

## Summer: “Change of Status” Season

May and June are often busy months for processing change in status requests and delivering COBRA notices — largely because of the high number of graduations and marriages occurring at this time of the year. To help reduce potential problems, some employers find it helpful to distribute a “seasonal reminder” to their workforce. Copied below is one such sample document. Please feel free to copy and distribute the model document once organization-specific modifications are incorporated.

### Important Notice — Please Read Carefully

Summer Greetings!

This is the traditional graduation season. Undoubtedly, many of you will see students move from the academic world into the business world, simultaneously changing from children protected under a parent’s health plan to employed adults obtaining coverage under a new employer’s benefit plan.

The [Name of Plan] Plan offers health coverage for unmarried children up to age \_\_\_\_ or as long as the child is a full-time student, up to age \_\_\_\_\_. If you are the proud parent of a graduating college senior, please remember that your graduate’s eligibility ends on [the last day he or she has full-time student status] or [\_\_\_\_\_] (which ever date coverage ends under other eligibility rules as may apply in your plan; specify if eligibility ends at different times for certain health coverages)]. Your graduate may be able to continue health coverage through COBRA if you notify your Benefits Coordinator within 60 days after your graduate’s last day of coverage under the Plan. Please contact your Benefits Coordinator for assistance in completing the proper form[s]. You should note that failure to advise the Benefits Coordinator on a timely basis that your graduate no longer meets the Plan’s definition of dependent will result in a loss of COBRA rights. It is your responsibility to remove children from the Plan who are no longer eligible for [Company Name] benefit programs.

We are also moving towards the traditional time of year for weddings. If someone in your immediate family is getting married, please remember to contact the Benefits Coordinator about adding a new spouse to our benefit plans (if you get married) or removing a child who will become ineligible based upon his or her marriage. This notification must be made no later than 30 days after the wedding (or any other change in family status). In conjunction with a marriage, you may also want to review your beneficiary designations for life insurance or Section 401(k) plan benefits. Forms to change your beneficiary designations may be obtained from your Benefits Coordinator.

Your [Name of SPD] manual contains comprehensive definitions of eligible dependents and detailed information about making changes to your benefit elections and reporting COBRA events. In the event of inconsistencies between this reminder notice and your SPD, the information in the SPD will control. Please contact your Benefits Coordinator for assistance with any of our benefit programs. Congratulations and best wishes to all who are celebrating special events this spring and summer!

## U.S. Benefit Office Locations

Anchorage, AK (907) 562-2266	Atlanta, GA (404) 224-5000	Austin, TX (800) 861-9851	Baltimore, MD (410) 527-1200
Birmingham, AL (205) 871-3871	Boise, ID (208) 340-0645	Boston, MA (617) 437-6900	Cary, NC (919) 459-3000
Charlotte, NC (704) 376-9161	Chicago, IL (312) 621-4700	Cleveland, OH (216) 861-9100	Columbus, OH (614) 766-8900
Dallas, TX (972) 385-9800	Denver, CO (303) 218-4020	Detroit, MI (248) 735-7580	Eugene, OR (541) 687-2222
Farmington, CT (860) 284-6137	Florham Park, NJ (973) 410-1022	Ft. Worth, TX (817) 335-2115	Grand Rapids, MI (616) 954-7829
Greenville, SC (864) 232-9999	Houston, TX (713) 625-1023	Jacksonville, FL (904) 355-4600	Knoxville, TN (865) 588-8101
Las Vegas, NV (702) 562-4335	Long Island, NY (516) 941-0260	Los Angeles, CA (213) 607-6300	Louisville, KY (502) 499-1891
Memphis, TN (901) 248-3100	Miami, FL (305) 373-8460	Milwaukee, WI (414) 271-9800	Minneapolis, MN (763) 302-7100
Mobile, AL (251) 433-0441	Mountain View, CA (650) 944-7000	Naples, FL (239) 514-2542	Nashville, TN (615) 872-3700
New Orleans, LA (504) 581-6151	New York, NY (212) 344-8888	Omaha, NE (402) 778-4851	Orlando, FL (407) 805-3005
Philadelphia, PA (610) 964-8700	Phoenix, AZ (602) 787-6000	Pittsburgh, PA (412) 586-1400	Portland, OR (503) 224-4155
Roswell, NM (505) 317-3397	St. Louis, MO (314) 721-8400	San Diego, CA (858) 678-2000	San Francisco, CA (415) 981-0600
San Juan, PR (787) 725-5880	Seattle, WA (206) 386-7400	Spokane, WA (206) 386-7400	Tampa, FL (813) 281-2095
Washington, DC (301) 530-5050	Wilmington, DE (302) 477-9640		

Willis Employee Benefits Alert is produced by Willis' Legal & Research Group. The information contained in this publication is not intended to represent legal advice and has been prepared solely for educational purposes. You may wish to consult your attorney regarding issues raised in this publication. Willis publications appear on the Internet at: [www.willis.com](http://www.willis.com) © Copyright 2006