



# Effective Dates for PEBB Benefits

---

**PPA Meeting – April 29, 2008**

**PEBB Outreach and Training**

# Agenda...

---

- Newly Eligible Employees
- Initial Eligibility Dates
- Dependent Effective Dates
- Other Effective Dates
- Required Dependent Forms
- Special Open Enrollment



# Newly Eligible Employees...

- When an employee becomes eligible for benefits the...

Eligible Employee must complete the...	...within...	...or
Employee Enrollment/Change form	<b>31 days</b> of their initial eligibility date	Be enrolled in the Uniform Medical Plan and the Uniform Dental Plan as a single subscriber
Life Insurance Enrollment form	<b>60 days</b> of their initial eligibility date	Be enrolled in Basic Life only <i>(form required for beneficiary information)</i>
LTD Enrollment/Change form	<b>31 days</b> of their initial eligibility date	Be enrolled in Basic LTD only

# Initial Effective Dates...

- Newly eligible employees and eligible dependents initial effective dates:

	<b>Initial Effective Date</b>
Medical/Dental Basic Life Basic LTD	✓ First of month following the date of initial eligibility ✓ Unless date of eligibility is the first working day of the month, then the effective date is the date of initial eligibility
Optional Life* Optional LTD	✓ First of month following the signature date on the form, even if signed the first of the month
Optional Life requiring approval from ReliaStar	✓ First of the month following the approval date on the Final Action Notice (FAN)

*\*Coverage not requiring approval from the carrier*

# Dependent Effective Dates...

- Adding dependents after the employee's initial eligibility period

Employee wishes to enroll a...	... must enroll or waive enrollment ...	...coverage begins...	If miss deadline...
New spouse	Within <b>60-days</b> of marriage	✓The first of the month following the date of marriage ✓Unless date of marriage is the first of the month, then coverage begins that day	Must wait for Annual Open Enrollment

# Dependent Effective Dates...

Employee wishes to enroll a...	... must enroll or waive enrollment ...	...coverage begins...	If miss deadline...
Qualified Domestic Partner	Within <b>60-days</b> of the declaration* or registration** of the qualified domestic partnership	<ul style="list-style-type: none"> <li>✓ The first of the month following the date of the declaration or registration of the qualified domestic partnership</li> <li>✓ Unless the date of registration or declaration is the first of the month, then coverage begins that day</li> </ul>	Must wait for Annual Open Enrollment

*\*Declaration – Employee completes the PEBB “Declaration of Marriage or Qualified Domestic Partnership” form*

*\*\*Registration – Employee registers partnership through the Secretary of State office*

# Dependent Effective Dates...

Employee wishes to enroll a...	... must enroll or waive enrollment ...	...coverage begins...	If miss deadline...
Newborn child	Within <b>60-days</b> of the birth of the child	✓The date of birth	Must wait for Annual Open Enrollment
Newly adopted child	Within <b>60-days</b> of the date the employee assumes legal responsibility for total or partial support in anticipation of the adoption	✓The date employee assumes legal responsibility	Must wait for Annual Open Enrollment

# Dependent Effective Dates...

Employee wishes to enroll a...	... must enroll or waive enrollment...	...coverage begins...	If miss deadline...
Student age 20-23	Within <b>60-days</b> of dependent's 20 <sup>th</sup> birthday or registration as a student for the first time	✓The first day of the month of the quarter/ semester for which the child is certified by PEBB Benefit Services as an eligible registered student	Must wait for Annual Open Enrollment
Child under 20 due to a Support Enforcement Notification	Within <b>60-days</b> of the Support Enforcement Notification	✓The first of the month following the date of the Support Enforcement Notification	Must wait for Annual Open Enrollment

# Dependent Effective Dates...

Employee wishes to enroll an...	... must enroll or waive enrollment ...	...coverage begins...	If miss deadline...
Extended Dependent <i>(legal responsibility as per valid court order)</i>	Within <b>60-days</b> of the date legal guardianship or custody is awarded	✓ The first day of the month following the date legal guardianship or custody begins	Must wait for Annual Open Enrollment

