

## Topics

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## Topic - Retirement

### QUESTION

Is the Tennessee Plan Video good to share with retirees?

### ANSWER

Yes, it is a wonderful resource to share with employees.

### QUESTION

Why are retirees not eligible for the Tennessee plan if they choose a medigap plan?

### ANSWER

There is a difference between Medigap and Medicare advantage plan. Enrolling in a Medicare ADVANTAGE plan doesn't automatically disqualify the member from being eligible for the Tennessee Plan, but the Tennessee Plan cannot coordinate benefits with an Advantage plan so the retiree would not receive any benefit from being enrolled on the Tennessee Plan.

### QUESTION

Can a surviving spouse of a deceased retiree elect the Tennessee Plan? The Spouse was never covered under the Health Plan but does continue to draw a monthly pension from TCRS as a surviving beneficiary?

### ANSWER

The surviving spouse can only apply to continue coverage that they had at the time of the retiree's passing, if they were not already covered on the Tennessee Plan when the retiree passed away, they will not be eligible.

### QUESTION

If we have an active employee who reaches age 65 and is still employed by us, can they stay on our plan or do they have to move to Medicare?

### ANSWER

The employee can remain on active coverage.

### QUESTION

How can I find information whether my local government agency "opted in" for Retirement?

**ANSWER**

Your agency should have that on record. <https://www.tn.gov/finance/rd-doa/opeb22121.html>.

**QUESTION**

Will you post the website address again for continuing insurance at retirement?

**ANSWER**

<https://www.tn.gov/PartnersForHealth/continuing-insurance-at-retirement.html>

**QUESTION**

When an employee applies for disability retirement, should we continue talking premiums until they are approved or denied?

**ANSWER**

You will need to evaluate the eligibility of the employee for a Leave of Absence.

**QUESTION**

Will there be a gap in coverage during the transfer from active status to retirement status? or is it covered if it's submitted in the time frame?

**ANSWER**

For TCRS members is one of the criteria to continue being enrolled in coverage. If there is a gap, while waiting for the TCRS pension to be approved, the member may take COBRA during the gap. Once the pension is approved and we can confirm eligibility to continue insurance as a retiree, they would be retroactively enrolled in coverage as a retiree and refunded the difference in COBRA premiums paid versus retiree premiums due. A member may also can pay out of pocket for claims and once they are approved and enrolled as a retiree, they can have their claims reprocessed with the vendor.

**QUESTION**

Can the newly retired employee still keep dependents on their policy?

**ANSWER**

If the member meets all the criteria to keep insurance, they may continue coverage on dependents who were covered when they retired as long as the dependent spouse is under 65 for spouse or the child is under 26.

**QUESTION**

If employee is retiring and spouse is on their insurance and have Medicare can spouse go on their retirement insurance?

**ANSWER**

A Medicare eligible spouse would not be eligible for the Tennessee Plan unless the retiree is also enrolled on the Tennessee Plan.

**QUESTION**

If a local government agency did not opt in, can they at a later date?

**ANSWER**

No, once the agency opts out, they cannot change their mind at a future date. If they opted in, then they have an opportunity once a year where they can opt out permanently or they can do a limited opt out which continues to cover current retirees but no new retirees.

**QUESTION**

I have an employee retiring Oct. 29 and can continue insurance coverage through our local government. When should we send in the application?

**ANSWER**

Applications should be submitted at the same time they submit the TCRS Pension. They are two separate processes, but we recommend that you do it at the same time. It generally takes 60 to 90 days to get approved. If they are not TCRS, submit 60 to 90 days prior to expected retire date.

**QUESTION**

My husband is getting ready to sign up for Medicare. Can I keep him on my insurance policy?

**ANSWER**

Yes, your spouse can remain on your active plan and sign up for Medicare. If he remains covered on the active group health plan, the state plan would be primary to Medicare. He should consult with Medicare and/or TN SHIP regarding when he would need Medicare part B.

**QUESTION**

The email we received from OPEB was sent to our prior Financial Officer, how do we get this updated?

**ANSWER**

Send a Zendesk ticket with the updated information and we can get this updated in our directory.

### QUESTION

If an employee has not enrolled in Medicare when they complete their retiree insurance paperwork, will the BA reach out to the employee for those cards?

