

## Your Administrative Guide Quick Reference Chart



### To Add New Contracts:\*

To add	Effective date of coverage	Forms needed	Reference in Your Administrative Guide
New hire	According to the terms specified in your <i>Group Enrollment and Coverage Agreement</i> .	<i>Enrollment/Change of Status form</i> , indicating date of full-time hire and signed by subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 2: Eligibility Section 3: Enrollment Section 4: Changes
Rehire	Effective date is same as above unless you have a special rehire provision in your <i>Group Enrollment and Coverage Agreement</i> .	<i>Enrollment/Change of Status form</i> , indicating date of rehire (if rehired within six months, no application is needed), and signed by subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 3: Enrollment Section 4: Changes
New hire – Transfer from a Blue Plan contract	Effective date of hire or billing cycle date after date of hire, depending on your personnel policies. Your agreement must indicate transfers accepted. Previous contract must be paid to within 60 days of the requested effective date.	<i>Enrollment/Change of Status form</i> , indicating date of full-time hire, previous group and contract number, and signed by subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 3: Enrollment Section 4: Changes
Subsequent transfer from a Blue Plan contract	Effective any time after the initial new-hire waiting period. The previous contract must be paid to within 60 days of the requested effective date.	<i>Enrollment/Change of Status form</i> , indicating date of full-time hire, along with previous group and contract numbers and signed by subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 3: Enrollment Section 4: Changes
Transfer from another carrier (not a Blue Plan)	Effective any time after the new-hire waiting period has passed. Transfer must be due to loss of coverage and must be made within 30 days of loss of coverage. If after 30 days, employee must wait until open enrollment.  If no loss of coverage, employee is eligible at open enrollment.	<i>Enrollment/Change of Status form</i> , indicating date of full-time hire, previous group and contract numbers, and signed by subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 3: Enrollment Section 4: Changes
Open enrollment	Once a year on coverage anniversary date as designated in your <i>Group Enrollment and Coverage Agreement</i> .	<i>Enrollment/Change of Status form</i> , indicating date of full-time hire and signed by the subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 3: Enrollment Section 5: Annual Renewal

### To Add Dependents to a Contract:\*

Type of addition	Time to report change	Effective date of coverage	Forms needed	Reference in Your Administrative Guide
Spouse – Marriage	<b>30 days</b> before or after date of marriage.	Date of marriage.	<i>Enrollment/Change of Status form</i> , signed by subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 4: Changes
Spouse – Transfer from another Blue Plan contract	When requested by member.	Date of request, or next billing cycle date. Previous contract must be paid to within 60 days of requested effective date.	<i>Enrollment/Change of Status form</i> , listing previous group and contract numbers and signed by subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 4: Changes
Spouse – Transfer from another carrier (not a Blue Plan)	Eligible only due to, and within 30 days of, loss of coverage. Otherwise, eligible only at open enrollment.	Date of request, or next billing cycle date. Transfer must be requested within 30 days of loss of coverage.	<i>Enrollment/Change of Status form</i> , listing previous group and contract numbers and signed by subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 4: Changes
Child – Newborn	Within <b>30 days</b> of birth.	Date of birth.	<i>Enrollment/Change of Status form</i> , signed by subscriber. List on <i>Membership Change Worksheet</i> . Include court papers identifying parent responsible for health insurance.	Section 4: Changes
Child – Adoption/ward	Within <b>30 days</b> of “placement.”	Date of placement.	<i>Enrollment/Change of Status form</i> , signed by subscriber and sworn statement. List on <i>Membership Change Worksheet</i> .	Section 4: Changes
Child – Principal support	After <b>6 months</b> of support.	90 days following notification.	<i>Enrollment/Change of Status form</i> , signed by subscriber, and sworn statement. Also, list on <i>Membership Change Worksheet</i> .	Section 4: Changes
Child – Transfer from another Blue	When requested by member.	Date of request, or next billing cycle date. Previous contract must be paid to within 60 days of requested effective date.	<i>Enrollment/Change of Status form</i> , signed by subscriber. List on <i>Membership Change Worksheet</i> . Include court papers identifying parent responsible for health insurance.	Section 4: Changes
Child – Transfer from another carrier (not a Blue Plan)	Eligible only due to, and within 30 days of, loss of coverage. Otherwise, eligible only at open enrollment.	Date of request, or next billing cycle date. Transfer must be requested within 30 days of loss of coverage.	<i>Enrollment/Change of Status form</i> , signed by subscriber. List on <i>Membership Change Worksheet</i> . Include court papers identifying parent responsible for health insurance.	Section 4: Changes
Dependent step-children due to marriage	Within <b>30 days</b> of the marriage.	Date of marriage.	<i>Enrollment/Change of Status form</i> , signed by subscriber. List on <i>Membership Change Worksheet</i> . Include court papers identifying parent responsible for health insurance.	Section 4: Changes
Any family member; no legal event or transfer	Open enrollment.	Once a year on coverage anniversary date as specified in your <i>Group Enrollment and Coverage Agreement</i> .	<i>Enrollment/Change of Status form</i> , signed by subscriber. Also, list on <i>Membership Change Worksheet</i> .	Section 4: Changes