# Dependent Effective Dates...

Employee wishes to enroll a...	...must enroll or waive enrollment...	...coverage begins
<p>Dependent over age 20 with Disabilities</p>	<ul style="list-style-type: none"> <li>✓ Within <b>60-days</b> of turning age 20, if already enrolled in PEBB Benefits</li> <li>✓ Within <b>60-days</b> of student no longer being eligible as a student due to the disability</li> <li>✓ Subscriber must provide evidence that the condition occurred before age 20 or when the condition occurred the child was eligible as a student</li> </ul>	<p>If approved by PEBB Benefit Services, the first day of the month following the certification date</p>

# Other Effective Dates...

Circumstance	Effective Date
Loss of other Comprehensive Group Coverage	<ul style="list-style-type: none"><li>✓ Effective date is the first of the month following the date the prior coverage is terminated.</li><li>✓ In cases where coverage is lost on the first day of the month PEBB enrollment will begin on that date.</li><li>✓ Proof of continuous coverage is required.</li></ul>
Employees returning from approved Leave of Absence	<ul style="list-style-type: none"><li>✓ Coverage begins the first of the month in which the employee returns to work.</li><li>✓ If the employee was eligible to continue optional life, but choose not to, a new Life Insurance form and an Evidence of Insurability form is required. Effective date will be first of the month following approval from ReliaStar.</li></ul>

# Other Effective Dates...

<b>Circumstance</b>	<b>Effective Date</b>
Employees returning from Military Leave	✓ Coverage is effective the first of the month in which the employee returns to work. Optional Life, if self-paid, and LTD coverage is effective the first of the month following the date the employee returns to work.
Optional Life and LTD applied for after the employee's initial eligibility date	✓ If approved by carriers, coverage is effective the first of the month following the approval date on the Final Action Notice (FAN).

# Required Dependent Forms...

To add a...	complete the...
Spouse	<ul style="list-style-type: none"><li>✓ Employee Enrollment/Change form</li><li>✓ Spouse or Qualified Domestic Partner Certification</li></ul>
Qualified Domestic Partner	<ul style="list-style-type: none"><li>✓ Employee Enrollment/Change form</li><li>✓ Spouse or Qualified Domestic Partner Certification</li></ul>
Children under the age of 19	<ul style="list-style-type: none"><li>✓ Employee Enrollment/Change form</li></ul>

# Required Dependent Forms...

To add a...	complete the...
Extended Dependents under age 19	<ul style="list-style-type: none"><li>✓ Employee Enrollment/Change form</li><li>✓ Extended Dependent Certification</li><li>✓ Copy of legal custody, guardianship, or temporary guardianship signed by a judge or the officer of the court for the child(ren)</li></ul>
Students age 20-23	<ul style="list-style-type: none"><li>✓ Employee Enrollment/Change form</li><li>✓ Student Certification</li></ul>
Dependents with Disabilities over age 19	<ul style="list-style-type: none"><li>✓ Employee Enrollment/Change form</li><li>✓ Certification for Dependents with Disabilities</li></ul>


# Required Dependent Forms...

- Submit copies of the enrollment form, certification form, and any additional requested proof to PEBB Benefit Services for approval of:
  - Extended Dependents
  - Students age 20-23
  - Dependents with Disabilities over age 19

# Special Open Enrollment Events...

- New PEBB rules affect when subscribers can make changes to their PEBB coverage for themselves, a spouse or qualified domestic partner, and their dependents
- These rules are effective immediately
- This applies to all PEBB enrollees

