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	**First of the month following date of receipt**, 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 For non-existing members – within 30 days following birth or adoption	Date of birth for child and 61st day after the birth for the membership type change
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 three days of requested term date *Must submit VADA Termination/Voluntary Cancellation Form with employee signature*	First of the month following date of receipt
Terminating Employment	Within three days of requested term date *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