### ANSWER

The application can be submitted, and the member can send their Medicare card in as soon as they receive it.

### QUESTION

Is the SS card needed for all dependents when signing up for benefits through special qualifying events? If so when does this start again?

### ANSWER

We only need the SSN card to change the name of dependents or employee's due to marriage. And we need a SSN card for newborns.

### QUESTION

What happens if the TCRS benefits haven't begun by the time the EE retires?

### ANSWER

It usually takes 60-90 days for the pension application to be processed. We are not able to process application until the pension is approved. The member may enroll in COBRA while they are waiting for their pension to be approved. Once the pension is approved, and it can be confirmed that they are eligible for retiree coverage, their COBRA coverage would be terminated, and they will be retro-actively enrolled in coverage and refunded the difference in COBRA premiums paid versus retiree premiums due. The member can also pay for claims while they are waiting and submit claim through coverage and be reimbursed.

### QUESTION

What about employees wanting to claim service for when they were a temporary employee, should they contact Benefits Administration, or should we download the application for additional retirement credit?

### ANSWER

BA does not oversee or administer the pension benefit. BA relies solely on what TCRS reports. The member would need to consult with TCRS. To confirm if the additional service will affect insurance eligibility you would contact BA.

### QUESTION

Can you be denied CIAR (continuing insurance at retirement) outside of the 7/1/2015 date?

### ANSWER

Yes, it is possible if they do not meet all eligibility criteria. Usually, it's because of service time and the discrepancies on what service counts vs what doesn't.

### QUESTION

Once an employee retires and they are on The Tennessee Plan, can the employee's spouse enroll in the TN Plan once they retire?

### ANSWER

Yes, if the spouse is covered by Medicare.

### QUESTION

Someone who is 65+ and has 30+ years of service and has full medical coverage, including spouse, when they retire, health insurance can continue for the spouse until they reach Medicare age?

### ANSWER

If the employee who is retiring meets ALL eligibility criteria to continue medical coverage when employment ends and they retire, except they are over the age of 65, they have a onetime opportunity to continue medical coverage on eligible dependents (spouse under 65 or child under 26) who were covered on the active plan at the time of retirement.

### QUESTION

If a retiree is leaving during annual enrollment, what is the timeframe to submit the application?

### ANSWER

If their coverage will end on or before Jan. 1, 2022, if that person wants to make changes during AE, do they need to submit the continue coverage application and an AE form to make changes? If coverage as an ACTIVE employee will end on or before Jan. 1, 2022 the retiring employee should submit the Application to Continue Insurance at Retirement AND the Annual Enrollment Application for Retiree Participants if they wish to elect a change during AE Please note than any change elected on the employees active record using self-service during AE will get wiped out when active insurance coverage ends on or before Jan. 1, 2022.

### QUESTION

If an employee is thinking about retiring, how soon should that employee contact BA?

### ANSWER

We recommend at least 90 days in advance, especially if they are a TCRS member, because it takes an average of 60-90 days for TCRS to process a pension application.

## Topic – BCBSTN Network Change

### QUESTION

I have a new employee that choose BCBS and coverage starts Sept. 1 now that have asked can they change to Cigna due to memorial hospital leaving network can we let them change coverage since it has not gone in effect yet? If the employee is still within the 30-day enrollment period to enroll, then changes can be made to their coverage since the coverage has not become effective.

### ANSWER

Please submit a Zendesk ticket to our service center so that we can review the benefit record.

### QUESTION

Will we get a list of hospitals in TN that will be in the Network S and P plans?

### ANSWER

The lists can be found here: <https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>.

### QUESTION

Why was a larger network added for BCBS? Have there been a lot of instances of BCBS Network S not covering several providers or hospitals?

### ANSWER

Network P was added to offer members more options.

### QUESTION

One question that I think many of our employees will have is about BCBS Network S. Will that network be changing significantly? Or is adding the BCBS expanded network simply to provide additional in-network providers compared to what is currently available in Network S?

**ANSWER**

Yes, Network P was added to offer members more options.

**QUESTION**

Are individuals able to lookup who is in a network prior to signing up?

**ANSWER**

Yes, there are links to all provider networks on our Partners for Health website:  
<https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>.

## Topic – Dental

**QUESTION**

Since the dental has changed to Delta Dental from MetLife, do we need to update all employees that have MetLife during open enrollment? Also, when I went on the website, I did not see the dental plan comparisons.

