



# Substitute/Part Time Insurance Responsibilities



## Payment of Premiums for Part-Time and Substitutes

**H**ealth 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

**E**nrollment (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
- ◆ Change in dependent status

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 is eligible to enroll in TRS ActiveCare if the substitute works at least 10 hours per week a 40 hour month average. If substitute does not comply, notice will be given and insurance will be cancelled. 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.

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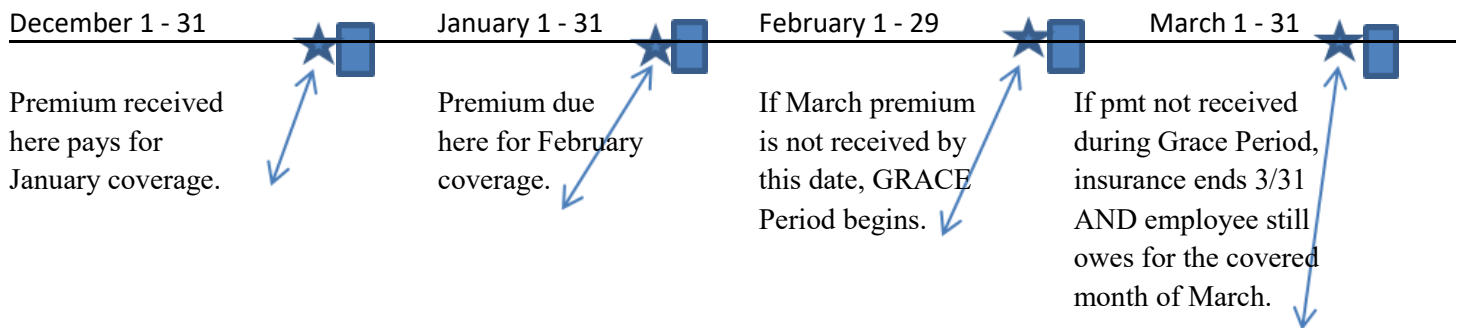
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(Over)

Example of payment process:



Go here for Health Insurance info:

<https://www.mesquiteisd.org/departments/personnel/benefits>