

## FREQUENTLY ASKED QUESTIONS

### *WHEN DO MY BENEFITS BEGIN?*

Your benefits begin the month following your hire date (i.e, hire date: September 15, benefits begin October 1). You have 60 days from your hire date to enroll, but late enrollment may delay the beginning of services.

### *WHEN CAN I CHANGE MY BENEFITS?*

After the initial enrollment you may enroll, make changes during the District Open Enrollment period (generally October). If you previously declined coverage, or have increased to full time status, you may enroll at this time. New coverages begin January 1 of the following year. If you have previously waived coverage because you had coverage elsewhere, you may enroll within 60 calendar days after the loss of coverage. Other coverage changes can only be made in the event of a change in family status: marriage, divorce, birth, adoption, death. Changes must be made on a dependent change form which can be obtained from the Benefits Office.

### *ARE MY DEPENDENTS COVERED?*

You may enroll eligible dependents within 60 days of your hire date or if their status changes. Any premiums over the units contract cap resulting from this will be employee paid.

### *WHAT IS AN ELIGIBLE DEPENDENT?*

Your legal spouse, domestic partner, biological children, legal step-children, adopted children, children for whom you have legal guardianship. Children are considered eligible up to the age of 23 for health insurance if they are students or economically dependent. Dental coverage extends to age 25 for students.

### *HOW DO I REMOVE INELIGIBLE DEPENDENTS?*

You will be notified when a dependent child reaches age 23 with options for COBRA. If you or your dependent does not respond to the COBRA notification, the dependent will be dropped from insurance on the effective date of ineligibility.

If a child or spouse gains other insurance, it is the employee responsibility to present proof of that coverage and request that the dependent be dropped from employee's insurance. In the case of a divorce, the Benefits Department must be notified within 60 days of the final decree. Proof of the final decree must be presented to remove the spouse as a dependent. (Note: dependent will be offered COBRA coverage).

#### *WHAT DOCUMENTATION IS NEEDED TO ADD/DELETE DEPENDENTS?*

Adding dependents requires a marriage license for a spouse; domestic partnership agreement (from the State of California) for a domestic partner; certification of date of birth for biological child; adoption certificate for adopted children, birth certificate with spouse's name for step-children; state certification for guardians or foster parent situations.

Deleting dependents requires, proof of other coverage; divorce decree; or death certificate.

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##### *WHAT HAPPENS TO MY BENEFITS IF I RESIGN?*

You are covered for the first month following the month of your resignation if you work during the month in which you resign. If you resign at the end of the school year, you are **covered through September. You will be offered COBRA coverage, which can last for 18 to 36 months. COBRA is totally participant paid at 102% of the group premium**

##### *WHAT ARE THE BENEFITS FOR RETIREES?*

Retirees who have been with the district at least 10 years and are under age 65 at retirement may remain on the group plan and will be eligible for the District contribution until they reach the age of 65 or until eight years after the retirement. The district contribution is available only for the retiree benefit (dependents are not covered with the contribution although they may continue to be a part of the plan at the subscribers' expense).

At age 65 or at the end of eight years, which ever comes first, the retiree assumes responsibility for the total premium but is eligible to remain a part of the plan. At age 65, the District insurance plan

becomes a supplementary plan for retirees, with Medicare becoming the primary plan.

If you are planning to retire, it is advised that you contact, STRS or PERS, Medicare and Social Security to coordinate benefits. It is also advised that you notify both Human Resources and Payroll prior to your retirement so that any necessary forms can be completed.

*DOES THE DISTRICT OFFER A 125/CAFETERIA PLAN?*

Yes. Enrollment for the Cafeteria plan occurs with normal new hire enrollment or open enrollment. Medical, dental and vision premiums over the District cap are automatically in the plan. You need to enroll for medical reimbursement or child care reductions. Forms for enrollment and submission of claims can be obtained from the Benefits Office.

*DOES THE DISTRICT OFFER TAX SHELTERED ANNUITIES?*

You may do a TSA through payroll deduction provided it is for a company that has a signed hold harmless agreement with the Los Angeles County Office of Education (a list of those vendors is available from the Benefits Office, on this website or LACOE's web site [www.lacoe.edu/tsa](http://www.lacoe.edu/tsa) ). Forms to sign up for TSAs are available from the Beverly Hills Unified School District Benefits Office and on our website.