**ANSWER**

Members currently enrolled in MetLife will automatically be moved to Delta Dental for Jan. 1, 2022 if the member does not make a change during Annual Enrollment. We will work with our Communications team to have the comparison chart posted to the website.

**QUESTION**

When will the benefits of the Delta Dental be available?

**ANSWER**

Sept. 8, 2021.

**QUESTION**

If someone currently has MetLife and they don't make any changes will they be put in Delta dental automatically?

**ANSWER**

Yes.

**QUESTION**

If someone has already met the waiting period on MetLife for orthodontics, will they have to complete an additional waiting period for Delta?

**ANSWER**

No, the waiting period will carry over.

**QUESTION**

We as a local government employer don't currently have dental insurance through BA, is it too late to participate in offering this benefit for the 2022 fiscal year?

**ANSWER**

Yes, the deadline was Aug. 1.

**QUESTION**

We do not currently participate in state dental or vision. When our employees go in OE will that be left off since don't participate?

**ANSWER**

Only the options offered by your agency will appear for your employees.

**QUESTION**

We have several employees that stayed with Delta dental. Now that Delta dental is coming to the state plan, if they switch will they have to start over with waiting periods?

**ANSWER**

They will have to meet the waiting periods if they aren't currently enrolled in MetLife.

**QUESTION**

Do employees need to enroll in Delta, or will they automatically transfer over?

**ANSWER**

They will automatically transfer to Delta if enrolled in MetLife.

#### QUESTION

When will we be able to see the Delta Dental provider network?

#### ANSWER

It will be posted on our website Sept. 8.

#### QUESTION

Will everyone enter into a waiting period for major dental care since we are switching carriers?

#### ANSWER

No, only those who newly enroll.

## Topic – New Hires

#### QUESTION

If a new hire enrolled shortly before the annual enrollment can changes be made at this time?

#### ANSWER

If the employee is hired shortly before Annual Enrollment, yes, they can still make changes during Annual Enrollment for new coverage effective Jan. 1, 2022.

#### QUESTION

For new hires, if we have our own internal system to track new hires health plan elections, and the ABC enters the elections in benefits eForm, is the enrollment change application necessary?

#### ANSWER

We do not require you to provide us a copy of the enrollment change form, but we do recommend that you maintain a record of the employee's desired elections. Either the paper form or information from your own internal system.

#### QUESTION

When an employee transfers from one state agency to another is this considered a new hire?

### **ANSWER**

The state is considered one employer so an employee in this situation would be a transfer.

### **QUESTION**

If an employee is transferring higher ed to higher ed, there is no longer true transfers, they will be considered a new hire and we follow the steps outlined in terminations and new hires presentation?

### **ANSWER**

Correct. We will no longer have true transfers as of Jan. 1, 2022. This date is subject to change. Starting Jan. 1, 2022, if a person left a HED and went to work for another HED or to the State, the employee would be considered a new hire and information shared in the presentation should be applied.

### **QUESTION**

Is it always the case that an employee hired after the first will not have coverage until the first of the month after the month they worked? Example: Hired Aug. 2 and coverage would begin in October?

### **ANSWER**

Yes, this is true for all State and Higher Education new hires if hired on any other day of the month than the 1st. They must work a full calendar month and coverage will begin the 1st of the following month.

### **QUESTION**

What about one TCAT to another TCAT?

### **ANSWER**

If there is a separate tax id number, the employee would be considered a new hire.

### **QUESTION**

If the employee chooses not to enroll in COBRA for the one month, will they be penalized for not having creditable coverage for that month because there will be gap in their 1095-C. What about Vol Term Life? Will there be another 90-day wait?

### **ANSWER**

Individuals are no longer subject to the individual mandate and are not penalized if they don't maintain coverage. An employee moving from Central State to Higher Education, Higher Education to Higher Education, or Central State to Central State would not be given the opportunity to enroll in voluntary term life with guaranteed issue. Only those new to ST or HED from the other groups will be treated as a new hire and given guaranteed issue.

### QUESTION

If an employee begins work on Sept. 1 but does not want coverage at the time of hire, they need to waive benefits and then if they decide they want insurance they can do so during annual enrollment and benefits will begin on Jan. 1, correct?

### ANSWER

Yes, that is correct.

