunity for Qualified Life Events***

Children added due to birth, adoption or fostering must be added within 30 days of the event, to be added without cost for those 30 days. Children added from the 31st to 60th day are billed from the date of the event. After the 60th day you must wait until the next open enrollment to add the child.

 If you would like to add your new spouse, you must add them within 30 days of the date your marriage. After the 30th day you must wait until open enrollment to add your new spouse to coverage. You may add your stepchildren at this time, however you cannot add your biological children unless they have lost other coverage within the last 30 days.

If you divorce let your HR department know right way. Your ex-spouse and/or stepchildren must be dropped from coverage. Coverage for your ex-spouse and/or stepchildren will end at the end of the month in which the divorce is final. Both will be offered COBRA through the carrier.



If you or a dependent loses other medical coverage, you have 30 days from the coverage end date to enroll in your employer’s plan. If you or a dependent gains medical coverage elsewhere, you have 30 days from the effective date to drop your employer’s plan.



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