

|                          |
|--------------------------|
| ELIGIBILITY APPROVED BY: |
| DATE:                    |
| EFFECTIVE DATE:          |
| PROCESSED BY:            |
| DATE:                    |

## QUALIFYING LIFE EVENT FORM

Return form to:  
**CITY OF ATLANTA**  
**DHR – Employee Benefits**  
**68 Mitchell St., S.W.**  
**City Hall – Suite 2120**  
**Atlanta, GA 30303**

**USE THIS FORM TO ATTACH ANY REQUIRED DOCUMENTATION OR TO MAKE ENROLLMENT CHANGES.**

**Employee/Retiree Information (REQUIRED)**

|                  |                   |                            |                                      |
|------------------|-------------------|----------------------------|--------------------------------------|
| <b>Last Name</b> | <b>First Name</b> | <b>Social Security No.</b> | <b>Telephone</b>                     |
| <b>Address</b>   | <b>City/State</b> | <b>ZIP Code</b>            | <b>Department (Active Employees)</b> |
| Active           | Retiree           | Fire                       | Police                               |
| General Fund     |                   |                            |                                      |

**Current Enrollment or New Elections**

| Medical – Active                      | Medical – Retiree  | Dental                |
|---------------------------------------|--|-----------------------|
| Anthem BCBS Gatekeeper POS            | Anthem BCBS Gatekeeper POS   | Anthem BCBS PPO High  |
| Anthem BCBS HDHP                      | Kaiser Permanente HMO  | Anthem BCBS PPO Low   |
| Kaiser Permanente HMO                 | UHC Medicare Advantage PPO (Parts A & B)                           | Aetna DHMO (GA only)  |
| Kaiser Permanente High-Deductible HMO | Anthem BCBS Medicare Advantage PPO (Parts A & B)                   | <b>Vision</b>         |
|                                       | Kaiser Permanente Senior Advantage HMO (Parts A & B)               | UHC Vision            |
|                                       | UHC Medicare Advantage PPO (Part B Only)                           | <b>Dependent Life</b> |
|                                       | Anthem BCBS Medicare Advantage PPO Split Option Plan (Parts A & B) | Anthem BCBS           |
|                                       | Kaiser HMO + Senior Advantage (Medicare) Split Option Plan         |                       |

**Change My Enrollment as Indicated Below: Dependent Information**

| Last Name, First Name | Sex | Social Security Number | Date of Birth | MEDICAL |      | DENTAL |      | VISION |      | DEP LIFE |      |
|-----------------------|-----|------------------------|---------------|---------|------|--------|------|--------|------|----------|------|
|                       |     |                        |               | Add     | Drop | Add    | Drop | Add    | Drop | Add      | Drop |
|                       |     |                        |               |         |      |        |      |        |      |          |      |
|                       |     |                        |               |         |      |        |      |        |      |          |      |
|                       |     |                        |               |         |      |        |      |        |      |          |      |
|                       |     |                        |               |         |      |        |      |        |      |          |      |

**IMPORTANT:** Any dependent listed above must meet eligibility requirements listed on [benefits.atlantaga.gov](http://benefits.atlantaga.gov). Eligible dependents are your spouse/Domestic Partner and children under age 26. Documentation is required to add or delete dependents; please see [benefits.atlantaga.gov](http://benefits.atlantaga.gov) for requirements. If you do not enroll your dependent(s) within **31 days** of the qualifying life event, then the next opportunity to enroll your dependents will be during the next Open Enrollment period, to be effective the following plan year.

| Reason for Add/Continue Coverage   | Date of Life Event | Reason for Drop (indicate below)  | Date of Life Event |
|--|--------------------|-----------------------------------|--------------------|
| Newborn DOB:   |                    | Ineligible Dependent              |                    |
| Marriage   | Domestic Partner   | Divorce/Term Domestic Partnership |                    |
| Add a Child  | Disabled Child     | Dependent Obtained Coverage       |                    |
| Add Dependent Loss of Coverage<br>(You must provide a Certificate of Creditable Coverage.) |                    | Deceased Dependent                |                    |
|  |                    | Retiree Enrolled in Medicare      |                    |

**EMPLOYEE/RETIREE ACKNOWLEDGEMENT & AUTHORIZATION**

My signature below authorizes the City of Atlanta to deduct from my compensation any and all newly elected and/or existing plan contributions for the above dependent(s). I acknowledge that by electing coverage for this dependent(s), I am authorizing deductions with respect to my benefits to remain in effect at least until the next Open Enrollment period or until I am able to make a change to my benefits as a result of a qualifying life event.

|                           |             |
|---------------------------|-------------|
| <b>EMPLOYEE SIGNATURE</b> | <b>DATE</b> |
|---------------------------|-------------|

## **CONTINUATION OF COVERAGE NOTICE**

Under COBRA, the Consolidated Omnibus Reconciliation Act of 1985 Title X, terminated employees and their eligible dependents may continue group health plan coverage. We urge you to read this description of the “continuation coverage” option carefully, and to make sure you and your spouse/domestic partner read and understand the rights and responsibilities in connection with this continuation of coverage. Both you and your spouse/domestic partner must sign the front page of this enrollment application.

