

Making Mid-Year Changes

Generally, you can only change your benefit choices during the annual benefits enrollment period. However, you may be able to change your coverage mid-year if you have what the IRS considers a change in family or employment status event. Examples of such a status change would include:

- your marriage, divorce, or legal separation
- death of your spouse or covered child
- birth or adoption of an eligible child
- a change in your or your spouse's work status that affects benefits
- a change in your child's eligibility for benefits (e.g. changes in student, employment or marital status)
- a change in residence or work site that affects your eligibility
- receiving Qualified Medical Child Support Order (QMCSO)

For the HCRA and DCRA, you may make changes to your annual amount if the change is because of, and consistent with, the change in status event. In addition to the status changes listed above, for the DCRA, you may also make changes to your account if:

- The cost of your dependent care is significantly increased or decreased during the plan year by a dependent care provider who is not a relative of the dependent,
- You change dependent care providers or elect not to have a dependent care provider due to one of the family status changes listed above, or
- Your dependent no longer qualifies as a dependent for the DCRA.

Please refer to the Summary Plan Description (SPD), available on Stribnet or contact Human Resources at benefits@startribune.com for additional information.