Washington University’s health plans are tax-qualified plans subject to regulations established by the Internal Revenue Service (IRS). It is this tax-favored plan status that allows University employees to pay for their health/dental insurance coverage on a pre-tax basis. In order to maintain the tax-qualified status of our plans and provide this tax-favored benefit to our employees, we are required to comply with IRS regulations regarding employees enrolling in or making changes to their health/dental benefits.

According to these IRS regulations, there are three opportunities in which employees may enroll in or make changes to their health/dental benefits:

1) Employees may enroll in health/dental benefits within 31 days of their hire date or the date they transfer to a benefits-eligible status.

2) Employees may enroll in or make changes to their health/dental benefits (including changing to another health plan) during Open Enrollment, which is held each year during the month of November. Enrollments/changes made during Open Enrollment are effective the following January 1.

3) Employees may enroll in or make changes to their health/dental benefits (including changing to another health plan*) within 31 days of a qualified family status change/life event such as:
   - Marriage
   - Divorce
   - Death of a spouse or child
   - Loss of other coverage
   - Dependent’s termination or commencement of employment
   - Your or your dependent’s employment status change
   - Dependent’s Open Enrollment
   - Court or administrative order

Employees may enroll in or make changes to their health/dental benefits (including changing to another health plan*) within 62 days of a qualified family status change/life event such as:
   - Birth of a child
   - Adoption or placement of a child for adoption

*Employees may change to another health plan due to a qualified family status change only if the qualified family status change results in a change in health premium.

If there is a qualified family status change/life event, you can enroll in or make a change to your health/dental insurance on-line through HRMS Self-Service. After logging into HRMS Self Service using your WUSTL Key and password, select “Benefits”, then “Life Events”, and then the applicable Life Event. Please note that if you are changing to another health plan as a result of a qualified family status change, you will not be able to make that change on-line and will need to complete a Benefits Enrollment/Change Form instead. If you are adding any dependents to your coverage, you must also complete a Dependent Verification Affidavit.