



## LIFE EVENTS THAT IMPACT YOUR INSURANCE COVERAGE

Below are some common life events that can impact your health insurance. Please look at your plan documents outlining your Health Tradition health plan for specific plan information. Plan documents can be found by logging into your Maddy Portal account.

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### MARRIAGE

After getting married, you have 30 days from your marriage date to add your spouse to your health plan coverage. To add a spouse, you must fill out an enrollment form on Maddy, our online member portal. If you do not add your spouse within 30 days you can add them later during open enrollment or during another qualifying event.

To fill out an enrollment form and add a spouse in your Maddy account:

- ▶ Visit [MaddyPortal.com](https://MaddyPortal.com) and click "Enrollment Application" on the top bar links.
- ▶ Click "Enrollment Updates" under Welcome to Health Tradition Enrollment.
- ▶ Select "Marriage, adding spouse and/or dependents" as your reason for your enrollment application.
- ▶ Fill out the required fields, attach any supporting documentation that is needed and click "Submit."

### HAVING A BABY

After having a baby, you have 60 days from the birth date to add your child to your health plan coverage. To add a child, you must fill out an enrollment form on Maddy.

To fill out an enrollment form and add a child in your Maddy account:

- ▶ Visit [MaddyPortal.com](https://MaddyPortal.com) and click "Enrollment Application" on the top bar links.
- ▶ Click "Enrollment Updates" under Welcome to Health Tradition Enrollment.
- ▶ Select "Birth" as your reason for your enrollment application.
- ▶ Fill out the required fields, attach any supporting documentation that is needed and click "Submit."

### DIVORCE

If you need to terminate a spouse from your health plan coverage, please contact your employer's Human Resources team. You do not need to wait until the open enrollment period to terminate someone from your plan.

### DEATH OF A SPOUSE OR DEPENDENT

If someone covered on your health plan passes away, please notify Health Tradition of the death. With the death of a subscriber, coverage options may be available to the surviving spouse. Contact the Human Resources department of the employer for additional information.