

Family Health Insurance - Changes in Eligibility

It is your responsibility to notify Carleen Scherer in the Human Resources Office in writing whenever a new family member becomes eligible for coverage under your policy. It is also your responsibility to notify Carleen when any individual covered under your health insurance becomes ineligible for coverage under your policy. When applicable, Carleen will then send the individual regarding continuation of coverage under federal COBRA legislation.

Therefore, you must notify Carleen when any of the following occurs:

1. When a child covered under your policy, who is not a full-time student, achieves age 19.
2. When a child covered under your policy, who reaches his/her 19th birthday but younger than 25, stops being a full-time student.
3. When a child covered under your policy, who is a full-time student, achieves age 25.
4. When a child under your policy marries.
5. When a spouse covered under your policy is no longer eligible for coverage under your policy due to divorce or a legal separation agreement.
6. When any person covered under you policy dies.
7. When any person covered under your policy no longer meets any other requirement for coverage under your policy.

This notification is especially important when you cover only one dependent on your family policy and that dependent then becomes ineligible for coverage under your policy or if your marital status changes. In such cases, the policy should be changed from family coverage to individual coverage. (Of course, should your status change in the future so that you are again eligible for family coverage, you should notify Carleen as well.)

If you fail to notify Carleen, the District may continue to pay the insurance company the significantly higher family premium when only the individual premium should be paid. In such cases, the District will seek to recoup from you all improperly paid premiums.

If you have any questions regarding who is covered under your policy, please contact Carleen Scherer at 298-5000 extension 113.