2024 Higher Education ABC Guide

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Required Training Reminders

- Annual HIPAA training must be completed within **30 days** of gaining access to Edison.
- <u>New ABC training</u> must be completed within **60 days** of gaining access to Edison.

Annual Enrollment

• Annual Enrollment content is posted on the **Partners for Health** website every September.

This form is used for employees to select and/or make changes to their benefits. However, there are other times this form will be used:

- If you have an employee who wants to edit their new hire elections within their 30-day eligibility period, and they are not using Employee Self-Service, this form can be submitted to Benefits Administration through Zendesk.
- Other SQE events including but not limited to marriage, divorce, birth, adoption, etc.
- This form can be submitted within **30 days** to elect new hire coverage in lieu of Employee Self-Service for you, as the ABC, to enter through the Benefit eForm in Edison.

This form is used when an employee and/or their dependents want to voluntarily cancel insurance. You must certify the form after the employee completes and signs the form. Return the form and supporting documents to Benefits Administration by uploading the document in Zendesk.

Note: Canceling is only permitted outside of Annual Enrollment due to one of the specified qualifying events listed on the form.

This form is used when dependent information, such as names, addresses or Social Security numbers, needs to be corrected in Edison. This form should be completed and sent to BA by uploading the form in Zendesk.

Note: ABCs can make changes to employee's demographic information in Edison.

This form should be used for all administrative errors and must be signed by the ABC and a supervisor.

For New Hires

A full calendar month of employment must be completed BEFORE coverage begins.

The effective date will always be the first day of the month after the employee completes one full calendar month of employment.

Example:

• An employee hired on **Aug. 17** will be eligible for coverage to begin on **Oct. 1**.



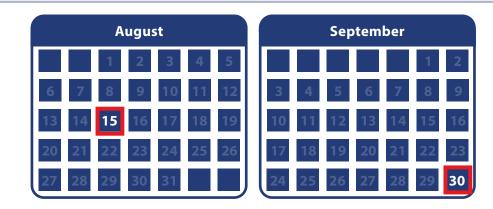
For Terminations

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 and is terminated in Edison on Aug. 15. Therefore, insurance would terminate on Sept. 30.



Onboarding Employees New To Benefits

When an employee is hired in your agency, or you have an existing employee who gains eligibility due to a status change, follow this step-by-step process to enroll them in benefits.

Best Practices

Zendesk is a ticketing-based system that serves as your primary form of communication with Benefits Administration.

By signing into your account, you can check the status of a pending request.

BA strives to resolve reported issues within 48 business hours. Documents submitted are processed within 2-5 business days or less.

To avoid duplicate Zendesk tickets, be sure to respond or add additional attachments to existing ticket. There is no need to create multiple tickets for same issue with an employee.

<u>PRO TIP</u>

Add your phone number to your Zendesk profile to ensure that tickets associated with your number are added to your profile.

To view the Partners for Health Benefits Orientation video:

- 1. Click the title link, or click the computer icon to the right.
- 2. Choose 'Higher Education' as your entity.
- 3. Choose your institution from the list.

Insurance Cards

Members can get additional cards by contacting their insurance carrier, or by logging in to their BCBS or Cigna account.

Members can also access digital cards using the carrier's mobile app.



1-800-558-6213 – Up to two ID cards, both with member's name, sent automatically (may be used by any covered dependent)

1-800-997-1617 – Separate ID cards for each insured family member – with participant's name (up to four ID cards in each mailing)

The plan document is the legal publication that defines eligibility, enrollment, benefits and administrative rules of the State Group Insurance Program. This is our way of getting important information to you and your employees. It's important that you attend the monthly conference calls and read each weekly email update.

Calls are held the second Tuesday of each month, and BA sends an email to ABCs each Friday. If you missed a conference call or weekly email, please refer to the ABC webpage.

More frequent conference calls will take place during Annual Enrollment.

Special Qualifying Events (SQE)

If an employee or their dependent loses coverage under any other group insurance plan, or if a new dependent is acquired during the plan year, the special events may provide additional opportunities for the member and eligible dependents to enroll in health coverage outside of annual enrollment.

Losing Coverage

If an employee loses coverage, they will have <u>**60 days**</u> to apply for our insurance plan from when their previous coverage ended.

New Family Member (like birth/adoption of a child)

If an employee welcomes a new family member, the employee will have <u>**30 days**</u> to apply for coverage from the date of the birth/ adoption event.

DOES NOT QUALIFY

Coverage Cancellation

An employee canceling insurance on their own, or if their insurance is canceled because they did not pay their premiums – do not count as "qualifying events."

Failing to Select Coverage

Not selecting coverage during another plan's insurance sign-up time is not considered a "qualifying event" either.

Important Reminders

• The employee can switch to a different carrier or plan if enrolling due to a loss of coverage or for adding a new dependent.

- Premiums are not prorated. If approved, you must pay premium for the entire month in which the effective date occurs.
- The employee or eligible dependents may also be eligible to enroll in dental and vision coverage if they meet the requirements stated in the dental or vision certificates of coverage.

ABCs now have access to a Query Tool for finding specific queries (also called reports) to run in Edison. There are numerous queries available including those for address changes, age 26, demographics and elections.

Acronyms

ABC	Agency Benefits Coordinator	LG	Local Government
ACA	Affordable Care Act	LOA	Leave of Absence
ACH	Automated Clearing House	MAC	Maximum Allowable Change
ADM	Administrative	MED	Medical
AE	Annual Enrollment	MED SUPP	Medicare Supplement
BA	Benefits Administration	MSC	Miscellaneous
BEP	Basic Education Plan	NHE	New Hire Enrollment - Higher Education
BIL	Direct Billing	NHR	New Hire Enrollment - Local Education and Local Government
cc	Corrections and Clarification form	NP	Non Payroll
CNP	Cancel for Non-Payment	OBF	Office of Business and Finance
COC	Certificate of Credible Coverage	OE	Open Enrollment
CR	Cancel Request	One Ded	One-time Deduction
CSA	Central State Agency	ООРМ	Out-of-Pocket Max
DEP	Dependent	OSA	Optional Special Accident
DC-FSA	Dependent Care Flexible Spending Account	00S	Out of Sequence
DIV	Divorce	РРО	Preferred Provider Organization
DNTL	Dental	PPACA	Patient Protection/Affordable Care Act
DOB	Date of Birth	PY	Payroll
DOR	Date of Retirement	REH	Rehire
EAP	Employee Assistance Program	RET	Retirement
EBB	End Benefits Billing	RFL	Return from Leave
EE	Employee	SBB	Start Benefits Billing
ELIG	Eligibility	SLB	Sick Leave Bank
ER	Employer	SQE	Special Qualifying Event
FDL	Minnesota Life (Ft. Dearborn Life)	SUS	Suspend
FSA	Flexible Spending Account	твв	10 Month Teacher Billing
FSCM	Accounting Side of Edison	TBR	TN Board of Regents
HED	Higher Education	TER	Termination
НСМ	(HR) Side of Edison	TN	State (State Employees)
HIPAA	Health Insurance Portability and Accountability Act	TP-FSA	Transportation Parking Flexible Spending Account
IC	Insurance Committee	UT	University of Tennessee
LE	Local Education	VIS	Vision
LFSA	Limited Purpose Flexible Spending Account	W/C	Workers Comp

Video Tutorials