

What are my special enrollment rights for marriage, fostering a child, or adoption?



RESOURCE ROADMAP | FOR COVERED MEMBERS OF THE MCUL TRUST

YOU HAVE DECLARED A DOMESTIC PARTNER RELATIONSHIP

The date of your registration of domestic partnership is the beginning of your 31-day special enrollment period. You must request enrollment for yourself or your partner during this 31-day period, and coverage will begin the date of registration.

The criteria for a domestic partner relationship includes:

- You and your partner are 18 years of age or older and are mentally competent to enter into a legally-binding contract.
- You and your partner are not married to anyone and not related by blood to a degree of closeness that would prohibit legal marriage between individuals of the opposite sex in the state in which you reside.
- You and your partner share the same principal residence, common necessities in life, the responsibility for each other's welfare, are financially dependent with each other, and have a long-term committed personal relationship in which each partner is the other's sole domestic partner.
- Your domestic partnership relationship must have been in existence for a period of at least 12 consecutive months and be continuing during the period that the applicable benefit is provided.
- You and your partner must have the intention that your relationship will be indefinite.
- You and your partner have common or joint ownership of a residence, (home, condominium, or mobile home), motor vehicle, checking account, credit account, mutual fund, joint obligation under a lease for your residence or a similar type of ownership.

In the event the domestic partnership is terminated, either you or your partner is required to inform the Trust of the termination of partnership.

YOU GET MARRIED

If you get married, you will have a special enrollment period of 31 days which begins on the date of marriage. Enrollment must be completed for yourself or your spouse during this 31-day period, and coverage will begin the date of marriage.

YOU FOSTER OR ADOPT A CHILD

If you foster or adopt a child, you will have a 60-day special enrollment period beginning on the placement date of the foster or adopted child. You must complete enrollment for your dependents during this 60-day period, and coverage will begin on the placement date.



RESOURCES AVAILABLE TO YOU

For assistance, and to ensure that you meet the deadlines for enrollment and complete any needed documentation, please contact:

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