

# Administration Manual Changes

## February 2020

### GENERAL CHANGES:

- Updated KEHP Vendor Partners page to reflect new Wellbeing Vendor, StayWell
- Removed any reference to GO365 throughout manual
- Updated fax number for Optional Insurance Branch: 502-564-1085
- Removed duplicate Dependent Eligibility Chart under Appendix I
- *Represents amended or updated language*
- ~~Represents deleted language~~

### CHAPTER 1 CHANGES:

#### Page 5, Dependent Eligibility Chart

- **Legal Guardian, Adoption, or Foster Child (ren):** Legible photocopies of court orders, guardianship documents, or affidavits of dependency, with the presiding judge's signature and filed status; or legible adoption papers with the presiding judge's signature; *or a petition for adoption; or notarized or official placement papers from an adoption/placement agency (no judge's signature required)*. See App. I, Page 23, Judgements, Decrees, or Orders (NMSN) qualifying event for more information regarding acceptable custody and dependency

#### Page 10, Disabled Retirees Under Age 65, Medicare Eligible

- *If permitted by the Retiree's retirement system, a Retiree Retirees* under the age of 65 who *is are* Medicare eligible due to a disability may continue coverage under KEHP. In the event the Retiree has Medicare and KEHP, Medicare will pay primary.

### CHAPTER 2 CHANGES:

#### Page 1, Newly Elected School Board Members

- Newly elected school board members have 35 days from the date they are elected to complete the Health Insurance Enrollment to elect coverage for the current Plan Year. *Coverage will begin on the first day of the month of appointment, unless it is a mid-month appointment. In this case, coverage begins the first day of the month following the member's election appointment date.* Newly elected school board members who fail to timely complete the application will not be eligible for coverage until they experience a valid Qualifying Event.
- *Example: Appointed on March 1, 2020, insurance effective on March 1, 2020.*
- *Example: Appointed on March 16, 2020, insurance effective on April 1, 2020.*

#### Page 6, Example for Break in employment of 11 or more Working Days

- Employee stops working at old company 2/10, Health Insurance stops on 2/15. The Employee is hired by a new company on ~~2/28~~ 2/22, with Health Insurance beginning on 4/1. The Employee will have a 1 ½-month break in coverage. However, with the new company, the Employee is allowed to make new KEHP elections as well as change his/her tobacco status, if needed.

## CHAPTER 4 CHANGES:

### Page 3, Extended LWOP

- ~~Both CP and NCP IC/HRGs must The Insurance Coordinator must either enter the LWOP action in KHRIS or~~ submit a Health Insurance Enrollment/Change Application to KEHP providing the Employee's approved LWOP begin date and the Health Insurance termination date (end of the Semi-Monthly Billing Period). *Only the CP IC/HRG can enter the LWOP action in KHRIS and should submit the Health Insurance Enrollment/Change Application to KEHP once the action has cleared in KHRIS.*

### Page 8, Beginning Military Leave – Replaced language to include two forms of supporting documentation

- All premiums due upon return from active duty will be determined by the date of return to active employment. Employees electing this option MUST present supporting documentation of the military coverage such as enlistment papers showing date Employee or Dependent were called to active military duty ~~and or~~ a letter from Tricare showing when they gained Tricare.

## APPENDIX I CHANGES:

### Page 5, LOSE SPOUSE DUE TO DIVORCE, LEGAL SEPARATION, ANNULMENT OR DEATH

#### Health Insurance box

**ADD:** May elect coverage for Employee, or Dependents who lose eligibility under Spouse's plan if such individual loses eligibility as a result of the divorce, legal separation, annulment, or death. (Loss of Coverage *including the Loss of TRICARE*).

### Page 12, TERMINATION OF SPOUSE'S OR DEPENDENT'S EMPLOYMENT

#### Health Insurance box, Waiver HRA box and Other Conditions

**ADD:** Employee may enroll or increase Coverage Level for *an* Employee, Spouse, or *Dependent Dependents* who ~~lost lose~~ eligibility under Spouse's or Dependent's employer's plan. (Loss of Coverage). Plan Option change may be made.

