

## Informational Sheet

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\*\* All enrollment paperwork **MUST** be returned to the Benefits Office no later than (30) days from Date of Hire \*\*

### **Group Health, Dental & Vision Insurance Plans and Accident Coverage – Enrollment/Termination:**

#### New Hires:

New hires have thirty (30) days from **date of hire** to enroll into Health, Dental & Vision, Group Insurance Plans and Group Accident Coverage.

Family Health Plan - Employees **must** submit a copy of their Marriage Certificate, Child's Birth Certificate, Child's Legal Adoption Papers, or Divorce Agreement Documentation with Enrollment Form.

#### Open Enrollment (May of each year) effective July 1st – No Restrictions

- Any Spouse and/or Dependent(s) can be added/removed/from Employees Insurance Plans.
- Adds include: Adoption, Birth, Step-children, Spouse
- Family Health Plan - Employees **must** submit a copy of their Marriage Certificate, Child's Birth Certificate, Child's Legal Adoption Papers, or Divorce Agreement Documentation with Enrollment Form.

#### Qualifying Event (Anytime - Except Open Enrollment) Marriage/Divorce/Birth/Adoption/Loss of Insurance

Employees **must** submit a copy of their Marriage Certificate, Child's Birth Certificate, Child's Legal Adoption Papers, or Divorce Agreement Documentation with Enrollment Form.

A letter on company letterhead from employer whose insurance you're covered through must accompany the enrollment form in order for you, your Spouse and/or Dependent(s) to be enrolled into our Group Insurance Plans. Documentation on company letterhead **must** include each family member on the plan and termination date of the plan.

At anytime an employee may enroll into our Group Health Plan if loss of coverage occurs.

#### Termination:

- Health, Dental & Vision Insurance Plans and Accident Coverage may be voluntarily terminated at anytime.
- Terminations (Health only) require proof of other coverage (HIRD Form), copy of Divorce Decree or Death Certificate

### **Group Basic Life, Voluntary Life, Permanent Life and Long Term Disability (LTD) Insurance Plans – Enrollment/Termination:**

#### New Hires:

New hires have thirty (30) days from **date of hire** to enroll into Group Basic Life, Voluntary Life, Permanent Life and Long Term Disability (LTD) Insurance Plans.

Open Enrollment (Restrictions (full open enrollment not every year) / Statement of Insurability Form Required):

- Must enroll in the Basic Group Life Insurance Plan in order to enroll into Voluntary Group Life
- Any Spouse and/or Dependent(s) can be added during an open enrollment period: Dependent Life (must have Voluntary Life in order to add Dependent Life)
- Adds include: Adoption, Birth, Step-children, Spouse
- Voluntary Group Life: employees currently enrolled in the plan can add \$10,000 of coverage with no evidence of insurability as long as they do not go past the guaranteed issue amount of \$100,000
- LTD: employees currently enroll can increase or decrease their coverage during open enrollment
- Permanent Life: employees may enroll with evidence of insurability

Termination:

- Employee Basic Life, Voluntary Life, Permanent Life and LTD Group Life Insurance Plans may be voluntarily terminated at anytime.
- Any Spouse and/or Dependent(s) can be removed from your Voluntary Group Life Insurance Plan anytime.

Qualifying Event (Anytime - Except Open Enrollment) Marriage/Divorce/Birth/Adoption/Loss of Insurance

Voluntary Life: **must** have a Voluntary Group Life Insurance Policy in order to add Dependent Life on a spouse and/or dependent(s). A Marriage Certificate - Birth Certificate - Legal Adoption Papers - Divorce Decree/ Agreement Documentation must be submitted with your enrollment.

**Flexible Spending Account Plans – Enrollment:**

New Hires:

New hires have thirty (30) days from **date of hire** to enroll into a Medical or Dependent Care Flexible Spending Plan. Plans are pro-rated based on the current plan year beginning July 1, and the New Hires DOH.

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- **Health, Dental, Life, Optional Life and Vision Plans:** Eligible Date of Hire
  - **Flexible Spending Plans:** Eligible Date of Hire
  - **Long Term Disability, Accident, and Permanent/Whole Life Insurance:** Eligible 1<sup>st</sup> of the month following 30 days of continuous active employment
  - **Smart Plan:** May enroll at anytime