

# *Employee Benefits: Frequently Asked Questions*

**Q#1 I am getting married soon. Can I add my new spouse and/or stepchild(ren) to my coverage or do I have to wait until there is an open enrollment period?**

**A** You have 60 days after the date of marriage to add your spouse and/or stepchild(ren) to your health and/or dental coverage. After 60 days, there is a 90-day waiting period from the date your request is received in the Benefits Office; or you can add them during the annual open enrollment period. You must provide a copy of your marriage certificate as well as your spouse's social security number and sign the appropriate document(s) prior to the coverage going into effect.

**Q#2 I am expecting a baby soon. Can I add my baby to my coverage?**

**A** You have 60 days from the date of birth or adoption placement (under age 18) to add a child to your medical and/or dental coverage. After 60 days, you can add the child during the annual open enrollment period or through a "special enrollment" or "late enrollment" event. The latter applies to health coverage only.

**Q#3 My dependent child just turned age 19. Is he/she still covered?**

**A** Dependent children may be covered to age 23 as long as they are unmarried, have never been married, and are economically dependent upon the employee. If disabled, special rules apply. Please contact Human Resource Services for information.

**Q#4 Can my grandchild or niece/nephew be covered under my health plan?**

**A** If the child is under age 18, unmarried, living in a parent-child relationship and is economically dependent upon the employee he/she may be covered under the employee's health plan. A "parent-child" relationship is defined as one in which the employee has been given the authority and assumed responsibility for raising the child as their own. The natural parent cannot be living in the same household as the child. If disabled, special rules apply. The dependent must be enrolled within 60 days from the date of custody or during the annual open enrollment period. After 60 days, "special enrollment" or "late enrollment" criteria may apply. You must contact Human Resource Services, provide proof of custody and sign the required documents, including an "Affidavit of Eligibility."

**Q#5 Can my dependent parents be covered?**

**A** No. Even if totally dependent on the employee, parents are not eligible for coverage.

**Q#6 I am resigning or my appointment expires at the end of the month. How long will my benefits coverage be in effect?**

**A** Medical, Dental & Vision coverage is effective through the end of the following month in which you resign or the appointment ends. If you work a few days into a pay period, the State Controller's Office will deduct any required premiums as long as there is enough net pay to cover that premium.

**Q#7 Can I continue my health benefits if I resign or when my appointment expires?**

**A** Yes. COBRA Continuation Coverage provides you the option of continuing your medical, dental and/or vision plans for up to 18 months (or longer in some cases). You would be responsible for paying the entire premium amount to the carriers, plus a 2% administrative fee. The provisions of COBRA also apply to dependents who lose coverage. Please contact the Benefits Office for further information.

**Q#8 When are the Salary Reduction Agreements (SRA) required to be in the Benefits Office for enrollment in Tax-Sheltered Annuities?**

**A** You may submit your SRA at any time to the Benefits Office, however, your first deduction will start on the first of the 2<sup>nd</sup> month after your submit your SRA.

**Q#9 How many pay periods in a year can an employee contribute to the Tax-sheltered Annuities?**

**A** Twelve pay periods. The first pay period of the year is December (paycheck received on January 1st) and the last pay period of the year is November (paycheck received on December 1st).

**Q#10 Can FERP or Retired Annuitant (R/A) employees contribute to the Tax-sheltered Annuities?**

**A** FERP or R/A employees can contribute to the 403(b) account only.

**Q#11 When are the Salary Reduction Agreements (SRA) for FERP/Retired Annuitant (R/A) required to be in the Benefits Office for enrollment in Tax-Sheltered annuities 403 (b)?**

**A** For the fall quarter, October is the first pay period FERP or R/A employees can make a contribution. The SRA must be received in the Benefits Office during the month of September. For the winter quarter, February is the first pay period FERP or R/A employees can make contributions. The SRA must be received in the Benefits Office during the month of January. For the spring quarter, May is the first pay period FERP or R/A employees can make contributions. The SRA must be received by the Benefits Office during the month of April.

**Q#12 When will a FERP employee's dental coverage change to the Basic Plan?**

**A** Dental coverage will change to the basic level on the 1st day of the following month from the end of the last quarter of FERP assignment.

**Q#13 Does Vision coverage continue when an employee retires?**

**A** No, vision coverage will terminate the first of the month following your separation date. If you would like to continue your vision coverage, please complete the COBRA notification form you will receive in the mail following your retirement.

**Q#14 What is the name of our vision plan?**

**A** Vision care is administered by Vision Service Plan (VSP). To find more information regarding your vision coverage, please select the link below <http://www.csupomona.edu/~hr/benefits/vision.shtml>

**Q#15 What is our vision group number?**

**A** The vision group number is **12292796**.

**Q#16 What is the group number for Delta Dental Plan of California?**

**A** The Delta Dental Plan group number is 4018.

**Q#17 What is the group number for Delta Care PMI?**

**A** The Delta Care PMI group number is 02034-0005.

**Q#18 How do I apply for COBRA?**

**A** If you would like to continue your group benefits, you may do so by completing the COBRA election form; this form is available in the Benefits Office.

**Q#19 At what age are my children deleted from my health benefits (health, dental, and vision)?**

**A** Dependent children are covered until the first day of the month following their 23rd birthday. Example: Their birthday is September 3rd - their benefits will end on September 30th.

**Q#20 Can I continue to pay for insurance for my child's health insurance coverage?**

**A** Yes, you may apply for COBRA for your dependent child. You may continue their insurance for a maximum of thirty-six (36) months and pay directly to the insurance carrier.

**Q#21 Can I have COBRA premiums deducted from my pay warrant?**

**A** No, you will make direct premium payments to the health carrier.

**Q#22 Do I have to wait until I've attended New Employee Orientation before I can sign up for health benefits?**

**A** No, you may enroll in benefits prior to attending the New Employee Benefits Orientation.

**Q#23 When will my benefits begin?**

**A** Your benefits begin the first of the month following your date of hire as long as the Benefits office received the Health/Dental/HCRA/DCRA worksheet before the end of the month that you were hired. Example: Your date of hire was on September 2nd, if Benefits received your worksheet before September 30th, you can enroll in medical and dental benefits effective October 1<sup>st</sup> and all other benefits (vision, life, etc.) will be effective November 1<sup>st</sup>.

**Q#24 Can I elect flexcash in lieu of medical and still enroll in a dental plan?**

**A** Yes, if you are eligible for flexcash and elect it, you can still enroll in a dental plan for you and your eligible dependents, even if you waive your right to enroll in a health plan.

**Q#25 Do I have to re-enroll in HCRA (Health Care Reimbursement Account) and DCRA (Dependent Care Reimbursement Account) every year?**

**A** Yes, HCRA/DCRA enrollment is good for one calendar year and you must re-enroll during open enrollment to continue enrollment for the following calendar year.

**Q#26 I am a full time lecturer for this quarter. Do I qualify for benefits?**

**A** You must have a minimum of two (2) consecutive quarters appointment on a single contract at .40 (6/15) or greater in order to be eligible for benefits. One quarter contract doesn't qualify you for benefits regardless of time-base.

**Q#27 I am a CalPERS member I have questions regarding retirement (CalPERS Members)**

**A** Please visit the link below for Frequently asked questions regarding retirement:  
<http://www.csupomona.edu/~hr/benefits/retireplans.shtml>