

INSURANCE

Refer All State Health and Life Insurance Questions to
Personnel/Insurance

HEALTH INSURANCE

Initial Enrollment- Initial enrollment applies to newly eligible employees. For a new employee, insurance coverage becomes effective on the first day of employment provided the employee submits an enrollment form within thirty-one (31) days of his/her hire date.

The deductions for State Health and Life Insurance premiums for New Hires for the first month will include a month in advance; however, depending on the hire date it is possible it may include two months premium plus the month in advance. This also applies to active employees that originally waived insurance at the time of initial enrollment and later apply for coverage during open enrollment or a special enrollment period.

If an employee **does not elect coverage** for himself/herself within thirty-one (31) days of his/her hire date, the employee may apply during an Open Enrollment Period or a Special Enrollment Period.

There are ONLY four times an employee can apply for coverage for Employee Only or Dependent Coverage after the initial Enrollment Period.

1. Loss of Coverage (Includes loss of Medicare)
2. Newly – acquired Dependent (Marriage, Newborn, adoptions, stepchildren, legal guardianships, Qualified Medical Child Support Order-QMCSO)
3. Non-covered Eligible Employee with Newly – acquired Dependent
4. Open Enrollment (Annually in October) for a January 1st effective date

If application is not made within 60 days of loss of coverage or within 60 days of an employee acquiring a new dependent, application cannot be made until Open Enrollment.

THERE ARE NO EXCEPTIONS