Qualifying Events

Open Enrollment is a set time once a year where you can make certain changes to your medical or dental insurance without providing documentation. To enroll in an insurance plan outside of Open Enrollment, you must experience a “Qualifying Event”. Examples of a Qualifying Event include the following:

- New student at UNI registered for 5 credits or more
- Marriage
- Declaration of Domestic Partnership
- Divorce
- Birth or Adoption
- Loss of prior health or dental coverage
- If you are leaving the U.S. and not returning to UNI
- Newly eligible for other coverage through an employer and have taken the coverage

How to add or drop coverage due to a qualifying event:

*All required documents must be submitted at the same time or they will not be accepted.*

1. Complete the enrollment form.
2. Provide supporting documentation for the event. Examples of supporting documentation include:
   - Loss of coverage - Letter from your former insurance provider or employer listing the last day of coverage. **A certificate of health care coverage is preferred.**
   - Newly eligible for other coverage - Letter from your new insurance provider or employer listing the first day of coverage.
     - **A certificate of health care coverage is preferred.**
     - Insurance ID cards rarely have the effective dates on them.
   - Arriving in U.S. - Copy of a stamped visa/passport or I-94 travel history
   - Marriage - Copy of the marriage certificate
   - Birth - Copy of the birth certificate
   - Leaving the U.S.- not returning to UNI - Copy of a stamped visa
3. Most changes are effective the first day of the month after the event takes place.
4. Undergraduate/Graduate students **cannot drop the dental insurance** during the academic year due to the annual premium being paid in full at the beginning of the year/semester.

Deadline to make changes:

If you think you might be eligible to enroll, don’t delay! You can only enroll and make a change to your health coverage with a qualifying event during a specific time frame.

- The required paperwork must be submitted **within 31 days** of a qualifying event.
  - EXCEPTION: Must be completed **within 60 days** of a birth or adoption of child.