



City of Marlborough
Human Resources Department

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IMPORTANT REMINDER ABOUT YOUR INSURANCE POLICIES

It is very important that our health and dental plans' records are kept current. We do this so that we can deliver the best possible service to our subscribers and their families at the lowest cost possible.

As a reminder, you **are required** to notify the Human Resources Department of any changes that affect you or your Dependents' eligibility **within 30 days of the event.**

Examples of these changes are:

- birth, adoption, changes in marital status (i.e., marriage, divorce), or death;
- your remarriage or the remarriage of your former Spouse, when the former Spouse is an enrolled Dependent under your Family Coverage;
- moving out of the Service Area or temporarily residing out of the Service Area for more than 90 consecutive days;
- address changes
- changes in an enrolled Dependent's status as a Disabled Dependent or Student Dependent.

Coverage of divorced spouses: once a divorce is final, the non-employee spouse will no longer be eligible to remain on the City's insurance plan. This ex-spouse may, however, qualify for COBRA coverage, which can last up to 36 months. Dependent children of the subscriber are not affected by this policy.

Please note: subscribers who covered ex-spouses prior to August 2015 are grandfathered in, and their former spouses are allowed to continue on the insurance plan. However, any changes to the subscriber's coverage (i.e., HMO to PPO, HMO to Senior (Medicare Complement) Plan, active to retiree, etc.) will result in the former spouse losing coverage.

Failure to notify the Human Resources Department of any of the above changes will result in the subscriber having to wait for the annual enrollment to enroll dependents or the subscriber being responsible for **100%** of any costs (medical, dental and/or prescription) incurred by the City of Marlborough from the date of the dependents' ineligibility.

Please feel free to contact our office if you have any questions regarding this policy.

Thank you!
HR Department