

# *Employee Benefits: Frequently Asked Questions*

**Q#1 I am getting married soon. Can I add my new spouse and/or stepchild(ren) to my coverage or do I have to wait until there is an open enrollment period?**

**A** You have 60 days from the date of marriage to add your spouse and/or stepchild(ren) to your health and/or dental coverage. After 60 days, there is a 90-day waiting period from the date your request is received in the Benefits Office; or you can add them during the annual open enrollment period. You must provide a copy of your marriage certificate as well as your dependents' social security numbers and sign the appropriate document(s) prior to the coverage going into effect.

**Q#2 I am expecting a baby soon. Can I add my baby to my coverage?**

**A** You have 60 days from the date of birth or adoption placement (under age 18) to add a child to your medical and/or dental coverage. After 60 days, you can add the child during an annual open enrollment period or through a "special enrollment" or "late enrollment" event. The latter applies to health coverage only.

**Q#3 My dependent child just turned age 19. Is he/she still covered?**

**A** Dependent children may be covered to age 23 as long as they are unmarried, have never been married, and are economically dependent upon the employee. If disabled, special rules apply. Please contact the Benefits Office for information.

**Q#4 Can my grandchild or niece/nephew be covered under my health plan?**

**A** If the child is under age 18, unmarried, living in a parent-child relationship and is economically dependent upon the employee he/she may be covered under the employee's health plan. A "parent-child" relationship is defined as one in which the employee has been given the authority and assumed responsibility for raising the child as their own. The natural parent cannot be living in the same household as the child. If disabled, special rules apply. The dependent must be enrolled within 60 days from the date of custody or during the annual open enrollment period. After 60 days, "special enrollment" or "late enrollment" criteria may apply. You must contact the Benefits Office, provide proof of custody and sign the required documents, including an "Affidavit of Eligibility."

**Q#5 Can my dependent parents and/or grand parents be covered?**

**A** No. Even if totally dependent on the employee, parents and/or grand parents are not eligible for coverage.

**Q#6 I am resigning or my appointment expires at the end of the month. How long will my benefits coverage is in effect?**

**A** Medical, Dental & Vision coverage is effective through the end of the following month in which you resign or the appointment ends. If you work a few days into a pay period, the State Controller's Office will deduct any required premiums as long as there is enough net pay to cover that premium.

**Q#7 Can I continue my health benefits if I resign or when my appointment expires?**

**A** Yes. COBRA Continuation Coverage provides you the option of continuing your medical, dental and/or vision plans for up to 18 months (or longer in some cases). You would be responsible for paying the entire premium amount to the carriers, plus a 2% administrative fee. The provisions of COBRA also apply to dependents who lose coverage. Please contact the Benefits Office for further information.

**Q#8 When are the Salary Reduction Agreements (SRA) required to be in the Benefits Office for enrollment in Tax-Sheltered Annuities?**

**A** You may submit your SRA at any time to the Benefits Office, however, your first deduction will start on the first of the 2<sup>nd</sup> month after your submit your SRA. Additional rules apply to FERP employees and Retired Annuitants.

**Q#9 How many pay periods in a year can an employee contribute to the Tax-sheltered Annuities?**

**A** Twelve pay periods. The first pay period of the year is December (paycheck received on January 1st) and the last pay period of the year is November (paycheck received on December 1st).

**Q#10 Can FERP employees contribute to the Tax-sheltered Annuities?**

**A** FERP employees can contribute to the 403(b) account only.

**Q#11 FERP/Retired Annuitant (RA): When should I submit my salary reduction agreement (SRA) form to the benefits office in order to start TSA/403(b) deduction on my FERP/RA checks?**

**A** If your appointment begins in fall quarter, October is the first possible pay period in which you can start the contribution; SRA form must be received by the Benefits Office before end of September.

If your appointment begins in winter quarter, February is the first possible pay period in which you can start the contribution; SRA form must be received by the Benefits Office before end of January.

If your appointment begins in spring quarter, May is the first possible pay period in which you can start the contribution; SRA form must be received

by the Benefits Office before end of April.

If your appointment begins in summer quarter, July is the first possible pay period in which you can start eh contribution; SRA form must be received by the Benefits Office before end of June.

**Q#12 When will a FERP employee's dental coverage change to the Basic Plan?**

**A** Dental coverage will change to the basic level on the 1st day of the following month after the end of the last quarter of FERP assignment. Also, coverage will be changed to basic if the FERP assignment time-base is changed to lower than half-time.

