Enrolling in the Health, Dental or Vision Insurance Plans

The option for enrolling in the fringe benefit plans offered to eligible college employees normally occurs at the time of employment. The option for enrollment, re-enrollment or cancellation is offered during the Open Enrollment Period each November with coverage effective date of January 1. Certain life status changes may allow employees to qualify for enrollment or a change in coverage during the year under Special Enrollment provisions.

Annual Open Enrollment Period

During November of each year all Beloit College benefits-eligible employees and COBRA participants are offered the opportunity to enroll in the health, dental or vision benefit plans. Voluntary termination of plan coverage may also be made during this Open Enrollment period. The effective date for benefit elected or terminated during Open Enrollment is January 1. If you do not enroll or terminate coverage during Open Enrollment, you may only later enroll or terminate under the Special Enrollment circumstances allowed by each plan.

If you have previously waived health, dental or vision plan coverage for yourself and/or your eligible dependent(s), you may now enroll in any of these plans with coverage effective January 1. This includes changing coverage to include eligible family members not currently covered. You may be asked to provide a certificate of continuous health care coverage from the current insurance provider, and pre-existing condition limitations may apply if you have not had previous continuous coverage. During the Open Enrollment period, you may also drop coverage, or switch from one coverage level to another, such as changing from family or limited family to single coverage.

If you are interested in more detailed information about benefit plans, please contact Human Resources at 608-363-2630 for plan booklets and contribution rates.

Special Enrollment or Termination of Coverage

Special Enrollment (for changes during the year)-If you previously waived or terminated health, dental or vision benefit plan coverage for yourself and/or your dependents, you may be able to enroll yourself and/or your dependents due to certain qualifying life events. Special Enrollment or change in coverage must be requested within 30 days of the qualifying event. If the change or enrollment does not occur within 30 days of the qualifying event, you must wait until the next Open Enrollment period. Special Enrollment is allowed for events that affect family or life status.

- Acquiring new dependents through marriage, birth, adoption, placement for adoption, or court order
- Loss of eligibility for other coverage due to legal separation, divorce, death, termination of employment or reduction in the number of hours of employment, or exhaustion of extended coverage related to these events
- COBRA coverage under another plan has been exhausted
- Employer contributions under the other plan have been terminated

Detailed information regarding the enrollment periods for each benefit plan is provided in the plan policy booklet.

Termination of Coverage- Terminating health, dental or vision plan coverage during the calendar year may be restricted due to the laws governing the Section 125...