### QUESTION

Will dependent verification documentation be required for the new agency? I'm referring to transfers that will now be considered new employees.

### ANSWER

No, if we can view the dependent verification on file, we will not need any new documents. If there has been a gap, we may require current additional documents for the spouse. In those cases, we will notify you and you will also notice a "red" dependent verification flag when keying coverage via benefit eForms.

### QUESTION

Will this impact state employees going to another state agency?

### ANSWER

No, it will not. The state is considered the same employer and they can maintain the same coverage they had with the previous agency.

### QUESTION

Will Short term disability still require EOI?

### ANSWER

Yes, if an employee is enrolling for the first time during Annual Enrollment.

## Topic – Benefits Changes

### QUESTION

This is the year that our agency has to bid out health insurance. If there is somehow a change for us, what is the last date that a letter to drop coverage with the state would need to be submitted?

**ANSWER**

We require a 60-day written notice before an agency can terminate its participation with the Plan.

**QUESTION**

Will the effective dates and retro coverage change impact COBRA coverage?

**ANSWER**

No.

**QUESTION**

When we have open enrollment and if there are any changes made. Will we receive a report? We had so much trouble trying to get the new changes.

**ANSWER**

You can run queries during Annual Enrollment that will show changes. Please review the Annual enrollment reminders presentation for a list of queries to run during AE.

**QUESTION**

If the employee is not making any changes, do they need to login?

**ANSWER**

No.

**QUESTION**

Our employees do not access Edison, rather the ABC does it all. Is there an option for the ABC to renew all?

**ANSWER**

Yes, the ABC can submit Benefit eForms for those employees who are making changes. Selections for those who are not making changes will carry over.

**QUESTION**

If I received a notice of release of medical support and I notified the employee by phone and email to see if he wants to drop the dependent, but he did not respond, is there anything else I need to do?

**ANSWER**

Please still send to BA, we will reach out to the employee, change the dependent type to natural child, and continue benefits.

**QUESTION**

If an employee's termination date is Sept. 6, 2021. When should her insurance terminate?

**ANSWER**

Please refer to examples in the ABC guide or the termination section in the Effective and Termination Dates and Changes to Dependents presentations.

**QUESTION**

We have an employee who currently has single coverage, they just had had a baby. Can he now add both his baby and his wife?

**ANSWER**

Yes, he can now enroll them both. The effective date of coverage would be the date of birth. You will need to submit an enrollment change application including the required verification documents to add both the child and spouse.

**QUESTION**

Are transfers allowed to make changes in insurance?

**ANSWER**

No, if an employee moves from one position with the same employer no changes can be made to coverage unless the employee experiences a special qualifying event.

**QUESTION**

Will these changed be given to all employees during AE? Or is this just information for ABC's to share?

**ANSWER**

We will be communicating all this information with employees, but we wanted to give this information to ABCs first. In October we will be conducting another call to give more details.

#### QUESTION

With the change, will a loss of coverage have a gap?

#### ANSWER

Yes, that is possible.

#### QUESTION

Will employees get reminders if changes are made but not submitted?

#### ANSWER

Yes, we send reminders when changes are made and not submitted. We can only do this if an email is listed. We rely on the ABCs to run the TN\_BA219\_OE\_NOT\_SUBMITTED query and contact any employees that don't have an email address listed.

#### QUESTION

Have the medical vendors mentioned any changes to coverage due to having COVID treatment?

#### ANSWER

We don't have any updates at this time, but we will keep you updated. All COVID updates are posted on the banner on our Partners for Health webpage.

#### QUESTION

What if the employee separates and is rehired within a month? Separation Aug. 11 and return Sept. 1.

#### ANSWER

This would be a reinstatement and coverage will be reinstated to what the employee had before terminating.

#### QUESTION

Can the employee ever add the spouse on the date of marriage?

#### ANSWER

The effective date of coverage for marriage will be determined by the date BA receives all the required documents. We can no longer have a retroactive effective date when enrolling due to marriage.

## Topic – Payroll/Cost Related

### QUESTION

Which plan would you enroll the employee and court-ordered dependent if no plan is elected?

### ANSWER

Select the least expensive plan offered.

### QUESTION

Is it unreasonable to ask that the external payroll calendar be posted for more than one month at a time?

