

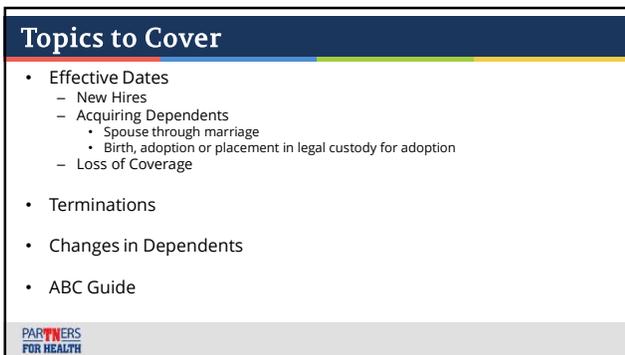


2021
ABC Virtual Training
 Effective Dates, Termination Dates and Changes to Dependents

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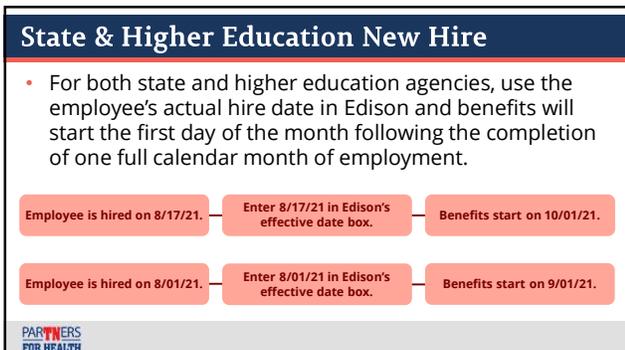


Topics to Cover

- 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



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State & Higher Education New Hire

- For both state and higher education agencies, use the employee's actual hire date in Edison and benefits will start the first day of the month following the completion of one full calendar month of employment.

Employee is hired on 8/17/21. — Enter 8/17/21 in Edison's effective date box. — Benefits start on 10/01/21.

Employee is hired on 8/01/21. — Enter 8/01/21 in Edison's effective date box. — Benefits start on 9/01/21.



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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).

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- 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**.

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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 is submitted to BA. **Change: Retroactive coverage is not allowed for this type of event.**

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Effective Dates – Acquiring a New Dependent

Example: Marriage Date is June 15.

- The enrollment period is 30 days.
- If the enrollment and supporting documentation is submitted to BA before June 30, the coverage effective date is July 1.
- If the enrollment and supporting documentation is 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.

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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.**

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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.

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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 the enrollment and supporting documentation are submitted to BA.

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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.

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Termination Dates - State

- Benefits terminate on the last day of the month in which an employee terminates employment.

Example: An employee's last day of work is on October 5th.

The date of termination in Edison is on October 6th.

Insurance would terminate on October 31st.

- Late termination:** If a state employee's termination is entered after payroll is confirmed, and medical premiums have been deducted from the employee's upcoming check, the employee's benefits will be extended through the month in which premiums have been paid.

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Termination Dates – Higher Education

- Benefits terminate at the end of the month after the employee leaves.
- The actual termination date should be entered as the termination date in Edison.

Example: An employee resigns on August 15th.

The date of termination in Edison is on August 15th.

Insurance would terminate on September 30th.

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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.

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Changes for Dependents – Medical Support Orders

- Currently, the Enrollment Change Application 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.

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Changes for Dependents – Medical Support Orders

- Currently, the Enrollment Change Application 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.
- **Change:** this topic will no longer be found on the ECA, but dependents in this case still automatically qualify.

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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.

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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 state agencies, use your smartphone to scan here:



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



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Any Questions?
