



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.

I am a:	I want to enroll in:	I must do the following to enroll:	I must have experienced one of the following to qualify for enrollment outside of the open enrollment period:
Student	Medical	<ul style="list-style-type: none"> • 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 	<ul style="list-style-type: none"> • Loss of waived insurance plan coverage
Student dependent	Medical	<ul style="list-style-type: none"> • Complete online enrollment application within 45 days of life event • Submit documentation showing life event date 	<ul style="list-style-type: none"> • Loss of other health insurance • Entry into the country • Marriage • Birth of child, legal adoption, or legal guardianship
Student	Dental	<ul style="list-style-type: none"> • Complete paper dental enrollment application within 60 days of loss of dental coverage • Attach documentation showing loss of coverage to application 	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Complete paper enrollment application within 60 days of life event date • Attach documentation showing life event date 	<ul style="list-style-type: none"> • Loss of other dental insurance • Entry into the country • Marriage • Birth of child, legal adoption, or legal guardianship