



***Transport Workers Union – MTA Health & Welfare Trust
Qualifying Events - Making Changes to Your Enrollment Other Than Open Enrollment***

Special enrollment allows individual who previously declined health coverage to enroll for coverage. The special enrollment rights arise regardless of a plan's open enrollment period. There are two types of types of special enrollments – upon loss of eligibility for other coverage and upon certain life events. Under the first, employees and dependents who decline coverage due to other health coverage and then lose eligibility or lose employer contributions have special enrollment rights. For instance, an employee turns down health benefits for herself and family because the family already has coverage through his/her spouse's plan. Coverage under the spouse's plan ceases. That employee then can request enrollment in his/her own company's plan for his/herself and dependents.

Secondly, employees can enroll due to the following occurrences:

- Marriage
- Birth
- Divorce
- Adoption
- Death
- Loss of CHIPS (Children's Health Insurance Program)
- Loss of Medicaid

The employee must enroll within the first thirty (30) days of the occurrence.

Documentation must be presented along with the enrollment. The documents to be presents are:

- Marriage – Marriage Certificate
- Birth – Birth Facts from the hospital or birthing facility
- Divorce – Copy of the decree's first and last pages
- Adoption – Copy of the first and last pages
- Death – Death Certificate
- Loss of CHIPS – Letter from the agency showing the start and end dates
- Loss of Medicaid – Letter from the agency showing the start and end dates

To make your change/enroll, you must go to the website (www.twu-hwt.org) to enroll or come to the Transport Workers Union – MTA Health & Welfare Trust Office at 2150 West 18th Street, Suite 112, Houston, Texas 77008. The office hours are Monday through Friday (8:00am – 5:00 pm). Insurance will be effective the first of the upcoming month. The insurance will NEVER be retroactive to previous months. Documentation must be presented with the enrollment.



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Required Documents for Enrollment***

Employee – Copy of social security card and valid drivers' license

Spouse – marriage certificate, or certificate of common law sign by the court/judge, social security card and drivers' license

Dependent Children – Copy of birth certificate and social security card.

Step children – birth certificate, social security card and marriage certificate to the spouse

Legally adopted/guardianship children – must have a signed document from the court system, birth certificate and social security card

Dependent children can be enrolled in the insurance program to age 26

Grandchildren, siblings, and parents are not allowed on the insurance program.
Minors must meet the above criteria