

Substitute/Hourly Employee Insurance Responsibilities

Payment of Premiums for Substitutes and Hourly Employees

Health insurance premiums must be paid in advance for the upcoming month's coverage. Premium payments are due or postmarked to the Benefits Office by the 30th day of each month. If the 30th falls on a weekend or holiday, payment is due on the last working day of the month. You are responsible for paying for coverage that you are enrolled in. Payments may be made by check or money order (payable to Mesquite ISD), MasterCard, Visa or Discover.

FYI—Non payment of premiums will not automatically cancel your insurance. You **MUST** come into the benefits office to cancel your policy. You **ARE** responsible for premiums due in the same month of cancellation.

Benefits Enrollment Throughout the Year

Enrollment (adding insurance, changes to insurance and/or cancelling insurance) throughout the year can be done within 31 days of a Section 125 qualified event status change. The employee must complete paperwork in the Benefits Office within 31 days of the qualified event. A phone call, telephone message or email notification is not enrollment in the plan. A qualified status change may be any of the following:

- ◆ Birth or adoption of a child
- ◆ Marriage
- ◆ Divorce (if the divorce results in a loss of other coverage)
- ◆ A court orders the employee to provide health coverage for an eligible child
- ◆ Death of spouse or dependent
- ◆ The employee involuntarily loses other coverage
- ◆ An eligible dependent involuntarily loses other coverage
- ◆ The employee and/or dependent (s) obtains coverage elsewhere

If you experience one of the above changes, you will need to complete paperwork at the Benefits Office within 31 days of the event. If the 31st day is on a non-working day, you need to complete paperwork on a working day prior to the deadline.

To enroll in or change your Benefit Elections, you will be required to submit documentation to substantiate your request.

TRS Eligibility: 1. A Mesquite ISD substitute or hourly employee is eligible to enroll in TRS ActiveCare if the substitute works at least 10 hours per week (a 40 hour month average). If substitute/hourly employee does not comply, notice will be given and insurance may be cancelled. Notice of cancellation will be given to employee to terminate coverage for the following month (employee is responsible for paying for months he/she has health coverage). Hours worked for other school districts are not considered in determining whether a substitute is eligible for benefits through Mesquite ISD. 2. Retirees who have previously declined TRS Care are not eligible to enroll in MISD insurance.

Employee Signature

Date

Lisa Porter
Benefits Manager
972-882-7469

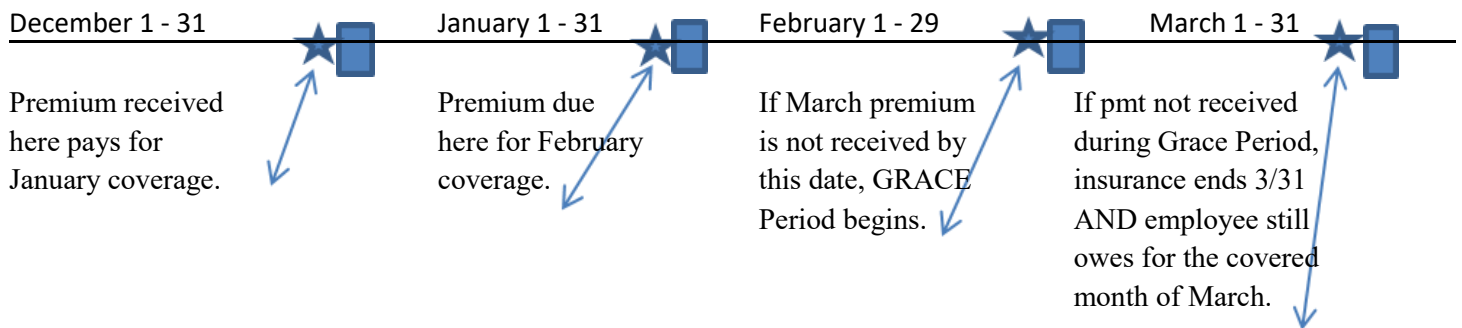
Yvonne Smeltzer
Benefits Asst. Manager
972-882-7335

Renee Duncan
Benefits Admin Asst.
972-882-7359

Heather Titsworth
Benefits Admin Asst.
972-882-7491

(Over)

Example of payment process:



For Health Insurance information, go to:

www.mesquitieisd.org

Departments

Benefits Department