



**Frequently Asked Questions  
Life Events**

**Q. Can I make changes anytime during the year or only if I have a life event?**

**A.** Outside of Open Enrollment, certain qualified life events allow you to change your benefits during the plan year. If you do not have a life event, you cannot change your benefits elections. The following events are examples of when you may qualify for mid-year change to benefits:

- Adoption, Birth, or Legal Guardianship
- Change if Employment Status
- Gain or Loss of Other Coverage
- Loss of Eligibility Status
- Significant Change in Cost
- Change in Work Schedule

**B. Why can I only make changes during open enrollment or if I have a qualified life event?**

**A.** Most of MCC benefit plans are offered through the Flexible Benefit Plan which by law only allows mid-year changes in benefits for qualified life events.

**Q: Is there a time limit during which I can make mid-year benefit changes?**

**A:** Yes, all changes MUST be reported to MCC Employee Benefits within 30 days of the event.

**Q: Do I have to provide evidence of the life event?**

**A:** Yes, MCC requires proof that a qualified life event occurred.

**Q: What documentation am I required to provided?**

**A:** The documentation varies by the type of life event. Examples of required documentation include:

<b>Event</b>	<b>Documentation</b>
Loss of Other Coverage	Confirmation of plan termination – including name of former plan, type of plan, who is losing coverage and effective date of loss.
Adding new dependent child*	Birth certificate, adoption documentation.
Loss of Medicaid (or CHIPRA)*	DHS Notice with name and date coverage terminated.

\*Please refer to Special Enrollment Rights for additional information.

**Q: Can I change all my benefit elections because of a life event?**

**A:** No. The benefit change must be consistent with the life event. For example, if you lose medical insurance from another source such as an employer, parent, or spouse, you may enroll in the medical plan however, you would not be able to enroll in the dental plan.



**Q: I am currently enrolled in a medical plan through COBRA. Can I drop that plan and enroll in the MCC medical plan at any time?**

**A:** No. You must wait until open enrollment or until the end of the COBRA continuation period. Loss of coverage due to voluntarily stopping premium payments, is not a qualifying event.

**Q: How do I make a mid-year change?**

**A:** You must contact MCC Benefits Team by calling 800-395-5565 or email [Benefits@micatholic.org](mailto:Benefits@micatholic.org) within 30 days of event to make benefit changes consistent with the event and to provide documentation.

**Q: Is marriage a qualifying life event?**

**A:** Yes. The MCC benefit plans cover Legally Domiciled Adults but not spouses. However, marriage remains a qualifying life event allowing you to add an LDA if all eligibility requirements are met. You may also add a step-children at time of marriage, even if the spouse is not yet eligible as an LDA.

**Q: Is changing normal schedule of hours per week an event that allows a benefit change?**

**A:** Maybe. If your required contribution to a benefit plan significantly changes due to a change in hours worked, you may make changes to those affected benefits. For example, if you were working 40 hours per week and you change to 20 hours per week, AND your employer has a rate for the medical plan those working 20 hours per week, then you would be allowed to cancel medical for yourself and/or covered dependents.

**Q: Can I enroll optional life insurance if I get married?**

**A:** Yes, but your enrollment will need to be approved by our insurance carrier Unum by completing an Evidence of Insurability form.

**Q: I am transferring from one MCC participating employer to another. Will my benefits carry forward to the new employer?**

**A:** Yes, but only to the extent that the new employer offers the same benefit plans AND if your start date with new employer is within 30 days of the termination date through your previous employer. Changing employers within the MCC benefit family, may also allow you to amend your benefit elections.