



INFORMATION ABOUT IRS PERMITTED

ELECTION CHANGES

The IRS only permits changes to coverage if certain events occur. In addition, the changes to coverage must be consistent with the change event. This list is only intended to provide a brief summary of the IRS regulations. It is not intended to substitute for the actual laws. In an event of any discrepancy between this brief summary and the laws, regulations and/or plan provisions then the applicable law shall control.

The IRS permitted election changes, along with a brief description of each are as follows:

Legal Marital Status	Events that change an employee's legal marital status, including marriage, divorce or death of a spouse.
Number of Dependents	Events that change the number of dependents, including birth, adoption, or death of a dependent.
Employment Status	Termination or commencement of employment by an employee or his/her spouse or dependent.
Unpaid Leave	Events such as unpaid FMLA leave.
Ineligible Dependent	Events that cause a employee's dependent to satisfy or cease to satisfy requirement for coverage under the plan(s)
Judgment/Court Order	Events such as when a court order, judgment or decree is issued, including a Qualified Medical Child Support Order (QMCSO) requiring coverage for a dependent
Medicare/Medicaid/CHIP	Events in which an employee, spouse or dependent becomes entitled to Medicare, Medicaid or CHIP.
Significant Coverage Change	Events in which coverage provided through your, your spouse's or your dependent's employer's plan has a significant change in cost or coverage
Loss of Other Coverage	Events in which you/your dependent's lose coverage provided by another group plan

REQUIRED DOCUMENTATION FOR IRS PERMITTED CHANGES

In addition to this completed enrollment form, additional documentation is required for changes to current coverage. Legal documentation of marriages, divorces, adoptions, births, deaths, court orders, etc., must be attached to this completed enrollment form. Forms submitted without the required documentation will not be processed.

Please return completed form and supporting documentation to:

Risk Management Dept.- District Office, Route E

OR

PCSB, PO Box 391 Bartow, Florida 33831

ATTENTION: Risk Management