### ANSWER

We do have some limitations. We have to wait for the state to post their payroll calendar.

### QUESTION

Would an MSO take precedence over a cash support order? For example, if an employee has both?

### ANSWER

If the employee can't afford both then yes, the cash support takes precedence over the medical support order.

### QUESTION

Will we receive an email with all of our employees User ID like we have been in the past? I know I have some employees that call me for those.

### ANSWER

No, you should run the TN\_BA302\_PERSON\_AND\_JOB query that list all the employees and their Access IDs for your agency.

### QUESTION

If a state employee is out on FMLA and is in leave without pay status, does the employee become direct pay?

### ANSWER

Once an employee is on FMLA without pay for one full calendar month, s/he should be transferred to direct bill effective the first of the month following no pay. A leave of absence – FMLA form must be submitted to Benefits Administration in order for the employee to be transferred to direct bill.

#### QUESTION

When the new agency is setting up basic life, should they use their salary or what is in Edison from the previous agency?

#### ANSWER

The new agency should use the new salary.

#### QUESTION

As a state special school, we have 10-month employees who do not work in June and July. Does this mean that they will now be responsible for 100% of their insurance premiums for those months?

#### ANSWER

An employee who is out on a leave of absence for one full calendar month should be placed on 100% direct bill.

#### QUESTION

If you have an employee at a TCAT terming on Aug. 31, when does their insurance end?

#### ANSWER

Sept. 30.

#### QUESTION

If we have an employee receiving TTD benefits, do we still have to send in that direct bill form or is that automatically done when the notification is sent to benefits from Workers Comp?

#### ANSWER

No, a member of our billing team works a weekly report that we receive from Corvel and we automatically add the employee to worker's comp billing.

## Topic – ID/Benefits Cards

### QUESTION

Will we get new HSA cards, or will that still just be issued with the expiration date on the card?

### ANSWER

As of now, new HSA cards will not be issued. Additional cards can be ordered if needed.

### QUESTION

If we change an employee's name due to marriage, will a new insurance card be sent out or will one need to be requested?

### ANSWER

First, the name change will need to be updated in Edison. After the update, BA will request a new card

### QUESTION

When adding a new dependent, will they also receive new cards?

### ANSWER

Yes, Cigna it will have the new dependents name the card. BCBS send a new card, but it will have HOC name on it.

### QUESTION

If an employee comes from another agency should they receive a new card?

### ANSWER

If they did not make a change they will not. If they make changes to their coverage, then d a new card will be sent. Remember, the member can always reach out to the vendor to request a new card.

### QUESTION

Will we receive a "sample" email to let employees know they will be getting new cards?

### ANSWER

That information will be sent out in our newsletter, included on our website on the About Annual Enrollment and For Retirement webpages and included in other information sent out from our communications team.

#### QUESTION

Will there be notification to either the ABC or enrolled of needing the card?

#### ANSWER

Yes, we will reach out ABC about any dependent we don't have the SSN card for. Moving forward if there is an email on file, we will reach out to the employee.

#### QUESTION

Did you say new insurance cards will be sent out of for medical even if you're not making any changes?

#### ANSWER

Yes, health plan members will get new medical, pharmacy, and behavioral health ID cards.

#### QUESTION

Will new hires, that health benefits start on Oct. 1, 2021, will they receive their benefit cards before their benefits start or will they be mailed out with the new cards?

#### ANSWER

They will receive the cards 7-10 business days after their enrollment has been processed and sent to the carriers.

#### QUESTION

For those that currently have MetLife, don't plan to make any changes, and they roll over to delta dental, will they get a new delta dental insurance card?

#### ANSWER

Yes.

#### QUESTION

What cards will be issued after AE?

#### ANSWER

Health, pharmacy, and behavioral health.

#### QUESTION

Will Cigna Prepaid and Cigna medical be sending out new cards also?

**ANSWER**

Cigna Prepaid will not be sending out new ID cards for the DHMO prepaid dental plan. Only Medical, Pharmacy, and Behavioral Health cards will be sent.

## Topic - SQEs

**QUESTION**

Are SQEs are now only allowed 30 days to make the change instead of 60 days?

**ANSWER**

For birth, adoption, or placement of adoption the enrollment time frame will be soon changing from our current 60 days to 30 days. If enrolling due to loss of eligibility the time frame to enroll will remain 60 days.

