

HEALTH INSURANCE INFORMATION

If you choose to withdraw from the Health Insurance plan or change from family to individual coverage, you must notify the District by May 1.

Effective July 1, 2007, newly hired teachers will not be eligible for family coverage if their spouse is eligible for family coverage through Empire from another employer. Such an employee will be eligible for individual coverage or for the buyout. Exception to this will be made for employees who can document a catastrophic medical condition which would require dual coverage.

Effective July 1, 2007, faculty members who marry other faculty members will not both be eligible for dual family coverage. The spouse with the earliest birth month will be the one to receive family coverage. The buyout may be received for individual coverage.

New teachers must notify the District by October 1 of their intentions in regard to this.

You **MUST** inform the District **IN WRITING** of any changes in your status, and provide the appropriate documentation, including:

Birth of dependents

Deaths of dependents

Marriage

Divorce

College graduation of dependents (there is a 3 month extension of benefits available after graduation).

If you are getting married, and wish to obtain family coverage or a buyout for your spouse, notify the Personnel Office **PRIOR** to your wedding. In order to get the buyout, your spouse must first be eligible for coverage.

Coverage or buyout goes into effect as of the 1st day of the month after your wedding.

If you wish to take the buyout for your individual coverage, notify the District prior to your wedding date that you want to cancel your individual coverage and receive the buyout.

If you have **NOT** notified the Personnel Office prior to your wedding date, you **MUST** notify them, in writing, of any change in coverage **WITHIN 30 DAYS** after your wedding, and supply a copy of the marriage certificate asap. This is necessary to obtain family coverage, to obtain a buyout of family coverage, or to obtain a buyout of individual coverage.

Coverage or buyout will go into effect the 1st day of the month following notification.

*****If you do NOT notify the District within 30 days, there is by law a 3 month waiting period before coverage or buyout may go into effect.**