

VADA Insurance Trust

Membership Guidelines at a Glance

Type of Event	Deadline for Receipt	Effective Date Will Be:
New Hire/Rehire*	No later than 60 days from date of eligibility.	First of the month following date of receipt, but not prior to completion of probationary period
Marriage/Civil Union*	Within 31 days following marriage or civil union.	First of the month following marriage or civil union.
	32 to 60 days following marriage or civil union.	First of the month following date of receipt.
Birth*	Within 31 days following birth.	Date of birth for child and 32nd day after the birth for the membership type change.
Adoption*	Within 31 days following adoption (or placement for adoption).	Date of adoption (or placement of adoption).
Death	Within six months of the date of death.	First of the month following death.
Divorce	Within 60 days of divorce.	First of the month following divorce.
Qualifying Loss of Coverage	Within 31 days after notification of loss of coverage.	Retroactive to date of coverage loss.
Voluntary Cancellation	Must submit VADA Termination/Voluntary Cancellation Form with employee signature.	First of the month following date of receipt.
Terminating Employment	Submit VADA Termination/Voluntary Cancellation Form.	First of the month following date of receipt.
COBRA/VIPER Eligibility	Remove subscriber immediately. If subscriber accepts COBRA/VIPER within 60 days, he or she can be retroactively reinstated.	This is handled by our COBRA Administrator
Addition of Employee who refused initial enrollment	Prior to Anniversary Month (January 1st).	First of the Anniversary Month (January 1st).

**Request not received as indicated above can be processed on anniversary (January 1st).*

Questions - call (802) 461-2655 ext 2 or email Kim @ kgauthier@vermontada.org