# Special Open Enrollment Events...

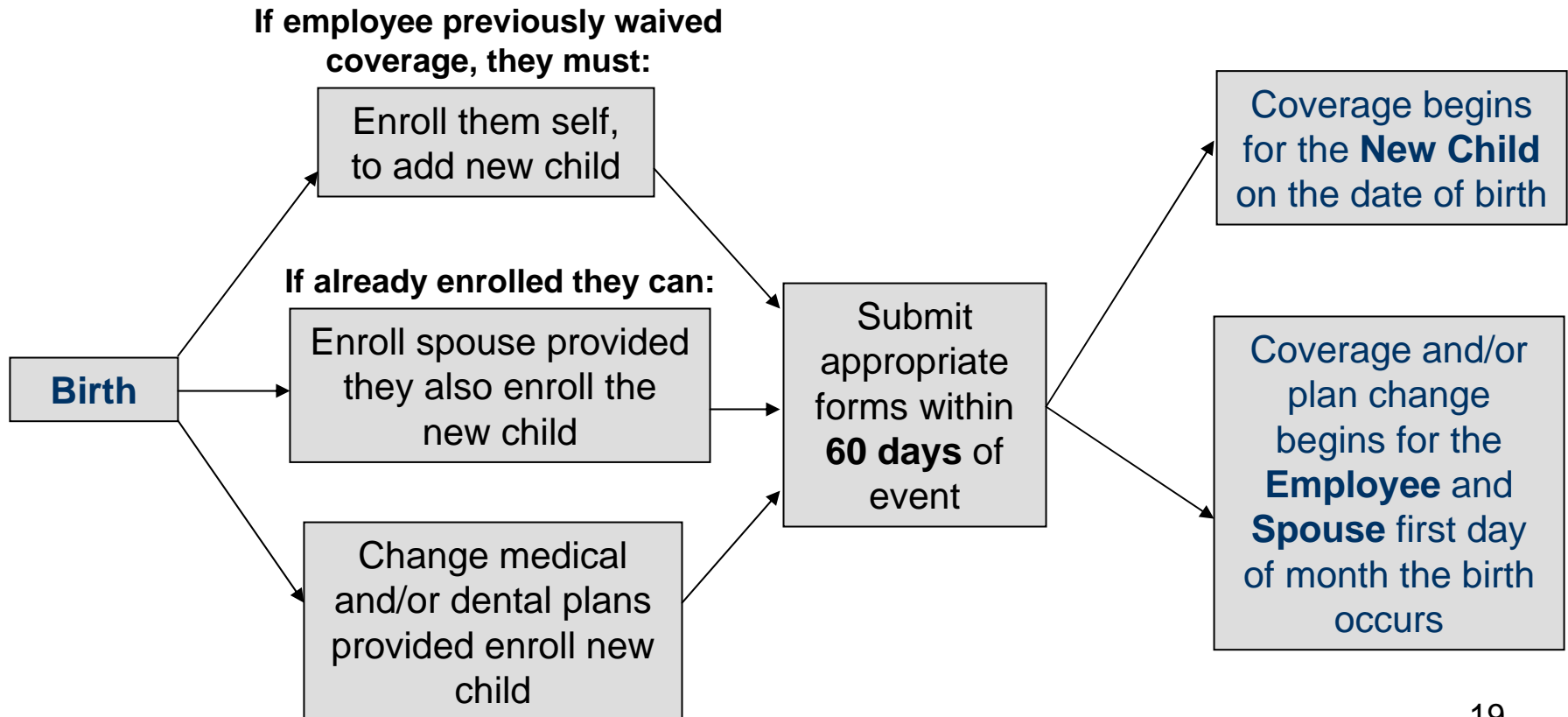
- Rulemaking changes the following WACs
  - **182-08-198** When may a subscriber change health plans
  - **182-12-128** May an employee waive health plan enrollment?
  - **182-12-205** May a retiree defer enrollment in a PEBB health plan at or after retirement?
- And, adds a new WAC
  -  – **182-12-262** When may subscribers enroll, waive, or remove eligible dependents?

# Special Open Enrollment Events...

- Changes to the enrollee account must be based on and related to the qualifying event – the event that triggered the Special Open Enrollment
- To make a change, the subscriber must complete and submit the appropriate form(s) within **60 days** of the date of the qualifying event

