VOLUNTARY DROP GUIDELINES

Q. Are employees allowed to voluntarily drop insurance?
A. Yes, employees may voluntarily drop their health, dental, vision, optional life, and long term disability insurance. This does not need to correspond with a qualifying event. However, there are a couple things to note.

1. Marquette University prorates insurance premiums.
   - If employees drop coverage between Day 1 – 15, coverage will cease at the end of that month.
   - If employees drop coverage between Day 16 – 31, coverage will cease at the end of the following month.
   - Example: Employee returns paperwork on April 2\textsuperscript{nd}. Coverage will cease April 30\textsuperscript{th}. An employee that returns paperwork on April 17\textsuperscript{th} will have coverage end May 31\textsuperscript{st}.

2. Employees are not eligible to re-enroll in health, dental, or vision coverage unless they experience a qualified life event (e.g. marriage, birth of a child, involuntary loss of coverage). Otherwise, they will need to wait until the Annual Enrollment period. This is always in the fall and coverage will be effective Jan. 1\textsuperscript{st} of the next calendar year.

3. Employees are not eligible for COBRA.

4. Employees are not eligible to re-enroll in optional life or LTD coverage unless they go through medical underwriting. They will need to complete a Statement of Health form and MetLife or Northwestern Mutual will review medical history for eligibility. Employees are not guaranteed coverage.

5. Note: An employee enrolled in family coverage cannot voluntarily remove a dependent. They must drop family coverage entirely.