

Frequently Asked Questions on the Medical/Dental insurance:

Q1: What is the plan year for the insurance coverage?

A1: The plan year is July 1 through June 30.

Q2: Am I required to take insurance offered by the district?

A2: Employees will have the option to “opt out” of the district provider coverage. Please contact Shauna Miller in Human Resources for the appropriate form to complete. Employees who waive the coverage will only be able to rejoin the plan during an open enrollment period or after a qualifying event allowed by the Affordable Care Act.

Q3: When is the insurance coverage open enrollment period for the fiscal year?

A3: The end of April through the first part of May every year.

Q4: Will I need to complete paperwork during open enrollment?

A4: Only if an employee wants to make a change in plan options, adding self and/or dependent, or dropping a dependent from the coverage.

Q5: How can I learn more about the options available to me through the State plan?

A5: Insurance is a complicated topic. We want to get as much information into your hands so that you might be able to make an informed decision as to which medical plan option is best for you.

The OGI website has a number of resources for employees, as they will need to research which of the state plans will be best for their family’s circumstances. This includes the premiums for each insurance plan. Remember, as you research the plans available, the employee will always have contributions toward their own premium. The web link for these resources is

<https://ogi.idaho.gov/>

Q6: I don’t get paid during the summer, how will my portion of the medical/dental premiums be collected?

A6: We will require that employees self-pay their portion of their premiums during the summer (and for dependents coverage as well, if an employee has that coverage). Notices will be sent at the beginning of the summer to employees with details about the payment requirements and payment deadlines.

Q7: What happens if my portion of the premiums are not paid by a due date?

A7: If payments are not received by any due date (for either employee-only or dependent coverage), the employee's and/or dependent's coverage will be dropped without notice. An employee and/or dependent will only be eligible to re-join the plan during an open enrollment period. The open enrollment period will generally run from late April through mid-May of each year. This period is dictated by the State's plan administrator. This would mean that you would be without coverage for several months as coverages would not be available until the July after your insurance drop date.

Q8: Will the district continue to sponsor health fair, flu shot clinics, or other wellness programs?

A8: We want to continue to promote a culture of wellness in the district. We have had very active partners in our wellness with our previous carriers, but we do not believe that the state's plan is going to be an active partner in our program. This will be a year-by-year discussion on whether we can offer these programs. Watch for more information each year.

Q9: Can I still utilize my Retirement Sick Leave (RSL) dollars to pay for my premiums when I retire? Will the number of sick leave days be capped to match the limits imposed on other state employee?

A9: You will still be able to utilize your accrued sick leave benefit to purchase coverage after retirement through the RSL program with PERSI. The state's limits will have no impact on the district's limit – which is currently 492 days.

Q10: I am currently involved in a "Domestic Partnership", Can I cover my "domestic partner / significant other" as a spouse under the new medical plan?

A10: The State of Idaho does not recognize domestic partnerships and domestic partners will not be allowed as a dependent on the medical plan.

Q11: I am the primary care giver to my grandchildren. Can I cover them as dependents on the medical/dental plan?

A11: Unless a child has been legally adopted or is the biological son or daughter of an employee, they will not be allowed as a dependent on the coverage.