



## Notice to New Employees Regarding Medical, Dental and Vision Insurance Enrollment

- **New employees may enroll** in a medical, dental and/or vision plan **within 31 days** of their hire date and may select an individual or a family membership.
- [**Note:** Anyone requesting family coverage under a medical, dental or vision plan must submit a copy of a marriage certificate, a tax form, or other documentation satisfactory to the Benefits Office that confirms spouse status. If no spouse is to be covered under the family membership, no documentation is necessary.]
- **Medical coverage** – There is no waiting period for Medical coverage. Coverage is effective the date of hire.
- **Dental coverage** – There is no waiting period for Dental coverage. Coverage is effective the date of hire.
- **Vision coverage** – There may be a waiting period for Vision coverage depending on date of hire. Coverage is effective the first of the month following the date of hire or if hired on the first of the month coverage will be effective the date of hire.
- If a medical, dental or vision plan is not selected within 31 days of hire, enrollment will normally be permitted only on January 1 each year, the open enrollment date. Enrollment or membership changes at other times of the year will not be permitted unless certain conditions set by IRS regulations are met for qualifying events (for example, a spouse's loss of coverage due to termination of employment, marriage, birth or adoption of a child, divorce or legal separation, or death of a spouse or dependent). The Benefits Office must be notified within 31 days of the qualifying event in order to allow the change.
- An employee may transfer from one Boston College medical plan to another or from one dental plan to another only on January 1 of each year.