I'm changing jobs.

01 / Line up the health coverage dates

Will there be a gap?

Ask when the current health plan ends and when the next one actually starts. The last workday is not necessarily the last covered day. Compare the dates before assuming the new job has everything covered.

WORK THROUGH THESE FOUR CHECKS

- [ ] Confirm the old plan's final covered day.
- [ ] Confirm the new plan's effective date and enrollment requirements.
- [ ] Ask promptly about options if the dates leave a gap.
- [ ] Keep notices and written answers for the appropriate enrollment process.

Old coverage ends / new coverage begins

Administrator, deadline and confirmation needed

Bring to the conversation: What are my confirmed end date and start date?

Read the job-change guide - read online

General education, not a quote, application or personalized coverage recommendation. Confirm current terms and deadlines with the relevant insurer or program. Keep sensitive documents out of ordinary text and email.

I'm changing jobs.

02 / Check each benefit separately

What if my health coverage ends?

Ask promptly about enrollment or continuation options. A spouse's plan, Marketplace plan, COBRA or a public program may be worth checking. Compare eligibility, deadlines, start dates and the full costs with the relevant administrator.

WORK THROUGH THESE FOUR CHECKS

- [ ] Find the certificate or summary for workplace life insurance.
- [ ] Ask whether life coverage can continue after leaving and by when.
- [ ] Compare full premiums, benefit terms and effective dates.
- [ ] Check the new health plan's doctors, prescriptions and costs.

Life coverage questions for the insurer or employer

Health coverage differences to clarify privately

Bring to the conversation: Which enrollment or continuation deadlines apply to me?

Explore a loss of health coverage - read online

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I'm changing jobs.

03 / Close the loop

Does life insurance come with me?

Workplace life benefits have their own rules. Ask the insurer or benefits administrator whether coverage can continue, what it would cost and what deadline applies. Health continuation rules do not tell you whether life coverage continues.

WORK THROUGH THESE FOUR CHECKS

- [ ] Ask how you will receive proof that the selected coverage is active.
- [ ] Record enrollment and payment steps that remain outstanding.
- [ ] Review beneficiary and contact details on coverage you keep.
- [ ] Do not cancel existing coverage based only on an expected new benefit.

The answer I need before the transition

Next action, responsible person and due date

Talk this through: Text or call 760-504-4939. Book a conversation or use Coverage Compass at the library.

HealthCare.gov: losing job-based coverage
NAIC: life insurance buyer's guide

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