

# VADA Insurance Trust

## Membership Guidelines at a Glance

Type of Event	Deadline for Receipt	Effective Date Will Be:
New Hire/Rehire*	Within 60 days of requested effective date	<b>First of the month following date of receipt</b> , but not prior to completion of probationary period  Effective date may not exceed 90 days from date of hire
Marriage/Civil Union*	Within 31 days following marriage or civil union	First of the month following marriage or civil union
	Within 32 to 60 days following marriage or civil union	First of the month following date of receipt
Birth or Adoption*	For existing members - within 60 days following birth or adoption	Date of birth for child. Membership change will be as follows: 1 <sup>st</sup> – 14 <sup>th</sup> : new rate applies for current month 15 <sup>th</sup> – end of month: new rate will apply 1 <sup>st</sup> of following month.
	For non-existing members – within 30 days following birth or adoption	
Death	Within 6 months of date of death	Date of death
Divorce	Within 60 days of divorce	First of the month following divorce
Qualifying Loss of Coverage	Within 31 days of loss of coverage	Date of loss or first of the month following loss
	Within 31 days of notification of loss of coverage	First of the month following the notification of loss
Voluntary Cancellation	Within 10 business days of requested term date  <i>Must submit VADA Termination/Voluntary Cancellation Form with employee signature</i>	Must provide proof of other coverage
Terminating Employment	Within ten business days of requested term date  <i>Submit VADA Termination/Voluntary Cancellation Form</i>	End of the month in which they terminated or if beyond 10th business day then end of month following receipt.
COBRA/VIPER Eligibility	<b>Remove subscriber immediately.</b> 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 1 <sup>st</sup> )	First of the Anniversary Month (January 1 <sup>st</sup> )

\*Request not received as indicated above can be processed on anniversary (January 1<sup>st</sup>)

Questions – call (802) 461-2655 Ext. 2 or email Kim @ [kgauthier@vermontada.org](mailto:kgauthier@vermontada.org)

