

Benefit FAQ's

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

Contact Tracie Collins 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 Katie Mayes 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 Katie Mayes. Remember, you only have 31 days after the birth to add the baby onto your plan. Otherwise, you will have to wait until the next open enrollment period, which is 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 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?

Your child can remain on your plan from ages 19 to 26 with medical and prescription coverage only provided they do not have other coverage through an employer. If they are a full-time student, a college schedule showing the school name, student name and credit hours taken can be turned in to the Human Resources department. The "Adult Dependent Certification" form also needs to be turned in with the class schedule. This form can be found on the Summit Educational Service Center (SESC) website under Human Resources- Employee Forms.

Q) My spouse has other coverage but I would still like to have him covered along with my children. Should I notify you of this over 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, the birthday rule is used in determining which policy will be the primary coverage. If your spouse has the earlier birthday, they will take the primary coverage for the children. If our employee has the earlier birthday, they will take the primary coverage for the children.

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

If you would like to add your new spouse to your insurance policy, contact Katie Mayes to discuss your 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 the Human Resources department. All forms should be turned in to Katie Mayes.

Q) I am getting a divorce. 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 Katie Mayes 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) What is the Flex Plan, Health Care SVGS Account and Dependent Care SVGS 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. Visit the website for more information. www.tasconline.com?

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. Expense 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).*

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

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

Q) I have a question about different issues. Whom should I contact?

Vacation/Sick Days: Payroll

Address Changes: Barb Grime or Katie Mayes

Health, Supplemental, and Life Insurance: Katie Mayes

SERS/STRS: contact SERS/STRS directly