

IMPORTANT DATES

- **To enroll in Medical**, forms and required documentation must be submitted **within 60-days** of the qualifying event.
- **To enroll in Dental and/or Vision**, forms and required documentation must be submitted **within 30-days** of the qualifying event.

I have a qualifying event; how do I make changes/add my dependent(s)?

Contact Troy Pittock with American Fidelity and he will assist you with processing the change in our online benefits platform.

Troy Pittock
1-866-504-0010
troy.pittock@americanfidelity.com

Note:

- If we do not already have the social on file for your dependent, you will need to provide it.
- No monthly out of pocket cost to include your dependent(s) on dental and vision.
- Life Insurance - enroll your *new* dependent for basic dependent coverage (basic coverage is at no cost to you).
- Life Insurance - don't forget to update your beneficiaries if applicable.

Can I make changes to my benefits outside of Open Enrollment?

No. Outside of Open Enrollment you can only make changes to your benefits with a *qualifying event*.

If you elect for medical outside of open enrollment and do not have a qualifying event, CalPERS imposes a 90-day waiting period.

What is considered a Qualifying Event?

The following are what CalPERS considers qualifying life events or [Special Enrollment Opportunities](#).

- An eligible spouse, domestic partner, or minor child requiring health coverage because of a court order
- New children by **birth or adoption**, or placement of adoption
- New family members due to **marriage** or **domestic partnership** registration
- Those whose health plan was canceled due to an involuntary loss of coverage (you must provide proof your coverage ended)

You must submit your request within *60 days following the life event for Medical*, 30 days for Dental and Vision.

Note, a qualifying event **does not allow you to change plans**, only add or remove dependents.

How much will it cost to add/remove my dependent(s)?

Please refer to the latest Medical Monthly Contribution Rates under the [Benefits Brochure, Rate Sheets, FAQs](#) section of the district downloads. Note, rates change annually.

Note: Dental and Vision are at no cost to you or eligible dependent(s).

Looking for Benefits information? Visit the [Benefits and Wellness](#) section of the [District Downloads](#) page.

When do I need to submit my forms?

If you are adding a dependent to Medical due to a *qualifying event*, forms must be submitted **within 60-days of the qualifying event**. If it is past the 60-days, the 90-day waiting period would be applied or you may choose to wait until Open Enrollment and it would be effective January 1st the following year.

For dental and vision, you must enroll within 30-days of the event otherwise you would need to wait until Open Enrollment.

I'm adding dependent(s), what documentation do I need to provide?

If you are adding dependents to your plan(s), please note the following documentation is required.

- Spouse – marriage certificate
- Domestic Partner – Domestic Partner declaration and affidavit (*if adding to Medical please see [CalPERS requirements](#)*)
- Dependent child(ren) – birth certificate
- Proof of coverage ending (*for loss of coverage*)

Submit applicable documentation via secure [dropbox](#).

How about FSA (Flexible Spending Account), how do I enroll?

Enrollment for FSA can only be done during Open Enrollment.

Do I need a qualifying event to Cancel Coverage or remove a dependent?

No. You may cancel coverage at any time or remove a dependent at any time. The effective date however will still be the 1st of the following month from when HR receives your completed forms.

Note: Dental and Vision are at no cost to you or eligible dependent(s) and dual coverage is permitted.

Can I enroll my Domestic Partner in benefits?

A Domestic Partner may be enrolled in Medical if the partnership is registered with the state.

For Dental and Vision, the partnership does not need to be registered with the state but the [District Domestic Partnership Declaration Form](#) must be completed.

Note: The cost to cover a domestic partner is an after-tax deduction and there are tax implications. See the [FAQs on Domestic Partnership](#). Contact your tax advisor how this may affect your taxes.

I've submitted my form, when will my changes be effective?

Provided, all documentation is submitted timely, your changes will be effective the **1st of the following month from date of receipt**. If submitted after 60-days of the qualifying event, CalPERS imposes a 90-day waiting period.

Still have benefit questions?

Contact Jessica Esclamado esclamadodavidj@smccd.edu or schedule an appointment via <https://calendly.com/esclamadodavidj/30min-1>

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