

Student and Scholar Insurance Program

Qualifying Events

In order to change your insurance plan outside of the Open Enrollment Period, you must experience a “qualifying event” – major life changes that could allow you to add/drop someone to/from your current plan, or cause you to lose your current coverage.

Examples of a Qualifying Event are:

- New student (US Citizen) at ISU registered for 5 credits or more
- Loss of prior health or dental coverage
- Marriage/domestic partnership
- Divorce
- Birth or adoption
- Spouse and/or child(ren) arriving to the U.S. from another country
- Yourself, Spouse and/or child(ren) leaving the U.S.
- Beginning of a new academic semester at ISU (*for Medical enrollment only*)

Deadline to Change Enrollment:

- Must be completed within 60 days of a qualifying event

How to add health or dental coverage with a qualifying event:

- Enroll with your qualify event by completing the insurance form [here](#).
- **Documented proof of event** must be received by the ISU Benefits Office as verification and to complete the change process.
 - Loss of prior coverage – letter from insurance carrier or employer stating your name and the last day you were covered on their plan
 - Marriage – ISU Declaration of Domestic Relationship form
 - Domestic Partner – ISU Declaration of Domestic Relationship form
 - Adoption – adoption court document
 - Spouse and/or child(ren) arriving to the U.S. from another country – copy of stamped passport(s)
 - Yourself, Spouse and/or child(ren) leaving the U.S. – copy of plane ticket
- **Delta Dental**
 - You are unable to be drop coverage once enrolled; Enrollment is until the end of the plan year.
 - Only new students can enroll in Dental at the start of each semester
 - Loss of other dental insurance – a student can enroll in the ISU dental with documented proof of the loss.

For questions

- Please call the ISU SSHIP Office at 515-294-4800 or email isusship@iastate.edu