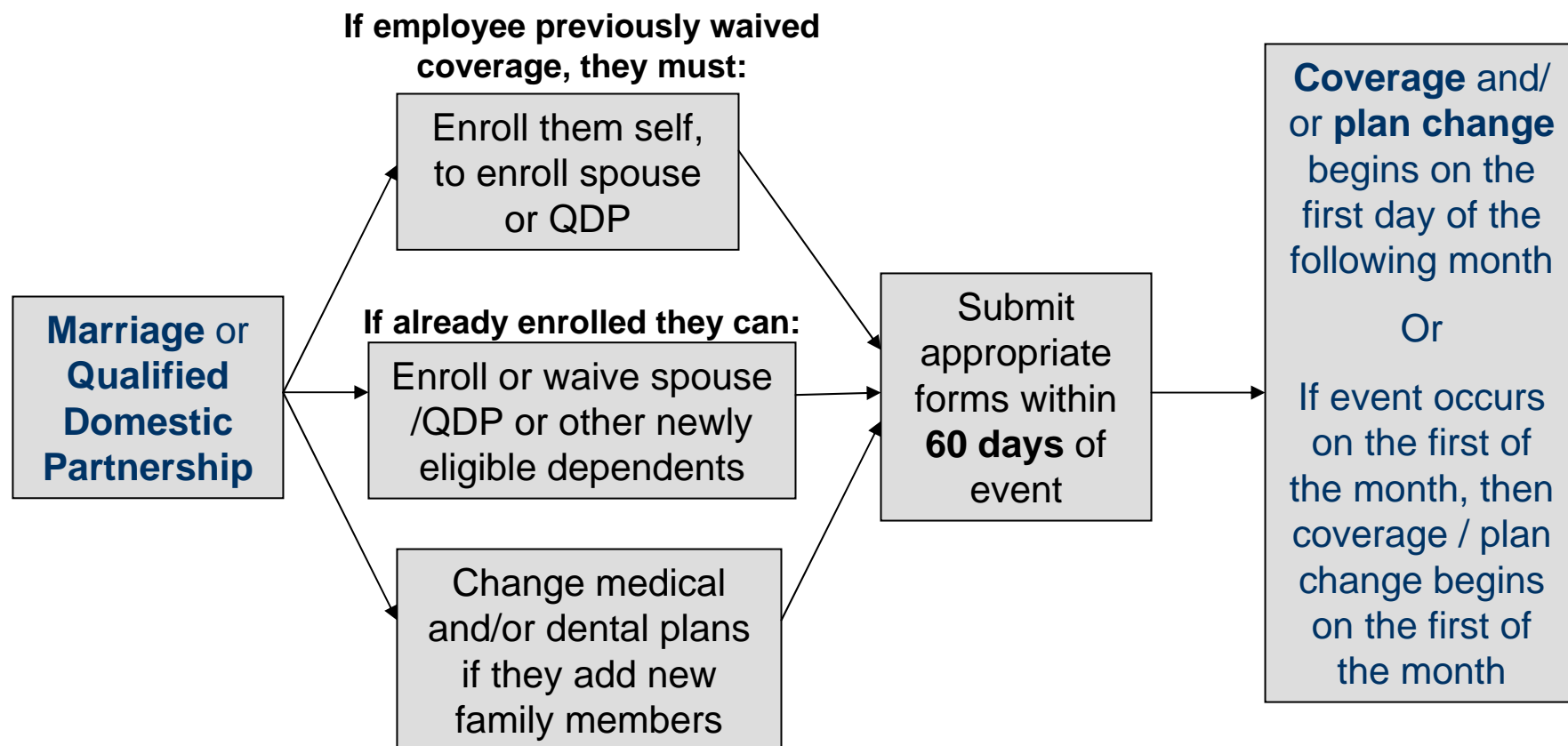
# Special Open Enrollment Events...

- Examples of qualifying events:
  - *Scenario: Employee's spouse gave birth to a baby girl*



