

Family Status Change

For all of us, life is a continuing process of change—marriage, birth, adoption, a new job, divorce and death. Should one of these events occur in your life, you may need to rethink, and more than likely, make changes to your enrollment in certain Baylor University benefit programs, such as: Medical, Dental, or Flexible Spending Accounts.

Important Deadline

To change your coverage(s) when a qualified family status change occurs, **you must act within 30 days of the qualifying event** for the expected change to be accepted by the University. Otherwise, you will have to wait for the next Open Enrollment period in which you are eligible to participate and have the change(s) become effective the following January 1. In order to make an eligible change, you will be required to complete change forms. You may be asked to provide documentation of the change. It is especially important to delete any ineligible dependents from your coverage within the 30-day timeframe to avoid overpaying premiums that would not be refunded. The effective date of the change for the "qualified" family status change is the actual "event date".

Changing Your Coverage

You may change your coverage if you experience a qualified family status change and the benefit change you request corresponds with a gain or loss of eligibility for coverage. For example, a marriage is a family status change that would allow you to change from employee only medical coverage to employee + spouse medical coverage because acquiring a new dependent is consistent with a gain in eligibility for medical coverage.

Qualified Family Status Changes

Qualified family status changes are defined by Section 125 of the Internal Revenue Code, based on individual circumstances and plan eligibility. See links below for specific events.

- **Legal marital status.** [Marriage](#), [death of spouse](#), [divorce](#), [legal separation or annulment](#).
- **Number of dependents.** [Birth](#), [adoption](#), [placement for adoption](#) or [death of a dependent](#).
- **Employment status.** [Spouse termination](#) or [commencement of employment](#), or [dependent termination](#) or [commencement of employment](#).
- **Work schedule.** [Switch between part-time and full-time work](#), [commencement of or return from an unpaid leave of absence](#)
- **Dependent status.** [Either satisfying](#) or [ceasing to satisfy](#) the age or other requirements to qualify as a covered dependent under the plan.
- **Domestic relations orders.** A court order resulting from a [divorce](#), [legal separation](#), [annulment](#), or [change in legal custody](#) that require medical coverage for the employee's child under the employee's medical plan, or can end contributions for the child if the order requests the employee's former spouse to provide the coverage.
- **Medicare and Medicaid.** A corresponding change is permitted due to the faculty or staff member's, spouse's, or dependent's [gain or loss of Medicare or Medicaid eligibility](#).

Questions about mid-year changes affecting your Baylor University benefits should be directed to Human Resources, 254.710.2000.

Every effort has been made to ensure the accuracy of the benefits information in this site. However, if any provision on the benefits plans is unclear or ambiguous, Human Resources reserves the right to interpret the plan and resolve the problem. If any inconsistency exists between this site and the written plans or contracts, the actual provisions of each benefit plan will govern.