



2017-2018 Employee Benefits Guide



Benefit Basics

If you are eligible, most benefits are effective on the first day of the month following 60 days of your date of hire. You may enroll your eligible dependents for coverage once you are eligible.

Your eligible dependents include:

- ❖ Your legally married spouse
- ❖ Your children up to the age of 26, regardless of student, marital status (medical only) or tax status, including stepchild(ren), adopted child(ren), child(ren) for whom you are the legal guardian, a grandchild who is your dependent for federal income tax purposes at the time of application, and child(ren) of a domestic partner that lives with you
- ❖ Your domestic partner (same or opposite sex) – refer to “domestic partner” definition
- ❖ Your child over age 26, if medically incapacitated – forms required, please consult the Benefits Department

Once your benefit elections become effective, they remain in effect until the end of the year. You may only change coverage within 31 days of a qualified life event.

Eligibility

An employee is considered eligible for coverage on the first day of the month concurrent with or following the date that he/she:

1. Completes a sixty day waiting period; and
2. Is regularly scheduled to work for the employer on a full-time employment basis for at least 37.5 hours per week; or
3. Is regularly scheduled to work for the employer on a part-time basis for at least 21 hours per week.

Important Notes on Eligibility

- ❖ Benefits for a dependent child will continue until the last day of the calendar month in which they turn 26, with the exception of Voluntary Life/AD&D which ends the day before their 26th birthday
- ❖ If you are married to another employee, you may not cover your spouse as a dependent, and only one of you may cover any dependent children
- ❖ No one may be considered as a dependent of more than one employee

Domestic Partners

Domestic partners are eligible to participate in Planned Parenthood Gulf Coast’s benefit plans. They will need to contact Benefits Department to receive the forms required to obtain domestic partnership status. Please be aware that there may be separate tax implications on premium costs for domestic partners.

Qualifying Life Events

Generally, you may only change your benefit elections during the annual open enrollment period. However, you can change your benefit elections during the year if you experience a Qualifying Life Event. Qualifying Life Events include:

- ❖ Marriage
- ❖ Divorce or legal separation
- ❖ Birth of your child
- ❖ Death of your spouse or dependent child
- ❖ Adoption of or placement for adoption of your child
- ❖ Termination or change in employment status of employee, spouse, domestic partner or dependent child(ren)
- ❖ Qualification by the Plan Administrator of a Medical Child Support Order
- ❖ Entitlement to Medicare or Medicaid
- ❖ Loss of COBRA coverage

If you experience a Qualifying Life Event, you must notify Planned Parenthood and complete your benefit election form within 31 days of the effective date of change. Depending on the type of change, you may need to provide proof of the change. If you do not contact the Benefits Department and make your benefit election within 31 days, you will have to wait until the next annual enrollment period to make changes, unless you have another Qualifying Life Event.

Once Benefits Are Elected

Once you have made your benefit elections, they will remain in effect until the end of the plan year (September 1 through August 31).

PLEASE REMEMBER, IT’S YOUR RESPONSIBILITY TO BECOME EDUCATED ABOUT THE BENEFITS MADE AVAILABLE TO YOU AND TO TAKE AN ACTIVE ROLE IN YOUR OVERALL HEALTH CARE. BE SURE TO REVIEW ALL OPTIONS BEFORE MAKING YOUR FINAL ELECTIONS.