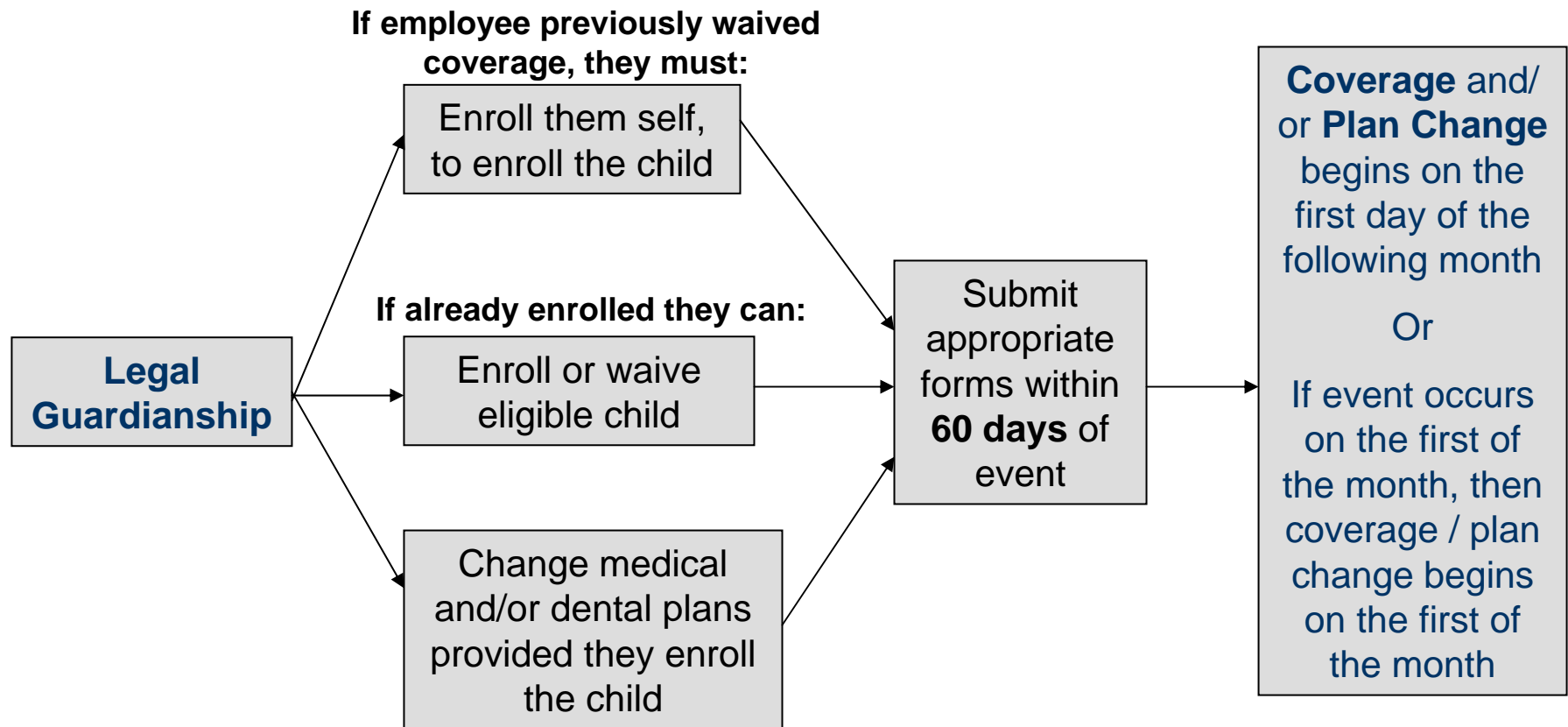
# Special Open Enrollment Events...

- *Scenario: Subscriber gets married or establishes a qualified domestic partnership*