**QUESTION**

For the birth of a child, should the enrollment change application be submitted after the birth certificate and social security card are acquired?

**ANSWER**

With the change, member will have 30 days to submit the ECA and mother's copy birth certificate. The social is required within 90 days. If the social is not provided, the child will be removed and will only be allowed to enroll if member experience another SQE or during AE.

**QUESTION**

When will the SQE changes be effective?

**ANSWER**

Jan. 1, 2022, but subject to change. We will communicate more on this in the coming weeks.

**QUESTION**

Can any coverage be retroactive?

**ANSWER**

A birth, adoption, or placement for adoption are all events that will allow retroactive coverage.

## Topic - Zendesk

### QUESTION

Sometimes I get a little confused on what the topic for my Zendesk request should be. I feel like I use Active employees (and dependents) upload documents for almost everything.

### ANSWER

Those are probably the two that you will use the most.

### QUESTION

Can you go over again how to upload an additional document in Zendesk.

### ANSWER

When more information is needed, you can upload a document using the submit a request button or by using the help button.

### QUESTION

How do you CC in Zendesk?

### ANSWER

You can only CC when responding back to a ticket or if you create the ticket by sending an email.

### QUESTION

Can employees by-pass the document upload if they want to fax their documents in?

### ANSWER

Yes. Clicking the submit enrollment button on the Annual Enrollment page and then "Done" or "View" on the pop-up page will submit their elections even if they do not upload any documents. They will need to get those documents in by the annual enrollment deadline.

### QUESTION

Do they have to use the confirm button to upload their documents on the upload page, or will the documents also be submitted when they submit their enrollment if they didn't select confirm on the upload screen?

### **ANSWER**

The documents will be uploaded immediately if the employee hits the confirm button. If they don't hit confirm, then the document will be submitted within one hour of the employee uploading.

## Topic – Presentations/Newsletters

### **QUESTION**

Based on what you mentioned about vendor webinars during the month of October, I assume that means vendors will not be doing in-person OE events?

### **ANSWER**

The vendor webinars for employees will be held during September. You can request vendors to attend benefits fairs for your employees. You can reach out to the contacts included on the vendor contact list.

### **QUESTION**

Can the newsletter be sent to administrators as a word document for editing?

### **ANSWER**

No, a PDF version was sent in the ABC email Aug. 17. The PDF version can also be found here: <https://www.tn.gov/partnersforhealth/ae/materials.html>

### **QUESTION**

When will these videos be available for reference?

### **ANSWER**

Presentations are posted on the ABC page under 2021 Virtual Roadshow and the recording for this session will be posted on our YouTube channel.

### **QUESTION**

Will the health care vendors host webinars this year?

### **ANSWER**

September ABC calls will feature vendor presentations. There will also be vendor webinars for employees with dates announced in the newsletters. Educational webinars from vendors will begin

Sept. 15 and are intended for both employees and ABCs. We will provide a flyer with all dates, topics and instructions on how to participate.

**QUESTION**

Will there be weekly ABC calls again this year?

**ANSWER**

Yes, starting Sept. 14.

**QUESTION**

Will there be newsletters mailed out to employees, If so when?

**ANSWER**

Employees should receive newsletters by mid-September.

**QUESTION**

Will newsletters be mailed to everyone and not just to retirees?

**ANSWER**

Yes, all active employees and retirees will receive the newsletter.

**QUESTION**

Employees who wish to contribute to an FSA in 2022 will enroll via Optum online during Annual Enrollment, correct? How about H.S.A. for higher ed? Will that still be on paper? Or can the employee elect to contribute to H.S.A. throughout the year via the Optum portal?

**ANSWER**

Optum will be joining an ABC call during the month of September. We recommend that you attend that session or reach out directly to Optum to confirm.

## Topic - COBRA

**QUESTION**

Will the COBRA notice be accepted as proof of coverage?

**ANSWER**

If it provides the information required in the documentation section on page 3 of the ECA.

## Topic – Legal Guardianship

**QUESTION**

Will the legal guardianships currently in effect be grandfathered in?

**ANSWER**

More information to come.

## Topic - Appeals

**QUESTION**

Will BA still allow appeals?

**ANSWER**

Yes, employees will still have the right to appeal and agencies can submit administrative errors if the agency caused the error.