

Qualifying Event Guidelines

As an employee of the State System, it is your responsibility to ensure accurate information is on file with your human resources office with respect to your dependents, reporting changes as they occur (e.g., marriage, birth or adoption, or divorce), in a timely fashion (within 60 days of event).



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Failure to notify your human resources office may result in loss of continuation of coverage (COBRA benefits not being offered), and/or loss of retroactive premium refund if the event results in a change to the tier in coverage (e.g., family to 2-party contract). In addition, if claims are incurred and paid on a dependent that was not terminated within 60 days of event (your human resources office was not notified), you as our employee will be liable for any claim payments made that cannot be recouped from the insurance vendor. State System policy requires that active or retired employees who receive overpayments in employee benefits, whether through administrative error or oversight, refund the amount of overpayment.

Event	PPO / HMO	Group Life Insurance
When you become eligible for benefits as a new employee or become eligible due to an organizational change	Contact your Human Resources Office within 30 days to complete enrollment for benefits through Employee Self Service (ESS) or by hard copy form	Enrollment completed automatically through the SAP system – You will need to go online at www.metlife.com/mybenefits to complete the beneficiary designation.
When you acquire a Dependent (birth, adoption, or marriage)	Contact your Human Resources Office within 60 days to add your new Dependent.	Contact Metropolitan Life Insurance Company (MetLife) at 1-855-972-5433 or go online at www.metlife.com/mybenefits if you wish to change your beneficiary designation.
When you lose a Dependent (divorce, or Dependent loss of eligibility for any reason)	Contact your Human Resources Office within 60 days to remove the Dependent(s). Failure to notify your Human Resources Office within 60 days will result in your dependent losing election rights for COBRA benefits.	Contact Metropolitan Life Insurance Company (MetLife) at 1-855-972-5433 or go online at www.metlife.com/mybenefits if you wish to change your beneficiary designation.
When your spouse obtains coverage through his/her employer	Contact your Human Resources Office within 60 days to complete a hard copy form for coordination of benefits (refer to Other Coverage Information on page 4 of Rules for spouse/domestic partner eligibility)	No action required.
When your Dependent turns age 26	No action required. The State System will proactively remove the Dependent from coverage effective the first of the month following birthday. COBRA benefits will be offered at that time to the Dependent.	No action required.
When you or your spouse turns age 65 or otherwise becomes eligible for Medicare.	Contact your Human Resources Office and the Social Security Administration about Medicare and other benefits.	No action required.
When your Domestic Partner turns age 65 or otherwise becomes eligible for Medicare.	Domestic Partner may remain on active coverage; however, they are encouraged to also enroll in Medicare Part A and Part B to avoid penalty for not enrolling when eligible.	No action required.
When you turn age 70 or 75.	No action required.	MetLife will inform you if your amount of insurance is affected.
When you retire.	Contact your Human Resources Office to enroll in the State System Annuitant Health Care Program and to discuss COBRA continuation coverage.	Your coverage ends. Contact MetLife at 1-855-972-5433 if you wish to apply for conversion of coverage.
If you or your spouse are eligible for Medicare	Enrollment in Medicare Part A and/or Part B as required by Medicare rules.	No action required.
If you become disabled.	Contact your Human Resources Office to find out how your coverage will be affected.	If you are permanently and totally disabled and losing active status, contact MetLife at 1-855-972-5433 to file for disability life insurance.
In case of your death.	Your Dependents should contact your Human Resources Office to discuss health insurance continuation provisions.	Your beneficiary should provide MetLife with a death certificate.



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