



2026 - 2027 Plan Year

Eligibility and Enrollment



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Who Can Enroll

All regular full-time Vanguard Academy Charter School employees working at least 30 hours per week are eligible for benefits. As a new hire, you are eligible for benefits on the first day of the month following the date of hire.

You may enroll the following dependents in our group benefit plans:

- Your legal spouse
- Domestic Partner
- Your natural, adopted, custodial grandchild(ren), or stepchildren living with you, or children for whom you have legal guardianship, up to age 26
- Unmarried children of any age if disabled and claimed as a dependent on your federal income taxes

When You Can Enroll

You can enroll in benefits during the following times:

- Your initial new hire eligibility period
- Annual Open Enrollment period

If you fail to enroll within your new hire eligibility or the Open Enrollment period, you will not be able to elect benefits again until the next annual enrollment period, or if you experience a qualified life event.

Making Changes to Your Benefits

Outside of your initial new hire or the Open Enrollment period, changes to your benefits can only be made throughout the year within

30 days of a qualifying life event. Examples of the most common events include:

- Marriage or divorce
- Birth or adoption of an eligible child
- Death of a covered dependent
- Change in your or your spouse's work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- Change in your child's eligibility
- Receipt of a Qualified Medical Child Support Order (QMCSO)