Qualifying life event policy: Students and Student Dependents

Students and their eligible dependents may opt into the medical and/or dental plan outside of the open enrollment periods if they have experienced a recent, qualifying life event. This policy outlines the necessary actions that are required to ensure enrollment and the events that allow a person to be enrolled outside of an open enrollment period. Dependents are eligible to enroll only when the student is enrolled in the plan.

<table>
<thead>
<tr>
<th>I am a:</th>
<th>I want to enroll in:</th>
<th>I must do the following to enroll:</th>
<th>I must have experienced one of the following to qualify for enrollment outside of the open enrollment period:</th>
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</thead>
</table>
| Student          | Medical              | • Complete waiver rescind form  
• Attach documentation showing loss of coverage to rescind form  
• Submit both documents to Mservices@huhs.harvard.edu within **60 days of loss of coverage**                                                                                                                                      | • Loss of waived insurance plan coverage                                                                                                                                  |
| Student dependent| Medical              | • Complete online enrollment application within **45 days of life event**  
• Submit documentation showing life event date                                                                                                                                                                                     | • Loss of other health insurance  
• Entry into the country  
• Marriage  
• Birth of child, legal adoption, or legal guardianship                                                                                                                    |
| Student          | Dental               | • Complete paper dental enrollment application within **60 days of loss of dental coverage**  
• Attach documentation showing loss of coverage to application                                                                                                                                                                  | • Loss of other dental insurance                                                                                                                                         |
| Student dependent| Dental Students dependents (after the enrollment deadline) due to a life changing event **only when the student is already enrolled**                                      | • Complete paper enrollment application within **60 days of life event**  
• Attach documentation showing life event date                                                                                                                                                                               | • Loss of other dental insurance  
• Entry into the country  
• Marriage  
• Birth of child, legal adoption, or legal guardianship                                                                                                                   |