**Benefit FAQ**

**Q) I am going to have a baby. What should I do?**

Contact Human Resources to discuss your leave of absence and to fill out the necessary paperwork. Next, contact payroll to discuss details regarding your pay.

**Q) I had a baby recently. What do I do now?**

Contact Human Resources with the baby’s full name and date of birth. Once you receive the child’s social security number, you will need to provide it to HR. Remember, you only have 31 days after the birth to add the baby onto your plan. If you don’t add the baby within the 31 days, you will have to wait until the next open enrollment period, which in in the fall of each year. Coverage will then be effective January 1st of the next year.

**Q) When can I add coverage for myself or my family?**

Unless there has been a qualifying event (i.e., getting married, divorced, having a baby, a change in employment, loss of insurance or your spouse’s employment or death of a spouse or dependent), you can only add coverage during the open enrollment period. You can drop coverage at any time during the year. Our coverage cannot be prorated and will run through the end of the month. Any changes to insurance need to be communicated to HR via email or handwritten note.

**Q) I have a dependent reaching the age of 19. What happens to their coverage once they turn 19 years old?**

A dependent child can remain on your insurance plan until the end of the month that they turn 26 years old, no matter if they are a student or not, married, living with parents or not, and whether or not they have a job offering insurance.

**Q) My spouse has other coverage but I would like him to be covered on my insurance along with my children. Should I notify you of this other coverage?**

Yes, we need to be notified of the other coverage. Claims are paid out differently when there is more than one coverage. The insured’s name, employer name, insurance company name, policy number, and effective date should be sent to the Human Resources department. Our coverage will be primary for our employee, but secondary for the spouse. If you have children, they can go on whichever insurance plan the employee chooses.

**Q) I am getting married. What should I do?**

If you would like to add your new spouse to your insurance policy, contact Human Resources to discuss options for adding a spouse. A copy of the marriage certificate will be required to enroll your spouse on your plan. Plan eligibility is limited for spouses if they are eligible for other employer-sponsored coverage. If the spouse is responsible for more than 40% of his/her health insurance premium, they may enroll for primary coverage.

Even if you do not want to add your spouse on your insurance plan, you will still need to update your life insurance beneficiaries. Life insurance forms can be updated by contacting HR.

**Q) I am getting divorced. What should I do?**

Once your divorce is finalized, your spouse is no longer eligible to be on the SESC insurance plan. You will need to notify Human Resources as soon as possible with a copy of the first page of the divorce decree and the page showing which parent is responsible for providing insurance for the children (if applicable). Your spouse will be removed retroactively to the ***date of the divorce.***

**Q) I am going to retire. What should I do?**

Contact Human Resources to notify them of your intentions. You will also need to submit a formal letter to the Board notifying them of your retirement. You should then notify STRS/SERS to notify them and fill out any necessary paperwork. Contact payroll with any pay questions and contact HR to discuss insurance options once your insurance through Summit ESC has ended.

**Q) How can I get information on Flex Plan, Health Care Savings Account and Dependent Care Savings Account?**

Flexible Spending Accounts (FSA) allow you to pay for certain eligible medical and dependent care expenses with pre-tax dollars. Using pre-tax dollars helps you to pay less in taxes. The funds are pre-loaded onto a credit card and are available for use at the plan effective date. The funds are payroll deducted throughout the year. If employment is terminated before all payroll deductions are complete, the funds must be paid back. ***Contact Joe Auth, American Fidelity***

A Dependent Care Flexible Spending Account allows employees to use pre-tax dollars to pay for dependent care expenses incurred so that the employees and spouse can continue working, look for employment or attend school full time. Expenses such as ***day care services and after school care,*** for children under age 13 are eligible. Expenses for other dependents who are physically or mentally unable to care for themselves also qualify. These funds are loaded onto a credit card as the funds are payroll deducted.

You can enroll in these accounts during open enrollment season with an effective date of January 1st. *You can also enroll if you have a qualifying event (i.e. getting married, divorced, having a baby, a change in your employment, or your spouse’s employment or death of a spouse or dependent).* ***Contact Human Resources or American Fidelity.***

**Q) I have a question about different employment issues. Who should I contact?**

Vacation/Sick Days: **Payroll**

Address Changes: **Employee’s can update their demographic information through their Employee Access Account (EAC)**

Supplemental Insurance: **Joe Auth, American Fidelity, 877-518-2337 (work), 513-328-8862 (cell)**, or Joe.Auth@americanfidelity.com

Medical/Dental benefits: **Human Resources**

SERS/STRS: contact **SERS/STRS directly**