

HEALTH INSURANCE OPEN ENROLLMENT INFORMATION & INSTRUCTIONS

The annual Health Insurance Open Enrollment period provides you with an opportunity to switch your employer-sponsored medical, dental and vision insurance plans and/or add eligible dependents, including sponsored dependents to your insurance policy. If you fail to make these changes within this time period your next opportunity to do so will be during the next open enrollment period in 2012 unless you have a qualifying life event change.

Health Insurance Plan Options for 2011

Active employees and COBRA enrollees may choose coverage from the following insurance plans unless otherwise limited by a labor agreement (i.e., not all plans will be available to all employees):

Medical Plans:

- BCBSM Community Blue PPO
- Health Alliance Plan (HAP) HMO
- Blue Cross Traditional
- BCBSM Flexible Blue High Deductible Health Plan

Dental Plans:

- Golden Dental Plans Dental HMO
- Blue Cross Traditional Plus Dental

Vision Plans:

- Heritage Vision Plan
- Wayne County Optical Reimbursement Program
- Blue Cross Vision

Eligibility Requirements

In general, all active employees eligible for health benefits administered by Wayne County (benefits for employees working for Wayne County, Wayne County Third Judicial Circuit Court and Wayne County Probate Court) are eligible to change their current health insurance plans and/or add a dependent.

If you are **New Hire** or **Rehire**, your current collective bargaining agreement (CBA) or benefit plan may require that you be covered by the medical, dental and vision plan of the Employer's choice for at least one year before you are eligible to make a plan change. That year must be completed by October 1st of this year. If you have not been covered by these plans for at least one year by this October 1st, you may not switch to a different insurance plan during this open enrollment period. You may, however, add eligible dependents.

If you are an **Active Employee**, you may be limited by your labor agreement to enrollment in specific insurance plans. Check your current CBA or benefit plan to determine if you are eligible for enrollment in the new plan you have selected. Enrollment changes that are prohibited under the terms of the appropriate labor agreement will not be honored.

Individuals enrolled in a COBRA health care continuation plan administered by the Wayne County Benefits Administration Division are entitled to make changes during the open enrollment period as if they were active employees. All changes made will be subject to the appropriate COBRA premium rate changes effective October 1st.

Eligible Dependents include spouses, children up to age 26, principally supported children (not otherwise eligible under IRC §152(f)(1)) after 9 months of proven support, and other legal dependents related by blood or marriage and as defined by the IRS. Proof of dependent eligibility will be required before any dependent is enrolled. Acceptable forms of supporting documentation that provide such proof are listed in the table on the next page. Wayne County reserves the right to request additional documentation.

Remember...

Dependent Changes Occurring During the Year!

Dependents are only covered if you enroll them! Remember to add new spouses, newborns and stepchildren to your insurance policies within 30 days of marriage or birth. If you do not enroll them **within 30 days**, you must wait until the next open enrollment period to begin their coverage.

Divorced? If you are divorced, your former spouse and stepchildren are ineligible for coverage under any of Wayne County's health plans unless coverage is being provided and paid for under the provisions of federal COBRA statutes. If you fail to remove them from your insurance policy **within 60 days of the divorce**, your ex-spouse and stepchildren will lose their rights for continued coverage under COBRA and you may be liable for any claims and/or premium incurred after the divorce. Additionally, you will be subject to disciplinary action up to and including termination and criminal prosecution for insurance fraud.

Category of Dependent	Required Supporting Documentation*
Legal Spouse	Marriage Certificate
Child under age 26, including an individual who is the son, daughter, stepson, stepdaughter of the employee, a legally adopted individual of the employee, an individual who is lawfully placed with the employee for legal adoption by the employee and an eligible foster child. See IRC §152(f)(1).	Birth Certificate of child indicating employee or employee's spouse as a parent, Court Order of Adoption, Affidavit of Parentage or Friend of the Court National Medical Support Notice, a Judgment, Decree or other order of any court of competent jurisdiction placing the child with the employee, or a placement with the employee by an authorized placement agency. See IRC §152(f)(1). NOTE: Coverage will continue no further than the <u>end of the month</u> in which the child reaches the age of 26.
Unmarried disabled child over age 26 if certified as totally and permanently disabled before reaching age 19.	Birth Certificate of child indicating employee and/or spouse as a parent and Social Security Disability Verification.
Principally Supported Children under age 19 who do not otherwise qualify under categories provided above.	Birth Certificates of biological parent of child and child, and completed IRS Form 4506T. Other documentation may be requested to show proof of support.
Sponsored Dependent (over age 19) <i>NOTE: This is a 100% Employee Paid Benefit</i>	To cover children: Birth Certificates of employee or spouse, biological parent of sponsored dependent and child, and completed IRS Form 4506T; To cover parents: Birth Certificate of employee or spouse and completed IRS Form 4506T

* The County reserves the right to request additional documentation if necessary to verify dependent's eligibility for coverage including those based on guidelines established by the insurance carriers.

Making Changes to Your Health Insurance Plans

Switching Medical, Dental and Vision Plans - To change your medical, dental and/or vision plan, you must complete and provide the following forms:

1. **Open Enrollment Change Form** identifying the plan change(s) you wish to make; *and*
2. **Enrollment / Change of Status Form.**

Adding Dependents - To add eligible dependents not currently covered under your insurance plan(s), you must provide the following:

1. **Open Enrollment Change Form** identifying that you are adding a new dependent(s);
2. **Enrollment / Change of Status Form** with complete information for each dependent you are adding; *and*
3. **Proof of Eligible Relationship** to employee as indicated in the previous section;
4. **Verification of No Other Coverage** form, verifying no other health insurance coverage is available to the dependent being added.
5. If the dependent is a permanently disabled child, you must provide **Proof of Total and Permanent Disability** (certified by Social Security or by a physician).



Submitting Changes

All forms and related documentation for changes to health insurance and The Hartford Supplemental Life Insurance must be received no later than August 31st. Forms arriving after this date may not be processed. We suggest that you make a copy of all forms and documents submitted and call or e-mail the Benefits Administration Division to make sure your information has been received.

All forms are available on the web at <http://intranet.wc/> and www.waynecounty.com or by contacting the Benefits Administration Division either by e-mail, phone or U.S. Mail.

Send all forms and documentation to: P/HR Benefits Administration Division
500 Griswold St. - 9th Floor, Detroit, MI 48226
Phone: (313) 224-7721 Fax: (313) 967-6027
E-mail: benefits@co.wayne.mi.us

DATES TO REMEMBER

Open Enrollment Period:
October 3 through 28

All Changes Due By:
Friday, October 28

Effective Date for Changes:
November 1, 2011

Need More Information? For more information contact the Benefits Administration Division offices.