



Crosby ISD Benefits Q&A

When are my benefits effective?

Your benefits will become effective **on the first day of the month after you start actively working**. If you are unsure of your start date, please contact Human Resources for confirmation.

When can I enroll in my benefits?

- If you are starting employment at the **beginning of the school year** (e.g., August), you may enroll during **open enrollment** (specific dates vary).
- If you are hired **during the school year**, you will typically be able to enroll within **7–10 days of your start date**, with benefits effective the **first of the following month**.

How will I know when to enroll?

You will receive an email at your **Crosby ISD email address** with instructions and a link to the **Benefits Enrollment HUB**. A reminder email will also be sent before your enrollment deadline.

What is the deadline to enroll in benefits?

You have **31 days from your eligibility date** to complete your benefit enrollment.

Example: If your benefits are effective on **September 1**, you must enroll **by October 1**. Keep in mind, your premiums will be charged retroactively to your eligibility date.

What happens if I don't enroll before the deadline?

If you miss the deadline, you will need to wait until the next **open enrollment period**, unless you experience a qualifying **life event** (such as marriage, divorce, birth/adoption of a child, or a spouse's job change).

Do I have to do anything if I don't want District benefits?

Yes. All employees are required to complete the enrollment process—even if you plan to decline coverage. You will have the option to formally decline benefits during the process.

Can I make changes to my benefits during the year?

In most cases, **no**. Your benefit elections remain in effect for the entire plan year unless you have a **qualifying life event**. These include:

- Marriage or divorce
- Birth or adoption of a child
- Spouse gaining or losing coverage through employment

You must report the life event within 31 days of the change.

Is there an annual enrollment period?

Yes. **Open enrollment typically begins in late July** and is your once-a-year opportunity to review and change your benefits without a qualifying life event. All employees are strongly encouraged to review their elections during this time. Once open enrollment closes, no changes can be made.

Questions?

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