**DROP:** Employee may terminate election and redirect the state contribution to Health Insurance if event causes loss of coverage under Spouse's/Dependent's plan. *Redirection is authorized if either the Spouse, Dependent, Employee, or a combination of these individuals loses coverage as a result of a Spouse's or Dependent's termination of employment.*

#### **OTHER CONDITIONS/GUIDANCE:**

- Tag-Along rules apply. *Employee can be the Tag-Along.*
- Involves any change in employment status resulting in a loss of eligibility under the Spouse's/Dependent's employer's plan. HIPAA special enrollment rights may also apply. Examples: Termination of employment, FT to PT, salaried to hourly, starting unpaid leave, strike, lockout, etc.
- *If the Employee is covered under a Waiver HRA, the employee may terminate the election and redirect the state contribution to Health Insurance provided the loss of a Spouse's or Dependent's employment results in a loss of coverage for at least one person being added to the plan (Employee, Spouse, or Dependent).*

### Page 14, DEPENDENT CEASES TO SATISFY ELIGIBILITY REQUIREMENTS

#### Health Insurance box and Other Conditions

**DROP:** Employee may decrease or terminate election only for affected Dependent (*or Spouse in the event of incarceration*). Plan Option change may be made.

**OTHER CONDITIONS/GUIDANCE:**

- *Incarceration:*
- A Spouse or Dependent who is incarcerated in prison, jail, or a custodial facility after having been convicted of a crime or offense is not eligible for coverage under KEHP.
- *Dependents and Spouses who are released from prison, jail, or a custodial facility regain eligibility for coverage and may be added to the plan.*

**Page 26, EMPLOYEE STARTS MILITARY LEAVE (UNPAID)**

Health Insurance box and Documents Required box

**ADD:** Employee on military leave may either terminate coverage or continue coverage. To continue coverage, the Employee must elect COBRA. ~~If the Employee does not continue health plan coverage by electing COBRA while performing military service, coverage will be suspended while the employee is on approved military service leave. Employees returning from military service have the right to have their health benefits reinstated without any re-entry requirements (i.e. waiting period).~~

**DROP:** ~~Employee may revoke election for a Spouse or Dependent who goes on military leave and receives health insurance coverage (TRICARE) from the government.~~ If the Employee does not continue health plan coverage by electing COBRA while performing military service, coverage will be suspended while the employee is on approved military service leave. Employees returning from military service have the right to have their health benefits reinstated without any re-entry requirements (i.e. waiting period).

**Document(s) Required:** Enlistment papers/*orders* showing date Employee, Spouse, or Dependent was called to duty ~~and/or~~ a letter from TRICARE showing when the member gained coverage through TRICARE.

**NEW QE: Page 28, EMPLOYEE’S SPOUSE OR DEPENDENT BEGINS MILITARY DUTY LEAVE**

3. EMPLOYEE’S SPOUSE OR DEPENDENT BEGINS MILITARY DUTY 			
HEALTH INSURANCE	FLEXIBLE SPENDING ACCOUNTS		WAIVER HRA (GP or Dental/Vision)
	Healthcare (HC)	Dependent Care (DC)	
Drop: Employee may drop Spouse or Dependent that begins active military duty upon their gain of TRICARE.	No change permitted	No change permitted	No change permitted
<b>OTHER CONDITIONS/GUIDANCE:</b> None			
<b>ADMINISTRATION GUIDELINES</b>			
<b>Event Date</b>	Date of coverage change		
<b>Signature Date</b>	35 calendar days		
<b>Effective Date</b>	Dropping Spouse or Dependent(s)	Last day of the Semi-Monthly Billing period before activated with the Armed Services.	
<b>Document(s) Required</b>	Enlistment papers/orders showing date Employee, Spouse, or Dependent was called to duty and a letter from TRICARE showing when the member gained coverage through TRICARE.		
<b>Forms to use</b>	Health Insurance	Health Insurance Enrollment/Change Application	

**Page 28, EMPLOYEE’S SPOUSE OR DEPENDENT RETURNS FROM MILITARY DUTY**

Health Insurance box

**ADD:** Employee may add Spouse or Dependent that returns from military *duty leave* upon their loss of TRICARE.