

ELIGIBILITY

WHO IS ELIGIBLE

Employees | Full-time employees who work at least 30 hours per week are eligible for benefits on the first of the month following 60 days of employment.

Dependents | Employees may cover their legal spouse and children. Children are eligible to be covered under the Medical plan through the end of the calendar year in which they turn age 26, and through the end of the month in which they turn age 26 for all other plans.

WHEN & HOW TO ENROLL

Initial Eligibility | All new employees are required to log into the Datis e3 system to elect or decline enrollment in the benefits outlined in this Guide - with a couple of exceptions: you must complete a paper form to enroll in the FSA; submit your forms to HR. All new hires are encouraged to complete their elections within 5 days of hire and must be completed no later than 3 days prior to the effective date of benefits.

Open Enrollment | During the annual Open Enrollment, you can make changes to the plans you have and the dependents you cover. If you participate in the Flexible Spending Account (FSA), your election will end on June 30 and you must complete a paper form to re-enroll. Log into the Datis e3 system to complete all other benefit elections, and submit your paper forms to HR for FSA. Any elections/changes made during Open Enrollment will take effect on July 1.

Qualifying Event | A qualifying event is a documented, life status change. If you experience one of these events during the course of the plan year, you may be able to make changes to your plans and coverage.

QUALIFYING EVENTS

Here is a list of approved qualifying events in accordance with IRS code Section 125:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Death of a spouse or a child
- Change in residence or work location that affects benefits eligibility for you or your covered dependents
- You or one of your covered dependents gain or lose coverage due to a change in employment status i.e. employment termination or reduction of hours
- Gain or loss of qualified coverage

While this list contains the most relevant qualifying events, check with your HR Department or Brown & Brown to see if an event qualifies you to make a change.

You must request changes within 30 days of the event.