



Revisions to Group Health Insurance Plan Eligibility and Enrollment Rules

October 10, 2019



Agenda

- Review Process
- Proposed Changes
- Timeline for revisions and approval

Process for Revisions

- SBO Internal Working Group
 - Health, Vision, Dental, DIP Program Leads
 - Customer Service Team- changes from member and Ben Rep inquiries
- PHRST
- Pension Office
- Human Resource Leads (from Centralized Agencies)
- Legal review by DAG

Summary of Proposed Changes- General

- General changes:
 - Double State Share rate changes (eff 1/1/18)
 - Added long-term disability and COBRA beneficiaries into rules, as applicable

Summary of Proposed Changes- Section Changes

- Section 1- Eligibility
 - Clarification on definition of casual seasonal employees
- Section 2- Dependents
 - Clarification on coverage for eligible dependent children
- Section 3- Coverage
 - Clarification on coverage for pensioners returning to active employment
 - Clarification on Spousal Coordination Of Benefits language
 - Clarification on state share coverage for quasi State and non-State organizations

Summary of Proposed Changes- Section Changes

- Section 4- Changes in coverage
 - Expanded definition of qualifying events to include additional instances for both enrollment and disenrollment for employees, spouses and dependents
 - Clarification on Medicare pensioner eligibility and payment of pensioner premiums
- Section 5- Cost of Coverage
 - Clarification that when employee transfers mid-month, agency/school where employee left is responsible for payment of employer share of premium
 - Clarification that refunds of premiums are only made if no claims incurred by employee/dependent(s)

Summary of Proposed Changes- Section Changes

- Section 6- Continuation of Coverage
 - Clarification of due date for premiums and when coverage can be terminated
- Dental/Vision Plans
 - Clarification of premiums, refunds and terminations when rules differ from the health plan

Timeline for Revisions

- October/November 2019- Finalize edits and DAG review
- December 2019/January 2020- HP&P Subcommittee Meeting (may require multiple meetings)
- April 2020- SEBC Vote
- July 1, 2020- Effective date of revised Rules

Thank You



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