

# BENEFITS FAQs

## GENERAL QUESTIONS

### **I am a new hire to the County, how do I enroll in Benefits?**

You have 30 days from your date of hire to enroll in benefits. Log on to [www.benefitbridge.com/saccounty](http://www.benefitbridge.com/saccounty) and register as a new user. You will then be prompted to add your eligible dependents and enroll in coverage. You have not completed the process until you click on the “I Agree” and “OK, Submit For Coverage” boxes on the last page. If you are enrolling dependents or waiving coverage the verifying documentation is required within 7 days of this online process. Instructions for the online system and a list of what documents are required are available for review from your computer at <http://www.personnel.saccounty.net/Benefits/Pages/ActiveEmployee.aspx>. If you do not enroll in coverage within 30 days of your hire or rehire, you will be default enrolled into coverage as specified by your Labor Agreement.

### **I just got married, what do I need to do?**

Congratulations! You have 30 days from the date of marriage to add your spouse to your benefits; there are no exceptions for late enrollments. You must do so online at [www.benefitbridge.com/saccounty](http://www.benefitbridge.com/saccounty) and provide a copy of your marriage certificate to the Benefits Office within 7 days of enrolling. At this time you can add your step children and other eligible dependents to your benefits. Birth certificates showing their relationship to you are required. The same 7 day requirement for providing documentation applies. You can also increase your life insurance without going through medical underwriting.

NOTE: You may want to consider updating your beneficiaries for life insurance, SCERS for Retirement, final warrant, and Deferred Compensation if enrolled. Beneficiary changes can be made at any time.

### **I just had a baby, what do I need to do?**

Congratulations! You have 30 days from the date of birth to add your child to your benefits. You must do so online at [www.benefitbridge.com/saccounty](http://www.benefitbridge.com/saccounty) and provide a copy of the birth certificate to the Benefits Office within 7 days of enrolling. Do not wait until you receive a Social Security number and card. At this time you can add your spouse and other eligible dependents to your benefits. You must provide documentation showing their relationship to you. The same 7 day requirement for providing documentation applies. You can also increase your life insurance without going through medical underwriting.

NOTE: You may want to consider updating your beneficiaries for life insurance, SCERS for Retirement, final warrant, and Deferred Compensation if enrolled. Beneficiary changes can be made at any time.

### **I will be going out on an unpaid leave of absence, is there anything I need to do?**

Yes! Our office will mail a letter to the address we have on file for you regarding your benefit options. If you are not receiving a paycheck while on leave, or if you are receiving donated leave, it is likely your benefits will terminate and you will need to make an election to continue coverage. Since you have a limited timeframe to make benefit decisions, it is important you carefully read the notices we send you

and contact the Employee Benefits Office or your Service Team Representative if you have any questions.

### **I am covered under FMLA while on unpaid leave, will my benefits continue?**

Most of your benefits will continue as they did while you were working. If you had deductions taken for a medical plan, you will still have to pay those premiums to maintain medical coverage. Our office will send a notice to the address we have on file for you. Please read it carefully as your timeframe to respond is limited. The County will maintain its normal contributions for your medical, dental, basic life and EAP under FMLA. Your optional life insurance (and medical insurance if applicable) will terminate if you do not elect the coverage and pay your share of the premium. Failure to pay the life insurance premium while on leave will result in your inability to reapply when you return to work. You will have to apply for the coverage with the life insurance carrier. However, if you pay life insurance premiums while on leave, your coverage can be reinstated upon your return to work without going through the application process.

### **I am recently divorced, what do I need to do?**

You must remove your former spouse from coverage as s/he is no longer eligible for benefits. You must do so online at [www.benefitbridge.com/saccounty](http://www.benefitbridge.com/saccounty) and provide the Benefits Office with a copy of your final judgment. If you notify our office within 60 days of the divorce being final, we will send a COBRA notice to your ex-spouse. Failure to notify us within 60 days will result in your ex-spouse being dropped from coverage, and losing their right to continue benefits under COBRA. You may be responsible for any claims paid after the end of the month when the divorce was final.

NOTE: You may also want to consider updating your beneficiaries for life insurance, SCERS for Retirement, final warrant, and Deferred Compensation if enrolled. Beneficiary changes can be made at any time.

### **My child is having a baby; can I enroll my grandchild to my benefits?**

Unfortunately, a grandchild is not an eligible dependent. The only way you would be able to add your grandchild is if you became the legal guardian. If you have legal guardianship of your grandchild, you may enroll him/her within 30 days of obtaining guardianship online at [www.benefitbridge.com/saccounty](http://www.benefitbridge.com/saccounty) and submit the legal guardianship papers to the Benefits Office within 7 days of enrolling.

### **My spouse is deceased, what do I need to do?**

Even in this difficult time you must remove your spouse from coverage. You may do so online at [www.benefitbridge.com/saccounty](http://www.benefitbridge.com/saccounty) and provide the Benefits Office with a copy of the death certificate. Dependent life insurance benefits may be available, contact 916-874-2020 or [mybenefits@saccounty.net](mailto:mybenefits@saccounty.net) for more information.

NOTE: You may also want to consider updating your beneficiaries for life insurance, SCERS for Retirement, final warrant, and Deferred Compensation if enrolled. Beneficiary changes can be made at any time.

**My spouse or I will soon become eligible for Medicare. What should we be considering?**

You should consider whether or not you want both Medicare **and** your group plan, or Medicare **or** the group plan. Your County health plan will be the primary coverage if you sign up for Medicare. If you are turning age 65 and you sign up for Medicare and drop your County coverage, your spouse and/or covered dependents would be offered COBRA coverage for 36 months at 102% of the premium cost (assuming your spouse is not entitled to Medicare). If your spouse is entitled to Medicare, your spouse may stay on the group plan or drop the group coverage and just have Medicare. Be sure to check with your local SSA Office to learn of your eligibility requirements.

**Should I sign up for Medicare Part A and B if I am still working?**

As an active County employee your group health plan will be the primary coverage. Even if you keep working after you turn 65, you should sign up for Medicare Part A since it is free. However, you may want to wait to sign up for Medicare Part B. You would have to pay the monthly Medicare Part B premium, and the Medicare Part B benefits may be of limited value to you as long as the County’s group plan is primary. Delayed enrollment for Part B doesn’t necessarily mean you will pay higher premiums when you do sign up. If, when you are first eligible and decline because you are covered on you or your spouse’s group plan, your premiums will not increase is you sign up during the Special Enrollment Period for Medicare. Specific details can be found at <http://questions.medicare.gov/>. Be sure to check with your local SSA Office to learn of your eligibility requirements.

**I did not inform the Employee Benefits Office of my change within 30 days, what happens now?**

Unfortunately the IRS only allows 30 days to make an election for a qualifying event. If you miss the 30 day window, your next opportunity to make a change would be Open Enrollment with the change taking effect January 1st. You may also make a change within 30 days of a qualifying event.

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