

Enrollment Opportunities / Life Events

Enrollment Opportunities

With limited exception, coverage elected at the time of initial enrollment or during the annual Benefit Choice Period remains in effect throughout the entire plan year, unless the member experiences an enrollment opportunity which would allow them to change their coverage elections.

Any request to change an election mid-year must be consistent with the enrollment opportunity the member has experienced. Members experiencing an enrollment opportunity have 60 days to change certain benefit selections. Members must submit proper supporting documentation within the 60-day period in order for the change to become effective.

You must report a qualifying enrollment opportunity and provide the required documentation to [MyBenefits.illinois.gov](https://mybenefits.illinois.gov) within 60 days of the event. To report a financial or medical power of attorney, or address change, please contact your retirement system. **Please note:** Members becoming Medicare-eligible will have a separate enrollment opportunity prior to their 65th birthday.

Enrollment Opportunities include, but are not limited to:

- Events that change a member's legal marital status, including marriage, death of spouse, divorce, legal separation, or annulment.
- Events that change a member's number of dependents, including birth, death, adoption, or placement for adoption.
- Events that cause a member's dependent to satisfy or cease to satisfy eligibility requirements for coverage based on age, marital status, or any similar circumstance.
- A change of residence address for the member, spouse, or dependent to a county where current plan is not available.

Effective Dates

Effective Date of Coverage Due to a Qualifying Change in Status

- Coverage election changes made due to an enrollment opportunity are effective the first day of the month following the date of the event as long as the request is made within the required time frame.

