

## QUICK REFERENCE TABLE OF PERMITTED CHANGES IN STATUS<sup>1</sup>

Events Permitting Election Change	Applicable Benefit Elections
1. Change in Status <ul style="list-style-type: none"> <li>– change in employee's legal marital status;</li> <li>– change in number of dependents;</li> <li>– change in employment status;</li> <li>– dependent satisfies (or ceases to satisfy) dependent eligibility requirements;</li> <li>– change in residence; and</li> <li>– commencement or termination of adoption proceedings</li> </ul>	Applies to elections for all qualified benefits (e.g., accident or health coverage, group term life, health FSA, and DCAP benefits). <i>Includes detailed consistency rules.</i>
2. Cost changes, with automatic increase or decrease in elective contributions	Applies to elections for all qualified benefits except health FSAs.
3. Significant cost changes	Applies to elections for all qualified benefits except health FSAs.
4. Significant coverage curtailment (with or without loss of coverage)	Applies to elections for all qualified benefits except health FSAs.
5. Addition or significant improvement of benefit package option	Applies to elections for all qualified benefits except health FSAs.
6. Change in coverage under other employer plan	Applies to elections for all qualified benefits except health FSAs.
7. Loss of group health coverage sponsored by governmental or educational institution	Applies to elections for all qualified benefits that are group health plans except health FSAs.
8. HIPAA special enrollments	Applies to elections for group health plans that are not excepted benefits under HIPAA.
9. COBRA qualifying events	Applies to elections for group health plans subject to COBRA, including health FSAs.

Events Permitting Election Change	Applicable Benefit Elections
10. Judgments, decrees, or orders	Applies to elections for plans that provide accident or health coverage, including health FSAs.
11. Medicare or Medicaid entitlement	Applies to elections for plans that provide accident or health coverage, including health FSAs.
12. FMLA leaves of absence	Applies to elections for plans that provide accident or health coverage, including health FSAs. Also applies to elections for non-health benefits.
13. Changes in pre-tax HSA contributions	Applies to elections to make HSA contributions under a cafeteria plan.
14. Reduction of hours	Applies to elections for coverage under group health plans that are not health FSAs and provide minimum essential coverage under health care reform.
15. Exchange enrollment	Applies to elections for coverage under group health plans that are not health FSAs and provide minimum essential coverage under health care reform.

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<sup>1</sup> This chart lists all possible changes in status that employers are allowed to recognize and implement as part of their cafeteria plan. Not all cafeteria plans adopt all of the allowable changes in status listed in this chart. In order to determine whether a particular election change should be allowed, the employer would need to consult its cafeteria plan document and/or summary plan description.