Question of the Week

July 29, 2026

Question

Does a spouse’s open enrollment enable an employee to change their benefit elections midyear?

ANSWER

Yes, if your cafeteria plan document allows it. A spouse’s open enrollment period could allow an employee to make a corresponding midyear election change under IRS § 125.

For example, an employee’s spouse could decline or drop coverage under their own plan and be added to the employee’s plan. Alternatively, the employee could drop coverage under the employee’s plan and enroll in the spouse’s plan. The employee-requested change must correspond with the election made under the spouse’s plan.

This generally applies to medical, dental, or vision coverage changes. It doesn’t allow the employee to change unrelated benefits, such as life insurance, disability coverage, or a health flexible spending account (HFSA) election.

If one of your employees wants to make a change, double check that your cafeteria plan includes the applicable midyear election change provision. If it does, have the employee provide documentation of the spouse’s open enrollment period and any election change made with respect to the spouse’s coverage.

You can learn more about midyear benefit election changes on the platform.

This Q&A does not constitute legal advice and does not address state or local law.