

# HOW TO ADD OR REMOVE DEPENDENTS

If you are enrolling or removing dependents, this sheet provides step-by-step instructions on how to achieve your desired request.

In order to make changes to your benefits, you must have a **"Qualifying Life Event"**. A qualifying life event is a change in your life that can make you eligible for a **"Special Enrollment Period"** to make changes to your health coverage. Example of a qualifying life event are moving to a new state, certain changes in your income, and changes in your family size (for example, if you get married, divorced, or have a baby).

\*View a Glossary of Benefits Terms on our website at [www.sausd.us/benefits](http://www.sausd.us/benefits).

Keep in mind that different organizations have different rules when allowing changes to their employee's benefits. **SAUSD rules are: You must submit all required forms and documents within 30-days of your qualifying life event.** Unfortunately, due to provider restrictions and deadlines, we are unable to make any exceptions and apologize for the inconvenience.

If you miss your 30-day window, your next opportunity to make changes to your benefits will be during Open Enrollment which usually occurs during the month of May each year and any changes made during open enrollment begin July 01.

## ADDING DEPENDENTS

### Adding a Spouse

There are two primary reasons for adding your spouse to your benefits:

1. **You just got married**
2. **Your spouse lost coverage through their employer**

#### If you just got married

1. You must enroll your spouse **within 30-days of your marriage**
2. You must turn in a completed **SAUSD Enrollment Form**
3. You must provide a copy of the **County Issued Marriage Certificate**

Your spouse's Social Security Number or ITIN must be provided in the appropriate space on the SAUSD Enrollment Form.

#### If your spouse lost coverage through their employer

1. You must enroll your spouse **within 30-days of the last date they were covered** under their employer's plan
2. You must turn in a completed **SAUSD Enrollment Form**
3. You must provide a copy of the **County Issued Marriage Certificate** (if not already provided previously)
4. You must provide **a letter from your spouse's employer** indicating the last date of coverage and the names of the persons covered under that plan

### Adding Children

There are also two primary reasons for adding your children to your benefits:

1. **You just had a baby or adopted a child**
2. **Your child lost coverage elsewhere**

#### If you just had a baby or adopted a child

1. You must enroll your baby or adopted child **within 30-days of birth or adoption**
2. You must turn in a completed **SAUSD Enrollment Form**
3. You must provide a copy of the **County Issued Birth Certificate** for newborns or **Adoption Order Documentation** for adopted children

Your child's Social Security Number or ITIN must be provided in the appropriate space on the SAUSD Enrollment Form.

#### If your child lost coverage elsewhere

1. You must enroll your child **within 30-days of the last date they were covered** under their previous plan
2. You must turn in a completed **SAUSD Enrollment Form**
3. You must provide a copy of the **County Issued Birth Certificate** for newborns or **Legal Adoption Order** for adopted children (if not already provided previously)
4. You must provide **a letter from your child's previous insurance provider** indicating the last date of coverage and the names of the persons covered under that plan

## REMOVING DEPENDENTS

### Removing a Spouse

There are two primary reasons for removing your spouse from your benefits:

1. **You just got divorced**
2. **Your spouse now has coverage within 30-days through their employer**

#### If you just got divorced

1. You must drop your spouse **within 30-days of your divorce being closed**
2. You must turn in a completed **SAUSD Enrollment Form**
3. You must provide a copy of the **Divorced Decree stamped by the Court Clerk**

If possible, provide your ex-spouse's mailing address on the divorce decree so they can be notified of their COBRA Continuation Coverage rights.

#### If your spouse now has coverage within 30-days through their employer

1. You must drop your spouse **within 30-days of the first date they are covered** under their employer's plan
2. You must turn in a completed **SAUSD Enrollment Form**
3. You must provide **a letter from your spouse's new coverage** indicating the first date of coverage and the names of the persons covered under that plan

### Removing Children

There are also two primary reasons for removing your children from your benefits:

1. **Your child now has their own health insurance within 30-days**
2. **Your child is 26 years old and no longer qualifies as a dependent**

#### If your child now has their own health insurance within 30-days

1. You must drop your child **within 30-days of the first date they are covered**
2. You must turn in a completed **SAUSD Enrollment Form**
3. You must provide **a letter from your child's new coverage** indicating the first date of coverage and the names of the persons covered under that plan

#### If your child is 26 years old and no longer qualifies as a dependent

No action is required by you.

The SAUSD Employee Benefits Office will automatically drop coverage for your overage dependent and send your overage child a notification informing them of their COBRA Continuation Coverage rights.

**This sheet does not fully explain qualifying life events. For more information about Qualifying Life Events you should refer to your Plan Health Brochure.**