

# Health *bulletin*

P.O. Box 16688  
Phoenix, Arizona 85011  
(888) 331-0222  
[www.svc.kairoshealthaz.org](http://www.svc.kairoshealthaz.org)

## When are changes allowed mid-year?

Benefit plans are administered on a “policy year basis”—from July 1 through June 30 of each year. This means that the elections you made during annual open enrollment are effective from July 1, 2017 through June 30, 2018.

Because some of the benefits you elect are offered on a pre-tax basis, the Internal Revenue Service (IRS) does not allow changes to these benefit elections outside of the annual open enrollment period—unless you have a qualified mid-year “change in status event.” This includes such things as:

- a marriage, divorce, legal separation, or annulment;
- the birth, adoption, placement for adoption, or legal guardianship of a child;
- a change in spouse’s employment, or involuntary loss of health coverage (other than coverage under the Medicare or Medicaid programs) under another employer’s plan;
- loss of coverage due to the exhaustion of another employer’s COBRA benefits, provided you were paying premiums on a timely basis;
- the death of a dependent;
- cessation of a dependent child’s qualification as an eligible dependent;
- a change in your or your spouse’s position or work schedule that impacts eligibility for health coverage;
- cessation of employer contributions for benefits (this is true even if you or your eligible dependent continues to receive coverage under the prior plan, and to pay the amounts previously paid by the employer);
- geographic change, such that you or your eligible dependent who was enrolled in an HMO no longer lives or works in that HMO’s service area, and no other benefit option is available to you or your eligible dependent;
- the plan no longer offering benefits to a class of individuals that includes you or your eligible dependent(s);
- termination of your or your dependent’s Medicaid or Children’s Health Insurance Program (CHIP) coverage as a result of loss of eligibility (you must contact your Human Resources Department within 60 days of termination);
- your or your dependent’s becoming ineligible for a premium assistance subsidy under Medicaid or CHIP (you must contact your Human Resources Department within 60 days of determination of subsidy eligibility); and
- a court or administrative order.

Check out our website!

[www.svc.kairoshealthaz.org](http://www.svc.kairoshealthaz.org)



**KAIROS**  
HEALTH ARIZONA, INC.  
*In cooperation with the Trust*

HOME ABOUT US CONTACT US MEMBERS LIST



### Latest News & Information

Did you know that you have 24/7 access to licensed physicians from the comfort of your own home, through Teladoc?  
[Read More](#)

Lost Medical ID? Learn how to order a replacement.  
[Read More](#)

Kairos Monthly Bulletins  
[Read More](#)

Did you know you can receive up to six free EAP counseling sessions per issue?  
[Read More](#)

Need assistance with a medical claim?  
[Read More](#)

#### QUICK LINKS

- FIND A PROVIDER
- IRS PUBLICATION 502
- WELLNESS PROGRAMS
- HIPAA NOTICE OF PRIVACY PRACTICES
- FAQ

FEBRUARY  
IS HEART  
HEALTH MONTH