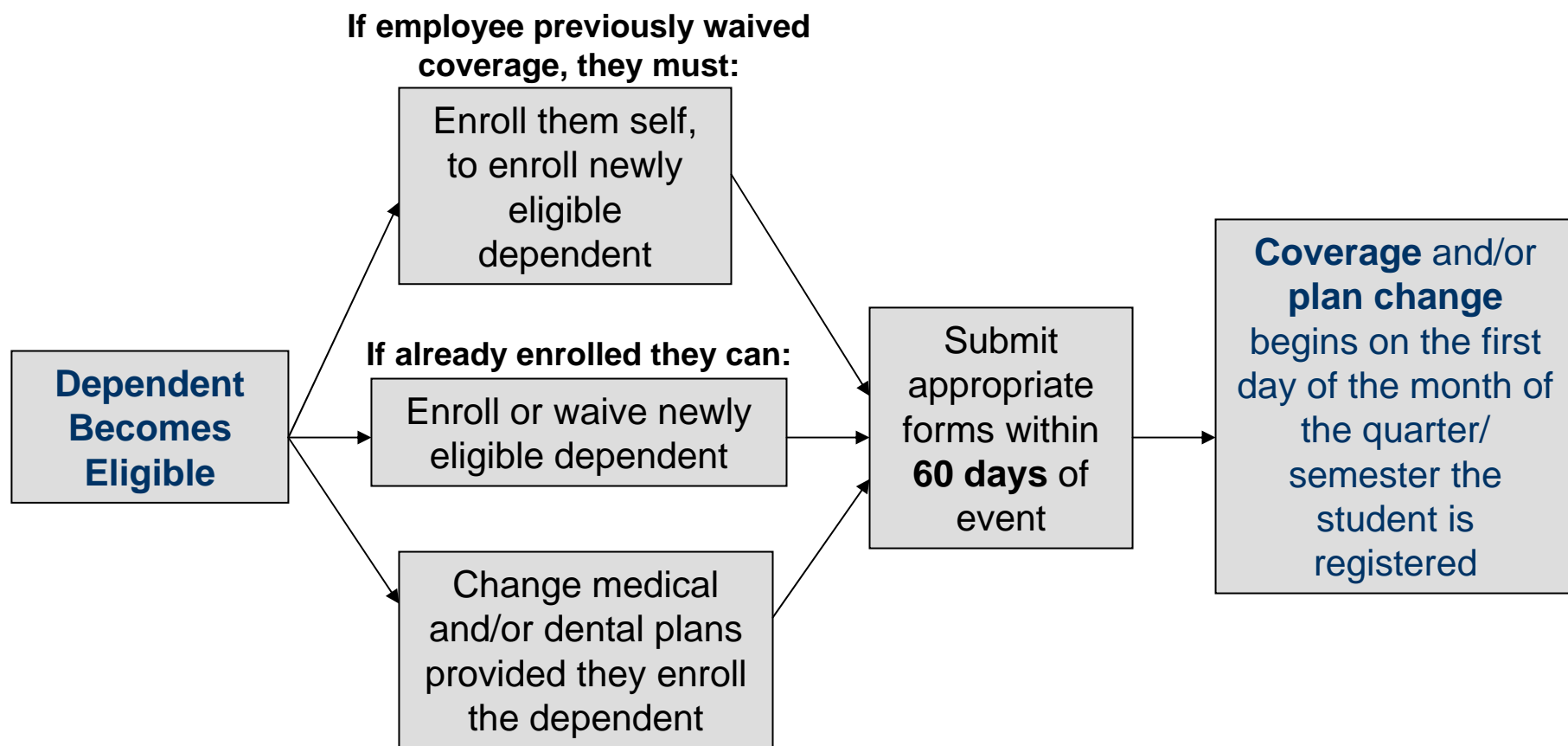
# Special Open Enrollment Events...

- *Scenario: Subscriber's spouse gains legal guardianship of a child*



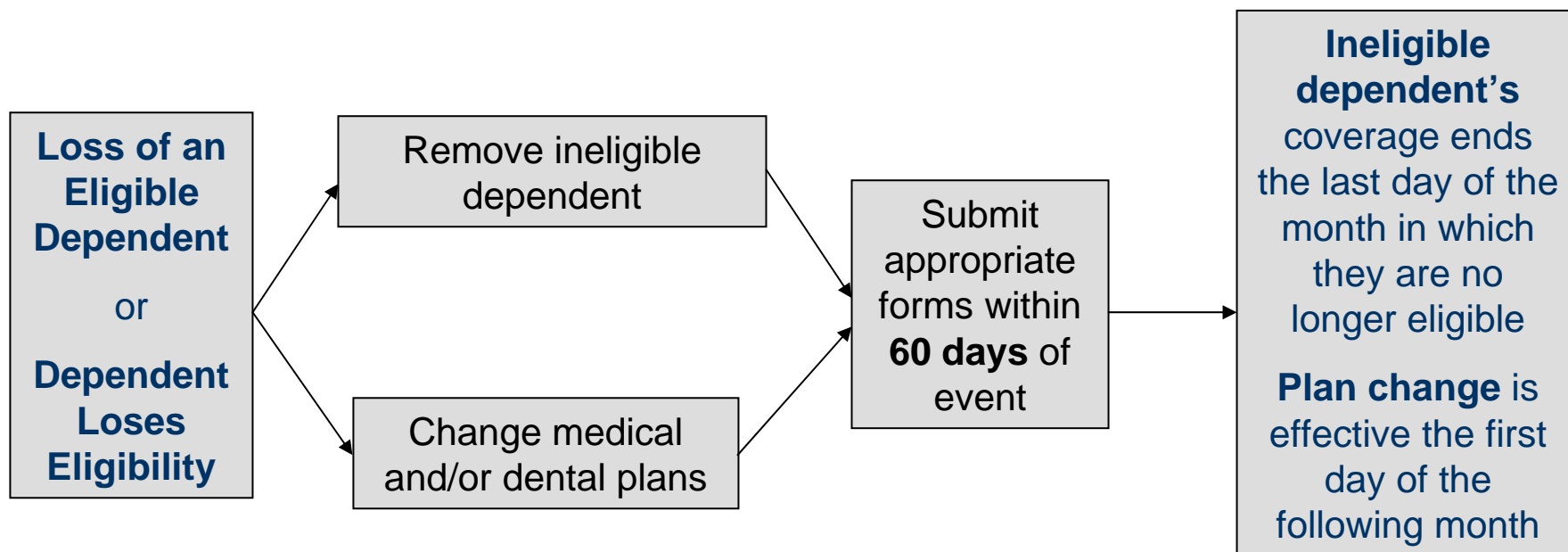
# Special Open Enrollment Events...