**Q#13 Does Vision coverage continue when an employee retires?**

**A** No, vision coverage will terminate the first of the month following your separation date. If you would like to continue your vision coverage for up to 18 months, please complete the COBRA notification form you will receive in the mail following your retirement.

**Q#14 What is the name of our vision plan?**

**A** Vision care is administered by Vision Service Plan (VSP). You may visit our website at [www.csupomona.edu/hr](http://www.csupomona.edu/hr) (click on "Benefits" and then "Vision") for further information. The Vision Service Plan can be reached at (800) 877-7195 and their website is [www.vsp.com](http://www.vsp.com).

**Q#15 What is our vision group number?**

**A** The vision group number is **12292796**.

**Q#16 What is the group number for Delta Dental Plan of California?**

**A** The Delta Dental Plan group number is 4018.

**Q#17 What is the group number for Delta Care USA?**

**A** The Delta Care USA group number is 02034-0000/Enhanced and 02034-0001/Basic.

**Q#18 How do I apply for COBRA?**

**A** If you would like to continue your group benefits, you may do so by completing the COBRA election form; this form is available in the Benefits Office.

**Q#19 At what age are my children deleted from my health benefits (health, dental, and vision)?**

**A** Dependent children are covered until the first day of the month following their 23rd birthday. Example: Their birthday is September 3rd - their benefits will end on September 30th.

**Q#20 Can I continue to pay for insurance for my child's health insurance coverage?**

**A** Yes, you may apply for COBRA for your dependent child. You may continue their insurance for a maximum of thirty-six (36) months and pay directly to the insurance carrier.

**Q#21 Can I have COBRA premiums deducted from my pay warrant?**

**A** No, you will make direct premium payments to the health carrier.

**Q#22 Do I have to wait until I've attended New Employee Orientation before I can sign up for health benefits?**

**A** No, you may enroll in benefits prior to attending the New Employee Benefits Orientation.

**Q#23 When will my benefits begin?**

**A** Your medical and dental benefits begin the first of the month following your date of hire as long as the Benefits office received the enrollment worksheet before the end of the month that you were hired. Example: Your date of hire was on September 2nd, if Benefits received your worksheet before September 30th, you can enroll in medical and dental benefits effective October 1<sup>st</sup> and all other benefits (FlexCash in lieu of medical/dental, vision, life, etc.) will be effective November 1<sup>st</sup>.

**Q#24 Can I elect FlexCash in lieu of medical and still enroll in a dental plan?**

**A** Yes, if you are eligible for FlexCash and elect it, you can still enroll in a dental plan for you and your eligible dependents, even if you waive your right to enroll in a health plan.

**Q#25 Do I have to re-enroll in HCRA (Health Care Reimbursement Account) and DCRA (Dependent Care Reimbursement Account) every year?**

**A** Yes, HCRA/DCRA enrollment is good for one calendar year and you must re-enroll during open enrollment in order to continue enrollment for the following calendar year.

**Q#26 I am a full time lecturer for this quarter. Do I qualify for benefits?**

**A** You must have a minimum of two (2) consecutive quarters appointment on a single contract at .40 (6/15) or greater in order to be eligible for benefits. One quarter appointment doesn't qualify you for benefits regardless of time-base. If you have appointment based on calendar year, you fall under eligibility criteria for regular employees and you must have at least 6 months and 1 day appointment on a single appointment letter in order to be eligible for benefits.

**Q#27 I am a CalPERS member I have questions regarding retirement.**

**A** Please visit the link below for Frequently asked questions regarding retirement:  
<http://www.csupomona.edu/~hr/benefits/retirement.shtml>. You may also visit CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) for more information. In addition, please plan to attend "Retirement Planning" workshop and "Understanding CalPERS" workshop. Schedule of workshops coordinated by CalPERS can be found on CalPERS website and you may also visit our website at [www.csupomona.edu/hr](http://www.csupomona.edu/hr) and click on "Benefits" for further information.

**Q#28** After retirement, I am returning as a FERP. Am I eligible to continue my dental benefits into enhanced level and re-start my vision coverage starting with the FERP Program?

**A** As long as you maintain half-time (.5) time-base for any quarters you teach under FERP assignment, you will continue your dental benefits into enhanced plan. Your vision coverage will reinstate first of the following month after you start the FERP assignment. Your coverage will be changed to basic-dental and your vision coverage will be terminated after you complete the FERP assignment or change your time-base to less than half-time (.5).