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WHOI's health and wellness benefits include medical, dental, a flexible spending program, and much more. (© Mwproductions/Dreamstime.com)

## Health & Wellness

All Regular employees are eligible for all Institution benefits. Paid time-off is prorated for Regular three-quarter time employees and half-time employees. If you retire, you may be eligible for certain benefits.

During open enrollment each year, you have a chance to review your benefits and make changes in your coverage. Be sure to submit any enrollment changes by the specified deadline, to ensure that you get the coverage you want for the next year.

Your election will remain in effect from January 1 through December 31. Once you have enrolled, you may not change coverage unless you have a qualified change in family status, as defined by the IRS. Changes that qualify typically include:

- Marriage, divorce, birth, adoption, or death of a spouse or child
- Change in eligibility status for a covered dependent
- Your spouse starts or stops working
- Change from full-time to part-time (or vice versa) work status for you or your spouse
- You or your spouse take an unpaid leave of absence
- Decrease in your spouse's coverage due to an employment change
- You move in or out of the HMO's service area

If you have a change in family status, you must notify your Benefits Specialist within 31 days of the status change or wait until the next open enrollment period. Any change you make must be consistent with your change in status. For example, if you get married, you may add your spouse as a dependent to your medical plan, but you may not change from one medical plan to another.

## Learn more about your health & wellness benefits

- » [Health Insurance](#)
- » [Dental Insurance](#)
- » [Life Insurance Benefits](#)
- » [Flexible Spending Benefits](#)
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