

NEWBURGH ENLARGED CITY SCHOOL DISTRICT

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www.newburghschools.org

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To: All Employees

From: Mary Ellen Leimer
Assistant Superintendent of Human Resources

Subject: Open Enrollment Information

Date: October 14, 2011



October and November are open enrollment months during which employees may add health insurance or make changes to your current health insurance plan, for an effective date of January 1st. **Such changes require a transaction form to be completed and returned to Keisha Martinez in the Health Benefits Department no later than November 30th of the given year.** If you are switching from an HMO to the New York State plan or changing from individual coverage to family plan coverage under the New York State Plan, please see the attached listing of required documentation. If you are currently enrolled in an HMO plan, please read the HMO section below for some important changes. Effective January 1, 2012, the District will pay up to the State contribution for both the individual and family plans and you will be responsible to pay the difference between the two insurance plans.

Please remember that it is your responsibility to notify the District when dependents are no longer eligible for coverage, at which time they can elect coverage at their own expense through COBRA or the Young Adult Option. Failure to enroll in COBRA insurance at the time of the qualifying event will result in a loss of eligibility for COBRA coverage.

www.cdphp.com	CDPHP	HMO
www.ghi.com	GHI	HMO
www.joinMVP.com	MVP	HMO

www.cs.state.ny.us NYSHIP Empire Plan

**** Reminder – Enrollment in the Section 125- The Preferred Group Plan – is not automatic**

*****Please note: If you are changing from an individual to a family plan under NYSHIP the following documentation is now required: *****

If you are adding:

A dependent spouse (if married one year or less)- Copy of spouse's birth certificate, copy of ss card, copy of marriage certificate.

A dependent spouse (married more than one year)- same as above **plus documentation showing proof of current joint ownership** ie. copy of current mortgage statement, home owner's ins. policy, rental/lease agreement, bank statement, or last year's tax return.

A dependent child (up to the age of 26)- Copy of birth certificate and ss card.

Dependents up to the Age of 26:

Dependents up to the age of 26 can be added to your health insurance plan at this time. If you wish to add a dependent up to the age of 26 after open enrollment has ended, there will be a three month waiting period. (Unless the dependent is subject to a qualifying event). If you are interested in enrolling a dependent up to the age of 26 on to your health insurance plan, please submit the enrollment form, a copy of your dependent's ss card and birth certificate.

If you currently have a family plan you will continue to pay your normal family plan contribution for your benefit group. If you currently have an individual plan, your health insurance deduction will change to the family plan contribution for your benefit group. (Please note: Rates are normally subject to change January 1st of the plan year.) During open enrollment, all changes are effective January 1, 2012.

HMO Changes

If you are currently participating in one of the District's HMO health insurance plans, please be advised that as per contract language, the District will contribute up to the State Plan Rate for both Individual and Family Plans. If the HMO rates exceed that of the State Plan rates for either an Individual or Family Plan, you will be responsible to pay the difference. Information has been distributed to current HMO participants.

Thank You.