### **THE BENEFITS**

Effective January 1, 1987, if you are currently under the City of Atlanta Health Plan, including HMOs, you will be entitled to continue your and your family’s Health Plan coverage for up to 18 months from the date coverage would have terminated because of voluntary or involuntary termination. If a qualified beneficiary is deemed disabled for Social Security, at the date of the qualifying event or within the first 60 days following the qualifying event, the continuation coverage period is 29 months for all the members of your family who have elected COBRA. The 18-month period may be extended also if other events (such as a death or divorce) occur during that 18-month period. Employees discharged because of “gross misconduct” would not be eligible for continuation of coverage. Dependents who no longer qualify as dependents under the City of Atlanta Health Plan are eligible to apply for continuation of coverage. If you should die or become divorced, and if your spouse/domestic partner and dependents are covered by the City of Atlanta Health Plan at that time, they will be entitled to continue health coverage for up to 36 months. Continuation coverage also is available for your children for up to 36 months or up to age 26 if they are not covered under another group health plan that duplicates coverage. If an Eligible Person is 60 years old on the date COBRA continuation coverage starts, COBRA coverage may extend up to the time of Medicare eligibility. If you have a newborn child, adopt a child, or have a child placed in your home pending adoption (for whom you have financial responsibility), while your COBRA continuation coverage is in effect, you may add this child to your coverage.

### **THE COST**

Continuation of coverage is optional on the part of the employee or dependent. Those who elect continuation of coverage will be required to pay 102% of the total monthly group premium for the applicable class of coverage. For the extended disability coverage, employees may be required to pay up to 150% of the monthly group premium during the 19th through the 29th month. Persons 60 years old on the date of COBRA eligibility may be required to pay up to 120% of the premium for extended time. There will be no contribution made by the City of Atlanta. Premiums are due monthly and in advance. You should note that your continuation coverage will stop if the premiums for this coverage are not paid on time.

If you elect to continue coverage, new dependents may be added during the period of continuation on the same basis as they are added for active employees. If during continuation of coverage health benefits and premium rates change, your coverage and costs will be affected accordingly. Should Open Enrollment occur during the period of your continuation, you will retain your right to switch to a different option.

### **WHEN COVERAGE ENDS**

If you or covered members of your family become entitled to Medicare or are covered under another employer-sponsored health plan that does not limit coverage due to preexisting conditions, the continuation coverage from the City of Atlanta Health Plan will cease. In addition, your coverage will cease if the City of Atlanta should terminate the Health Plan or you cease to pay premiums. Once the period of coverage continuation has expired, anyone receiving continuation coverage will be eligible to convert to individual policies, as provided under the City of Atlanta Plan.

### **WHAT YOU MUST DO**

You or your spouse/domestic partner or dependents must notify the Employee Benefits Division when your dependent child reaches the maximum age under the plan or in the event you become divorced. It is important that you notify us of your or your dependent’s loss of Plan eligibility promptly — in advance, if possible, but no later than 60 days from the date coverage would otherwise have been terminated, in order to be eligible to elect continuation coverage. Within 14 days after the end of the month in which you notify the Employee Benefits Division, you or your eligible dependents will be mailed information and forms regarding continuation of coverage. You or your dependents will then have an additional 45 days to pay the applicable premium, retroactive to the date coverage would otherwise have terminated.

If you would like further information about continuation coverage under the City of Atlanta Health Plan, please contact DHR – Employee Benefits at 404-330-6036.

### **CONVERSION PRIVILEGE**

When your group health insurance ends due to your termination of employment with the City of Atlanta or due to expiration of COBRA continuation of health care coverage under the group contract, you may apply for converted health coverage. For additional information contact DHR – Employee Benefits at 404-330-6036.

If you are a new employee, have previously waived your health insurance, or are adding a dependent other than a newborn (or child placed in your home pending adoption), you should provide copies of the CERTIFICATE OF GROUP HEALTH PLAN COVERAGE issued to you or your dependents by the previous employer(s) for CREDITABLE PRIOR COVERAGE so that you can avoid preexisting condition exclusions, if any.