EMPLOYEE GUIDE

Missed the Re-Enrollment Window?

Here's what your options are.

For employees

Missing re-enrollment happens. What you can do next depends on your plan's rules and your situation. Here is the general picture; your plan administrator can confirm what applies to you.

If your coverage carries forward automatically

Many plans keep your existing coverage in place if you do not make changes. If that is your plan, your benefits continue as they were, but any changes you wanted for this year will have to wait, unless you have a qualifying life event (see below). Check with your administrator to confirm your current coverage.

If active re-enrollment was required

Some plans require you to actively re-enroll, and missing the window can mean reduced or lapsed coverage for the year. If this is your plan, contact your administrator right away. There may be a short grace period, and it is always worth asking.

Qualifying life events

Even outside the enrollment window, certain life events usually let you make changes within a set time after they happen. These commonly include:

- Marriage or a new common-law relationship
- The birth or adoption of a child
- A change in your spouse's employment or benefits coverage
- Other events defined by your plan

If one of these applies to you, contact your administrator promptly, as there is usually a limited window to make the change.

What to do now

1. Contact your plan administrator and explain that you missed the window.
2. Ask what your current coverage is and what options you have.
3. If you have had a qualifying life event, say so, and ask about the deadline to make a change.
4. Note when the next re-enrollment window opens, so you are ready.

This is general information, not advice. Your plan's specific rules govern. Your plan administrator is your best source for what applies to you.

Administrator note. Keep a standard version of this on hand to send to any employee who misses the window. Filling the gap quickly and kindly prevents both coverage problems and frustration.