



## 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:
<b>Student</b>	Medical	<ul style="list-style-type: none"> <li>• Complete waiver rescind form</li> <li>• Attach documentation showing loss of coverage to rescind form</li> <li>• Submit both documents to <a href="mailto:Mservices@huhs.harvard.edu">Mservices@huhs.harvard.edu</a> <b>within 60 days of loss of coverage</b></li> </ul>	<ul style="list-style-type: none"> <li>• Loss of waived insurance plan coverage</li> </ul>
<b>Student dependent</b>	Medical	<ul style="list-style-type: none"> <li>• Complete online enrollment application <b>within 45 days</b> of life event</li> <li>• Submit documentation showing life event date</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of other health insurance</li> <li>• Entry into the country</li> <li>• Marriage</li> <li>• Birth of child, legal adoption, or legal guardianship</li> </ul>
<b>Student</b>	Dental	<ul style="list-style-type: none"> <li>• Complete paper dental enrollment application <b>within 60 days</b> of loss of dental coverage</li> <li>• Attach documentation showing loss of coverage to application</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of other dental insurance</li> </ul>
<b>Student dependent</b>	Dental Students dependents (after the enrollment deadline) due to a life changing event <b>only when the student is already enrolled</b>	<ul style="list-style-type: none"> <li>• Complete paper enrollment application <b>within 60 days of life event date</b></li> <li>• Attach documentation showing life event date</li> </ul>	<ul style="list-style-type: none"> <li>• Loss of other dental insurance</li> <li>• Entry into the country</li> <li>• Marriage</li> <li>• Birth of child, legal adoption, or legal guardianship</li> </ul>