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## Mid-Year Plan Changes

Because the benefits elected through the Los Angeles Unified School District are pre-tax, IRS rules do not allow Plan participants to make election changes except during the Annual Benefits Open Enrollment period. However, the IRS does permit a participant to make a change in the middle of a plan year when certain Major Life Events or Actions take place as outlined in the table below. No exceptions will be made to this policy in accordance with IRS rules.

Election changes **MUST** be consistent with the event that prompted the change. You must also submit your changes within 31 days of the event. You **MUST** appropriately fill out and submit the required documentation, which certifies your event. Forms can be found on the Benefits Administration website at <http://benefits.lausd.net>.

Major Life Event/Action	Change Plan	Change Plan from Opt-Out or Waived	Drop Coverage
Marriage	Yes	Yes	Yes
Divorce/Legal separation	Yes	Yes	Yes
Birth of a child/Legal adoption	Yes	Yes	Yes
Death of a dependent	No	Yes	Yes
Change in dependent status (age limit/graduation)	No	No	Yes
Change in spouse's employment and/or health coverage	Yes	Yes	Yes
Move out of plan's service area	Yes	No	Yes