

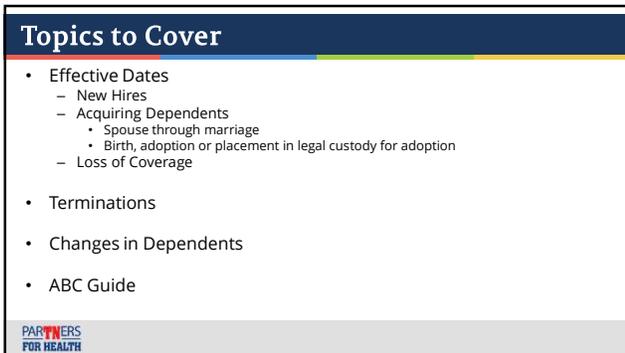


2021
ABC Virtual Training
Effective Dates, Termination Dates and Changes to Dependents

 Nakeisha Myles
Education & Outreach Administrator



1

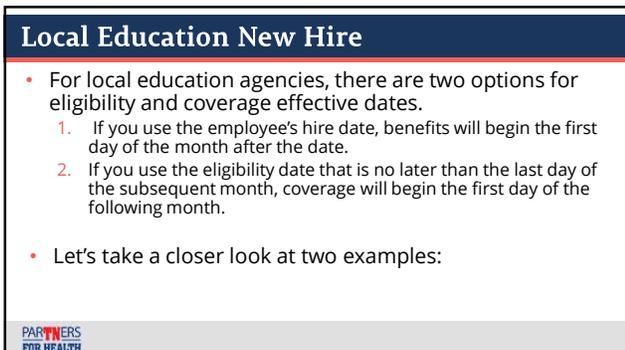


Topics to Cover

- Effective Dates
 - New Hires
 - Acquiring Dependents
 - Spouse through marriage
 - Birth, adoption or placement in legal custody for adoption
 - Loss of Coverage
- Terminations
- Changes in Dependents
- ABC Guide



2



Local Education New Hire

- For local education agencies, there are two options for eligibility and coverage effective dates.
 1. If you use the employee's hire date, benefits will begin the first day of the month after the date.
 2. If you use the eligibility date that is no later than the last day of the subsequent month, coverage will begin the first day of the following month.
- Let's take a closer look at two examples:



3

Local Education New Hire

1 Employee is hired on 4/6/21.

- Enter 4/6/21 in Edison's effective date box. → Benefits start on 5/01/21.
- Enter 5/31/21 in Edison's effective date box. → Benefits start on 6/01/21.

2 Employee is hired on 8/01/21.

- Enter 8/01/21 in Edison's effective date box. → Benefits start on 9/01/21.
- Enter 9/30/21 in Edison's effective date box. → Benefits start on 10/01/21.

PARTNERS FOR HEALTH

4

Local Government New Hire

- For local government agencies, the date you enter in Edison's effective date box will be determined by your agency's probationary period, if applicable.
 1. If your agency does **not** have a probationary period, use the employee's hire date in Edison's effective date box.
 2. If your agency does have a probationary period, use the first day after the probationary period has been satisfied.
- Let's take a closer look at a few examples:

PARTNERS FOR HEALTH

5

Local Government New Hire

Hire Date	Probationary Period End Date	Eligibility Date (Effective Date in Edison Job Data)	Date Benefits Begin
4/6	N/A	4/6	5/1
4/6 (30)	5/6	5/7	6/1
8/2 (60)	10/1	10/2	11/1
10/15 (90)	1/13	1/14	2/1

PARTNERS FOR HEALTH

6

Acquiring a New Dependent through Marriage

There are notable changes coming for effective dates related to Special Qualifying Events when acquiring a new dependent through marriage.

- Currently, ABCs and employees have **60 days** to submit the Enrollment Change Application, or ECA, and related dependent verification when acquiring a new dependent spouse or stepchild(ren).

PARTNERS FOR HEALTH

7

Acquiring a New Dependent through Marriage

There are notable changes coming for effective dates related to Special Qualifying Events when acquiring a new dependent through marriage.

- Currently, ABCs and employees have 60 days to submit the Enrollment Change Application, or ECA, and related dependent verification when acquiring a new dependent spouse or stepchild(ren).
- The 60-day enrollment period will be changing to a **30-day enrollment period**.

PARTNERS FOR HEALTH

8

Acquiring a New Dependent through Marriage

There are notable changes coming for effective dates related to Special Qualifying Events when acquiring a new dependent through marriage.

