

May Multiples and Fall Enrollment Processing

The following guidelines will be used for processing insurance enrollments in the fall for employees that may or may not have had may multiple deductions taken. There are few if any situations in which we will be "reinstating" coverage:

Example	May Multiples Taken	Information Received in Fall	Processing Instructions
#1	4 Insurance Deductions Taken in May	Health Application Received in fall—electing “different” health plan	<p>Employee has continuous health coverage. The application form is not needed.</p> <p>If employee selected a different health plan than the one for which May Multiples were taken, the form must be rejected, advising the employee the reason for rejection.</p> <p>Other benefit plans, employee does not get another enrollment opportunity</p>
#2	4 Insurance Deductions Taken in May	Health Application Received in fall—electing “same” health plan	<p>Employee has continuous health coverage. The application form is not needed.</p> <p>Health plan selected is the same as the plan for which May Multiples had been taken:</p> <ol style="list-style-type: none"> 1. Review the application that is received against the application in the employee folder. There are very few changes allowed because this is continuous coverage. 2. If the employee had family coverage in force and they added a dependent process as a health information change form and send the carrier and ETF their advance copies and file the employer copy. 3. If the address is different, code the application form as “Information Only” and send the carrier and ETF their advance copies and file the employer copy. 4. If there are NO changes, file the top copy in the employee’s file, toss other copies. <p>Other benefit plans, employee does not get another enrollment opportunity</p>

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#3	3 Insurance Deductions Taken in May	Health Application Received in fall— electing “same” health plan	<p>Employee would have had a termination date in July but since health coverage had been paid through September, the processing of this application differs depending upon whether the employee had already been reported to the carrier as terminated.</p> <p>Employee selected the same plan that had been in force when May Multiple deductions were taken, process as follows:</p> <ol style="list-style-type: none"> 1. If employee had been reported to the carrier as “terminated”, then it requires that we code the application as a reinstatement and process it using the reinstatement procedures. 2. If employee had NOT been reported to the carrier as “terminated”, then follow the same processing as in Example #1, #2 above. <p>Other benefit plans, employee does not get another enrollment opportunity</p>
		Health Application Received in fall— electing “different” health plan	<p>Employee had three deductions taken because the employee had a termination date in July, with coverage paid through September. However, since the employee was not paid in August, they technically can elect a different health plan because they had a 30 day break in service.</p> <p>The application would be processed as an “initial” enrollment.</p> <p>Other benefit plans, employee can enroll in other benefit plans as a new employee.</p>

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#4	2 Insurance Deductions Taken in May	Health Application received in fall	<p>Employee had two health deductions taken because the employee had a termination date in June, with coverage paid through August. Since the employee was not paid in July or August, the employee is treated as a new hire because they had a 30 day break in service.</p> <p>The health application would be processed as an "initial" enrollment. If employee selected a "different" plan than had been in force when May Multiple deductions were taken, process as an initial enrollment because this person had a 30 day break in service.</p> <p>Other benefit plans, employee can enroll in other benefit plans as a new employee.</p>
#5	1 Insurance Deduction Taken in May	Health Application received in fall	<p>If the employee selected a "different" plan than had been in force when May Multiple deductions were taken, process as an "initial enrollment" as this person had a 30 day break in service.</p> <p>Other benefit plans, employee can enroll in other benefit plans as a new employee.</p>
#6	4 Insurance Deductions Taken in May	Employee Retires or Terminates position	<p>Employee would be eligible for a health deduction in the month in which he/she terminates or retires. Refunds would be requested for all other deductions.</p>
#7	No Insurance Deductions Taken in May, no assurance employee would return	Employee files Application	<p>Employee would be eligible to enroll in any plan as there was a 30 day break between appointments.</p> <p>Other benefit plans, employee can enroll in other benefit plans as a new employee.</p>

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#8	No Insurance Deductions Taken in May, department notifies us that this was a mistake	No application required	Employee's coverage can be reinstated with premiums taken from September earnings paid October 1, provided employee's gross is adequate. If gross is not adequate, it would require that the employee send in personal payments.