

Event	Description	Affected Coverage
HIPAA Special Enrollment Rights 26 CFR §1.125-4(b)	A "special enrollee" is allowed to enroll or change his or her existing plan option in the plan after: a loss of eligibility for group health coverage, health insurance coverage, CHIP or Medicaid; becoming eligible for state premium assistance, Medicaid or CHIP subsidies; and the acquisition of a new spouse or dependent by marriage, birth, adoption or placement for adoption	Medical, Dental, Vision, Health FSA
Change in Status 26 CFR §1.125-4(c)(1)(i)	Change in marital status, number of dependents, employment status, change in residence	Medical, Dental, Vision, Health FSA, Dependent Care
Change in Cost 26 CFR §1.125-4(f)(2)(i)	A change in the cost of coverage that permits the employer to automatically increase or decrease the employee contributions	Medical, Dental, Vision
Significant Cost Changes 26 CFR §1.125-4(f)(2)(ii)	A significant change in the cost of coverage that permits an employee to actually change elections (drop coverage, add coverage, switch plans)	Medical, Dental, Vision, Dependent Care
Significant Coverage Curtailment 26 CFR §1.125-4(f)(3)(i) and 26 CFR §1.125-4(f)(3)(ii)	A significant coverage curtailment (reduction in benefits) without a loss of coverage or a significant coverage curtailment, with loss of coverage	Medical, Dental, Vision, Dependent Care
Improvement of Benefit Options 26 CFR §1.125-4(f)(3)(iii)	If a plan adds a new benefit package option or other coverage option, or improves an existing option. Employee may drop coverage for old option, add coverage for new option or switch plans	Medical, Dental, Vision, Dependent Care
Change in Coverage Under Other Employer Plan 26 CFR §1.125-4(f)(4)	Allows for a new election or revoking a previous plan election when a change is made under another employer plan	Medical, Dental, Vision, Dependent Care
Judgment or Decree 26 CFR §1.125-4(d)	Applies to a judgment, decree or order resulting from a divorce, legal separation, annulment, changes in legal custody or qualified medical child support order (QMCSO)	Medical, Dental, Vision, Health FSA
Medicare or Medicaid Entitlement §1.125-4(e)	If an employee, spouse or dependent becomes enrolled in coverage under Part A or Part B of Medicare, or Medicaid or loses coverage under these, a cafeteria plan may permit the employee to make an election change to increase, change or revoke coverage of that employee, spouse or dependent under the plan	Medical, Dental, Vision, Health FSA
FMLA 26 CFR §1.125-4(g)	An employee taking FMLA may revoke their election for medical, dental and vision and choose another option for the remaining period of leave	Medical, Dental, Vision, Health FSA, Dependent Care
*Revocation Due to Enrollment in the Marketplace (IRS Notice 2014-55, published as IRB 2014-41, 10/6/14)	An employer may rely on the reasonable representation of an employee who is enrolling in Marketplace coverage that the employee and related individuals have enrolled or intend to enroll in a Marketplace plan that is effective immediately following the revocation	Medical, Dental, Vision, Health FSA
*Revocation Due to Reduction in Hours of Service (IRS Notice 2014-55, published as IRB 2014-41, 10/6/14)	1) The employee changes from full-time status to part-time status and is reasonable expected to remain in part-time status; and 2) The employee enrolls, along with any related individuals who cease coverage due to the revocation, in another plan no later than the first day of the second full month following the revocation. An employer may rely on the reasonable representation of an employee who is changing to part-time status that the employee and related individuals have enrolled or intend to enroll in another plan within the above timeframe.	Medical, Dental, Vision, Health FSA