**\*The effective date for any new contract or additions must fall within 60 days of the date BCBSM receives your payment.**

**To Cancel Contracts:**

Reason for cancellation	Effective date of termination	Forms needed	Reference in Your Administrative Guide
Termination, lay-off, reduced work hours, or subscriber no longer wants coverage	Day following date of event, first day of next billing cycle, or end of eligibility, depending on your personnel policies.	<i>Membership Change Worksheet.</i>	Section 4: Changes
Retirement	Date subscriber begins receiving pension benefits, or billing cycle date following retirement.	<i>Membership Change Worksheet.</i> Also, <i>Medicare Information</i> form, if Medicare-eligible.	Section 2: Eligibility Section 4: Changes Section 7: Medicare
Death of subscriber	Day following date of death.	<i>Enrollment/Change of Status</i> form. Also, list on <i>Membership Change Worksheet.</i> If reported more than six months after the death, include a copy of the death certificate.	Section 4: Changes

**To Remove Enrolled Dependents from a Contract:**

Reason for removal	Time to report change	Effective date of removal	Forms needed	Reference in Your Administrative Guide
Spouse – divorce or legal separation	30 days before or after the event.	Date of divorce. If after 30 days, effective date will be billing cycle date following notice.	<i>Enrollment/Change of Status</i> form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i>	Section 4: Changes
Child – gets married	30 days before or after the event.	Date of marriage. If after 30 days, effective date will be billing cycle date following notice.	<i>Enrollment/Change of Status</i> form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i>	Section 4: Changes
Child – subscriber no longer provides principal support	Anytime.	Date requested, or next billing cycle.	<i>Enrollment/Change of Status</i> form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i>	Section 4: Changes
Child – enters military service	Within 30 days of enlistment.	Date of enlistment, or first day of next billing cycle.	<i>Enrollment/Change of Status</i> form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i>	Section 4: Changes
Child – reaches age 19 (see “Additional Riders” section below)	December of that year.	Billing cycle date closest to 1st of year.	<i>Enrollment/Change of Status</i> form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i>	Section 4: Changes
Death of spouse or child	Immediately.	If notified within 6 months, day following date of death. If after six months, date of notification.	<i>Enrollment/Change of Status</i> form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i> If notified after six months, copy of death certificate also required.	Section 4: Changes
Dependent – obtains own contract	Immediately.	Effective date of new contract, or first day of next billing cycle.	<i>Enrollment/Change of Status</i> form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i>	Section 4: Changes
Dependent – removed at subscriber’s request	Anytime.	Date of notification, or first day of next billing cycle.	<i>Enrollment/Change of Status</i> form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i>	Section 4: Changes

**Additional Riders and Dependent Coverage:**

Dependent rider	Eligibility requirements	Effective date of coverage	Forms needed	Reference in Your Administrative Guide
Family Continuation Rider (FC) and Dependent Children (DC) rider	<ul style="list-style-type: none"> <li>- Between 19 and 25 years</li> <li>- Unmarried</li> <li>- Resides with subscriber</li> <li>- Related to subscriber by blood, marriage or legal adoption</li> <li>- Full-time student at least five months of the year or received gross income of less than four times the current personal exemption identified by the IRS</li> <li>- Subscriber provides more than half of the dependent's support.</li> </ul>	Upon initial enrollment of subscriber, or within 30 days of event, at open enrollment, plan anniversary date specified in <i>Group Enrollment and Coverage Agreement.</i>	Enrollment/Change or status form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i> (For most plans there is an additional charge for each dependent.)	Section 2: Eligibility Section 4: Changes
Sponsored Dependent (SD) rider	<ul style="list-style-type: none"> <li>- Over 19 years</li> <li>- Not eligible for coverage as a FC or DC rider member (see above)</li> <li>- Resides with subscriber</li> <li>- Related to subscriber by blood, marriage or legal adoption</li> <li>- Subscriber provides more than half of the dependent's support.</li> </ul>	Upon initial enrollment of subscriber, within 30 days of event, or at open enrollment, plan anniversary date specified in <i>Group Enrollment and Coverage Agreement.</i>	Enrollment/Change or status form, signed by subscriber. Also, list on <i>Membership Change Worksheet.</i> (For most plans there is an additional charge for each sponsored dependent.)	Section 2: Eligibility Section 3: Enrollment Section 4: Changes
Public Act 275 – disabled members	<ul style="list-style-type: none"> <li>- Permanently disabled, either mentally or physically, prior to age 19</li> <li>- Incapable of self-sustaining employment</li> <li>- Disability certified by physician</li> <li>- Unmarried and dependent on subscriber for main support and care.</li> </ul>	Prior to the end of the year the child turns 19.	Enrollment/Change or status form, signed by subscriber. If Medicare-eligible, complete <i>Medicare Information</i> form. Also, list on <i>Membership Change Worksheet.</i>	Section 2: Eligibility