

V. ANNUAL OPEN ENROLLMENT PERIOD

CVT's annual open enrollment is the month of September. Any changes made during the annual open enrollment will be effective October 1. During the month of September:

- a full time or part time employee may elect to change his or her medical plan selection and participate in a different plan offered by the group.
- a full time or part time employee may terminate or add eligible dependents to medical, vision, or dental coverage.
- a part time employee may terminate or add medical, vision, or dental coverage.

Plan Selection or Coverage Changes

Plan selection changes by a full time or part time employee or adding or terminating coverage of a part time employee or the eligible dependent(s) of a full time or part time employee, **will not be allowed at any other time than the annual open enrollment period unless:** 1) an open enrollment period is requested by the district due to the completion of negotiations, or 2) an employee experiences a qualifying event listed below:

- a marriage
- a divorce
- the birth of a child
- the adoption of a child
- court ordered guardianship of a minor child
- the requirements of domestic partnership are met
- the effective date of a 25% increase in the employer/employee portion of contribution to the benefit package.
- the effective date of an increase in the number of hours worked by the employee
- the termination of employment of the person through whom the employee's dependent was previously covered
- a change in the employee's employment status or a change in the employment status of the individual through whom the employee's dependent was previously covered
- the **involuntary** termination of the other plan under which the employee's dependent was covered
- the cessation of an employer's contribution toward an employee's or dependent's coverage
- the death of a person through whom an employee's dependent was previously covered as a dependent
- acquiring coverage
- gaining Medicare
- death of subscriber or covered spouse

Written application for additions, terminations, and coverage changes must be made within 31 days of the qualifying event. If application is not made within 31 days, an employee will have to wait until the next annual open enrollment period or another qualifying event is experienced to