



If you have an involuntary loss of coverage or a qualifying event you may sign up for medical insurance through The Town of Wellesley. Examples of qualifying events include birth of a child, death of a dependent, divorce, marriage and retirement.

You have 30 calendar days from the qualifying event date to furnish all the required documentation for any changes that need to take place as a result of the event. Once the 30 days have passed, the retiree will have to wait until open enrollment to enroll in insurance. The 30-day countdown begins on the date of the qualifying event.

The following items are needed in order to add a family member(s) to existing coverage(s) or to enroll in new coverage, if applicable.

1) Documentation of the qualifying event

➤ **If the qualifying event is a loss of coverage**, a loss of coverage letter is needed in addition to the other items listed below. This letter needs to be on company letterhead and it needs to state who is losing what and when. If an employee needs coverage for a dependent, the dependent must specifically be identified in the letter as to what coverage that dependent is losing and when it is being lost (ex: John's last day on health and dental insurance through XYZ company is 4/30/2021. Covered on his plan are his wife Ann and their children Amy, Rebecca and Tom)

➤ **Coverage for an ex-spouse via divorce decree** – ex-spouses can only be covered on the specific insurance plan(s) mentioned in the divorce decree

2) Proof of relationship documents for everyone the employee needs to cover. Acceptable documents are as follows: City or Town issued marriage or birth certificate, adoption papers, court ordered guardianship papers and divorce decrees if applicable.

3) Social Security Numbers and birth dates for everyone the employee needs to cover.

4) An insurance form for the medical insurance the retiree needs to enroll in. Forms for all medical plans can be found [HERE](#) . Please click the appropriate box for Medicare or Non-Medicare Eligible.

5) All forms and supporting documentation must be received for processing by Human Resources before the end of the 30 day enrollment window after coverage loss or qualifying event date. Forms may be emailed to benefits@wellesleyma.gov, faxed to 781-431-8643, or mailed to Town of Wellesley HR Department, 525 Washington St. Wellesley, MA 02482