– Scenario: Subscriber's 21-year-old starts attending college



# Special Open Enrollment Events...

- *Scenario: Subscriber's dependent dies, child marries, or child reaches an age when no longer considered a dependent*



# Special Open Enrollment Events...

- Those were just a few examples of when qualifying events allow the subscriber to make a plan change
- Changes are being made to the Enrollment/Change form to make processing easier.
- The new forms will be available for the Annual Open Enrollment.

# Special Open Enrollment Events...

- If you are not sure, direct questions to PEBB's Outreach and Training staff:

**1-800-700-1555**

or email us at:

<https://www.fuzeqna.com/pebb/consumer/question.asp>

# PEBB Effective Dates...

- Questions?



# Additional Resources...

- Are you a member of the PEBB Outreach and Training ListServ?
  - Receive Announcements and Updates
  - To join: [www.perspay.hca.wa.gov](http://www.perspay.hca.wa.gov)
    - Under Toolbox
    - Click on the Join/Leave ListServ

# Additional Resources...

- FUZE Knowledge Base -

<http://www.fuzeqna.com/perspay/consumer/search.asp>

- Q&A Search

- Ask a Question

The screenshot shows the PEBB Tools for PERS/PAY website. At the top left is the logo, a stylized starburst, followed by the text "PEBB Tools for PERS/PAY". In the top right corner is a "Home" link. Below the logo is a navigation bar with five tabs: "Q&A Search", "Ask a Question", "My Profile", "My Alerts", and "My Past Questions". The "Q&A Search" tab is active. Below the navigation bar is a search form with three main sections: "Enter search text or question" with a text input field, "Search using" with a dropdown menu set to "All words", and "Categories" with a dropdown menu set to "Search All" and a "Browse All" link. A "Go" button is to the right of the categories dropdown. Below the search form are two links: "Advanced Search" and "Search Tips". Below the search form is a green header for the search results: "Most Relevant Info For All Categories" with a "Next >>" link and "1 - 10 of 98 items". Below this header is a green box with the instruction "Click on the item below that best resolves your inquiry." followed by a numbered list of 10 search results, each with a blue hyperlink.

Home

Q&A Search Ask a Question My Profile My Alerts My Past Questions

Enter search text or question Search using Categories [Browse All](#)

All words Search All

[Advanced Search](#) [Search Tips](#)

Most Relevant Info For All Categories [Next >>](#) 1 - 10 of 98 items

Click on the item below that best resolves your inquiry.

1. [PEBB Eligible Employees](#)
2. [We have a RIF employee who left state service last month. If this employee returned to an intermittent position, would he or she be allowed to continue his or her insurance benefits as if he or she never left? Or would he or she need to meet the six month, 520-hour requirement in the intermittent position before being eligible for insurance?](#)
3. [An employee who was on approved long-term disability returned to work, part-time, modified duty. Do I reinstate the optional LTD coverage?](#)
4. [Domestic Partners: Qualified for PEBA coverage](#)
5. [Can an employee apply for dependent life coverage after the 60-day enrollment period?](#)
6. [Part Time, Half Time, On Call, and Temporary / Temp Employees Eligibility](#)
7. [Nonpermanent Employees: Maintaining eligibility](#)
8. [If an employee is beyond the 60 days allowed to enroll a spouse/qualified domestic partner to medical/dental coverage, can the employee apply for life insurance coverage for the spouse/qualified domestic partner?](#)
9. [If a retiree returns to work for our agency, what happens to the retiree's life insurance?](#)
10. [When should employers review half-time eligibility status for their part-time employees?](#)