

Qualified Life Event-Loss of Coverage

Losing other insurance coverage may allow you to make changes to your GW benefits.

Change your health insurance enrollment

If you or your dependents lose eligibility for another insurance plan, you may elect health, dental, and vision benefits via go.gwu.edu/enroll4benefits within 30 calendar days from the loss of coverage date. Please keep in mind that proof of loss of coverage must be provided to Benefits within 30 calendar days of the event date.

Forms of acceptable documentation include a letter from the employer on company letterhead stating when your coverage will end, COBRA Election Notice or a Certificate of Creditable Coverage from your insurance provider, or plan policy which confirms health benefits end date based on eligibility. *(If you are adding dependents to your health plan(s) documentation will also be required to verify eligibility.)*

Effective date of changes:

If approved, changes made to your benefits due to loss of coverage are effective the first of the month following the date that Benefits receives your supporting documentation - as long as it is received and your online changes are completed within 30 calendar days from the life event.

For example, if your other coverage is ending 11/30 and you wish to have GW coverage begin 12/1, you must provide your supporting documentation to Benefits no later than 11/30.

You then will have 30 calendar days from the life event date to enter your online changes. The coverage changes, if approved, will be retro to 12/1.

Examples of when coverage is effective assuming the insurance coverage was lost on November 30:

If All Paperwork Is Received By:	The Change Will Be Effective On:
November 30th	December 1st
December 1 - 30th	January 1st
December 31st	You have missed the 30 calendar day deadline and may not make changes to your coverage