



# *Toms River Regional Schools*

## *Employee Benefits News*

*The Employee Benefits Department is a resource for employees of the Toms River Regional Schools.*

### **Making Changes to Your Benefits**

Generally, all benefit elections remain in effect for the entire Plan Year (Jan 1<sup>st</sup> through Dec 31<sup>st</sup>) unless there is a qualified status change event. Qualified events may include marriage, divorce, birth or adoption, loss or gain of coverage.

If you experience a qualified status change event, outside of open enrollment, and need to make changes to your benefit elections, you must notify the Benefits Department within 30 days of the qualified event and submit a Health Insurance Enrollment/Change Request form or Waiver form along with supporting documentation.

### **Update: Dependents Coverage to Age 26 for All Plans**

The eligibility criteria for the Dental and Vision plans have been streamlined to match the ACA Mandate for Medical and Prescription. All benefit plans (Medical, Prescription, Dental, Vision) will use the same eligibility criteria and cover dependents until the end of the month they turn age 26. The amendment, effective 7/1/17, is not retro-active and does not apply to those dependents who already aged out.

### **Important Notice Regarding Lab Work**

**Quest Diagnostics** is the primary in-network laboratory facility through our medical carrier, Meritain Health. Lab work performed by other facilities may be considered out-of-network.

### **FMLA and Ch. 78 Health Insurance Responsibility**

Health benefits are maintained during an approved unpaid family medical leave for up to 12 weeks. Employees are responsible for paying the Chapter 78 portion of the health insurance premium during this period. Information is mailed from the Benefits Department to the employee regarding payment amounts and due dates while on leave.

### **Disability Insurance**

District employees are responsible to purchase their own disability insurance if they wish to. A list of disability insurance providers is located under the Payroll section on the district website.

Open enrollment may vary by carrier. Once enrolled, premiums are usually deducted from the employee's paycheck. However, it's important to contact the insurance provider if you are on an unpaid leave of absence to discuss payment options.

*This document is provided as an employee resource and is not a guarantee of coverage. All coverage determinations and benefit decisions are governed by each carrier policy.*