- Currently, ABCs and employees have 60 days to submit the Enrollment Change Application, or ECA, and related dependent verification when acquiring a new dependent spouse or child(ren).
- The 60-day enrollment period will be changing to a 30-day enrollment period.
- The effective date of coverage is the first day of the month following the date that the enrollment request and required documentation are submitted to BA. **Change: Retroactive coverage is not allowed for this type of event.**

PARTNERS FOR HEALTH

9

Acquiring a New Dependent through Marriage

Example: Marriage Date is June 15.

- The enrollment period is 30 days.
- If the enrollment and supporting documentation are submitted to BA before June 30, the coverage effective date is July 1.
- If the enrollment and supporting documentation are submitted from July 1 - July 15, the coverage effective date is August 1.
- Enrollment submitted on or after July 16 will exceed the day 30-day enrollment period and the request will be denied.

PARTNERS FOR HEALTH

10

Acquiring a New Dependent through Birth, Adoption, or Placement for Adoption.

- ABCs and employees have **30 days** to submit the ECA and related dependent verification when acquiring a new dependent through birth, adoption or placement for adoption.
- The effective date of coverage is the date of the event. **Retroactive coverage is allowed for these types of events.**

PARTNERS FOR HEALTH

11

Acquiring a New Dependent through Birth, Adoption or Placement for Adoption.

Example: The date of birth or adoption is June 30.

- The enrollment period is 30 days.
- The enrollment and supporting documentation need to be submitted by July 30 for retroactive coverage to begin on June 30.

PARTNERS FOR HEALTH

12

Effective Dates – Loss of Coverage

- When experiencing a loss of coverage event, the employee has a **60-day enrollment period**.
- **Change:** the coverage effective date is dependent on when BA receives the enrollment and supporting documentation.

PARTNERS FOR HEALTH

13

Effective Dates – Loss of Coverage

Example: There was a loss of other coverage on June 30.

- The enrollment period is 60 days.
- If the enrollment and supporting documentation are submitted to BA on June 30, the coverage effective date is July 1.
- If the enrollment and supporting documentation are submitted from July 1 – July 31, the coverage effective date is August 1.
- If the enrollment and supporting documentation are submitted from August 1 – August 29, the coverage effective date is September 1.
- Enrollment submitted on or after August 30 will exceed the 60-day enrollment period and the request will be denied.

PARTNERS FOR HEALTH

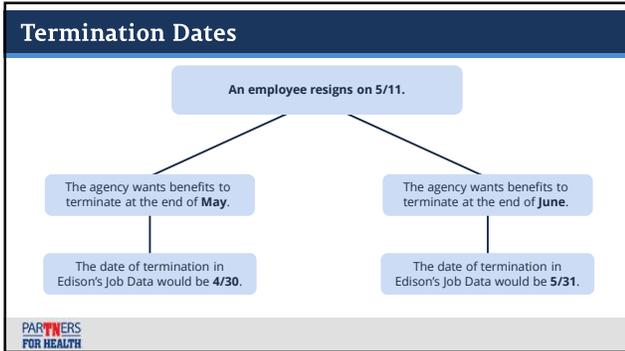
14

Termination Dates

- Remember, only benefits-eligible employees should be in Edison.
- You should use the last day of the month prior to the benefits end date.
- Benefits always terminate at the end of the month.

PARTNERS FOR HEALTH

15



16

Changes for Dependents – Legal Guardianship

- **Change:** Dependents covered under legal guardianship will no longer be eligible for coverage after the age of 18.
- Documents required
 - Order of guardianship requiring financial support and provision of insurance coverage, which sets out the date of the guardianship period.

Partners for Health logo

17

Changes for Dependents – Medical Support Orders

- Currently, the Enrollment Change Application, or ECA, has a section on page two that covers qualified medical child support orders, or QMSCO.
 - It outlines that the documents needed for a QMSCO are:
 - Court documents signed by a judge; or
 - Medical support orders issued by a state agency

Partners for Health logo

18

Changes for Dependents – Medical Support Orders

- Currently, the Enrollment Change Application, or ECA, has a section on page two that covers qualified medical child support orders, or QMCSO.
 - It outlines that the documents needed for a QMCSO are:
 - Court documents signed by a judge; or
 - Medical support orders issued by a state agency
- **Change:** this topic will no longer be found on the ECA, but dependents in this case still automatically qualify.



19

ABC Guide

- We encourage you to regularly refer to the ABC Guide that is posted on the Partners for Health website.
- The guide contains concise definitions and examples of topics such as eligibility dates and termination dates.
- It will be updated to reflect the changes we discussed today.



20

ABC Guide

- On the Partners for Health website, navigate to the Agency Benefits Coordinator webpage.
 - Under **Training**, you will find the ABC Guides.

For the ABC Guide for local education agencies, use your smartphone to scan here:



For the ABC Guide for local government agencies, use your smartphone to scan here:





21

PARTNERS
FOR HEALTH

Any Questions?
