

Initial Enrollment

Newly hired or newly insurance eligible employees interested in district sponsored insurance plans are required to enroll for insurance through the District Insurance Office. These employees will receive information and enrollment forms from the District Insurance Office. These enrollment forms must be submitted to the District Insurance Office in a timely manner. Employees who fail to do so may be required to wait until the next insurance open enrollment period to enroll in district sponsored insurance plans. Additionally, employees who fail to enroll during their initial eligibility may be subject to benefit reductions and additional underwriting requirements when enrolling at a later date.

Open Enrollment

The district's "Insurance Open Enrollment" period is an annual opportunity for insurance eligible employees to enroll or make changes in their insurance coverage. The Open Enrollment period for the 2021 insurance plan year will begin on Monday, November 2, 2020, and continue through Friday, November 20, 2020. During this Open Enrollment period, employees have the opportunity to select their insurance coverage choices for the upcoming year. Selections or changes made during this Open Enrollment period will become effective January 1, 2021. Plans subject to underwriting may decline enrollment or have a delayed enrollment date based on underwriting approval.

To select or confirm your coverage choices for 2021, you will need to complete the Open Enrollment process through Encore. This may be done anytime beginning Monday, November 2nd, and continuing through Friday, November 20th.

To access the Open Enrollment system, log on to Encore and search for "Open Enrollment". By clicking on "Open Enrollment", you will be able to access all of your Open Enrollment options and either confirm or make changes to your insurance choices for 2021.

You may access the Open Enrollment system as often as you would like during the Open Enrollment period. If you access the system more than once, the last change you complete is the one that will be recorded and communicated as your enrollment choice. If you fail to complete the Open Enrollment process through Encore, your insurance coverage will remain the same for 2021 as it is in 2020. To participate in the Flexible Benefit Plan for 2021, you must make an election during Open Enrollment regardless of prior participation.

Spouses Working for the District

If spouses work for the district in insurance eligible positions, the district will cover a higher percentage of the health and dental premium contribution (up to 100% of the premium) than if only one worked for the district. Coverage is provided under one spouse only rather than coordinated coverage. In this situation, eligible children may be covered under only one district employed parent. In order to take advantage of this benefit, please be sure the District Insurance Division is notified if your spouse also works for the district.

SPECIAL ENROLLMENT EVENTS

Change Of Status

If you and/or your dependents experience a change of status such as:

- marriage;
- birth;
- adoption;
- addition of child(ren);
- deletion of child(ren) who lose dependent status;
- legal guardianship;
- divorce;
- loss of spouse's job; or
- death;

You must submit a written notice of the event to the District Insurance Division within 30 days of the effective date of the change. If notice is not submitted in a timely manner, coverage opportunities may be lost and/or delayed. *Failure to submit timely notice regarding a spouse and/or dependents losing eligibility may be considered insurance fraud and could subject employees to district disciplinary action.*

Change Of Authorized Hours

If you were a part-time insurance eligible employee who initially declined insurance coverage when first eligible, you have another enrollment opportunity if you are:

- in a licensed position and your authorized hours are increased to 35 hours per work week;
- or*
- in a classified position and your authorized hours are increased to 37.5 hours per work week.

To take advantage of this new enrollment opportunity, you need to contact the District Insurance Division and attend a Benefits Meeting. You must enroll for coverage within 30 days of your new eligibility date (the effective date of the change in authorized hours). Otherwise, you will not be eligible to enroll until the next Open Enrollment period.

Late Enrollee

Late enrollees may be subject to benefit reductions, restrictions, and additional underwriting requirements. A late enrollee is an employee who:

- declines insurance enrollment when initially eligible and then elects to enroll at any time in the future;
- or*
- cancels insurance coverage but continues working in an insurance eligible position and then elects to enroll at any time in the future.

FLEXIBLE BENEFIT PLAN ENROLLMENT

For participation in the Flexible Benefit Plan from January 1, 2021, through December 31, 2021, you will need to complete enrollment through the Insurance Open Enrollment System anytime between Monday, November 2, 2020, and Friday November 20, 2020. The Open Enrollment period is the only time you may elect to enroll in the Flexible Benefit Plan unless you are a new employee. Even if you were enrolled in the Flexible Benefit Plan during 2020, you must make a new election through Open Enrollment if you wish to continue your participation in the plan for 2021. You may contact the Accounting Department at 801-402-5232 if you have additional questions or concerns.

Benefit plan enrollment for you and your dependents requires the collection of personal information. Failure to provide the necessary information could jeopardize enrollment in district sponsored insurance plans. Please note, private and controlled information is shared or received according to the requirements under the Government Records Access and Management Act (GRAMA) and Health Insurance Portability and Accountability Act (HIPAA).