



Qualifying life event policy: Students and Student Dependents

Students and their eligible dependents may opt into the medical and/or dental plan outside of the open enrollment periods if they have experienced a recent, qualifying life event. This policy outlines the necessary actions that are required to ensure enrollment and the events that allow a person to be enrolled outside of an open enrollment period. Dependents are eligible to enroll only when the student is enrolled in the plan.

I am a:	I want to enroll in:	I must do the following to enroll:	I must have experienced one of the following to qualify for enrollment outside of the open enrollment period:
Student	Medical	<ul style="list-style-type: none"> Complete waiver rescind form Attach documentation showing loss of coverage to rescind form Submit both documents to Mservices@huhs.harvard.edu within 60 days of loss of coverage 	<ul style="list-style-type: none"> Loss of waived insurance plan coverage
Student dependent	Medical	<ul style="list-style-type: none"> Complete online enrollment application within 45 days of life event Submit documentation showing life event date 	<ul style="list-style-type: none"> Loss of other health insurance Entry into the country Marriage Birth of child, legal adoption, or legal guardianship
Student	Dental	<ul style="list-style-type: none"> Complete paper dental enrollment application within 60 days of loss of dental coverage Attach documentation showing loss of coverage to application 	<ul style="list-style-type: none"> Loss of other dental insurance Loss of Pediatric Essential Dental Benefits through BCBSMA (last day of the calendar month in which the member turns 19 years of age)
Student dependent	Dental Student dependents (after the enrollment deadline) due to a life-changing event only when the student is already enrolled	<ul style="list-style-type: none"> Complete paper enrollment application within 60 days of life event date Attach documentation showing life event date 	<ul style="list-style-type: none"> Loss of other dental insurance Entry into the country Marriage Birth of child, legal adoption, or legal guardianship Loss of Pediatric Essential Dental Benefits through BCBSMA (last day of the calendar month in which the member turns 19 years of age)