

There are a number of changes that occur in an employee's life that could result in a change to their insurance. These items include:

- Employment ends, retirement, leave of absence, reduction in hours
- Employee or spouse turns age 65 or otherwise becomes entitled to Medicare
- Marriage
- Birth or adoption of child
- Spouse loses coverage through their plan
- Divorce or legal separation
- Dependent child loses eligibility due to age or college graduation
- Death of spouse or dependent

If any of these events happen to an employee, contact James Clauson immediately. We can determine what effect, if any, this will have on the employee's coverage, and if any paperwork will need to be completed.

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