

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.